CHRISTADELPHIAN BIBLE MISSION

England & Wales · Charity number 1020558

Details

Other names	C B M
Status	Registered
Legal form	Charitable company
Company number	02796412
Registered	1993-05-05
Register	View on the Charity Commission register

Contact

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Activities

Objects: TO PROMOTE AND ADVANCE THE CHRISTADELPHIAN FAITH THROUGHOUT THE WORLD

Activities: To promote and advance the Christadelphian faith throughout the world.

Classification

- **How:** Provides Other Finance, Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Overseas Aid/famine Relief, Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** THROUGHOUT THE WORLD
- Belgium
- Benin
- Bosnia And Herzegovina
- Bulgaria
- Burundi
- Cameroon
- Congo (Democratic Republic)
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Ethiopia
- France
- Ghana
- Greece
- Guinea
- Hungary
- Israel
- Italy
- Ivory Coast
- Kenya
- Kosovo
- Liberia
- Macedonia
- Madagascar
- Malawi
- Malta
- Mauritius
- Moldova
- Montenegro
- Mozambique
- Netherlands

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- Nigeria
- Norway
- Poland
- Portugal
- Romania
- Senegal
- Seychelles
- Sierra Leone
- Slovakia
- Slovenia
- Spain
- Sweden
- Tanzania
- The Gambia
- Turkey
- Uganda
- Ukraine
- Zambia
- Zimbabwe

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£1,054,716	£1,316,738	£3,734,001	0
2023-12-31	£1,517,149	£1,610,695	£4,004,241	0
2022-12-31	£2,102,964	£1,554,101	£4,074,241	0
2021-12-31	£1,737,155	£1,126,348	£3,842,986	0
2020-12-31	£1,291,179	£876,166	£3,158,276	0

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Trustees

Name	Role	Appointed
Mark Jonathan Basten	Chair	2014-06-28
Andrew Jenkins		2025-06-28
Andrew John Hale		2025-12-06
Dafydd Jenkins		2016-06-25
Ivor John Southgate		2021-06-26
Jeremy Victor Robert Morgan		2016-06-25
Jonathan Mathias		2015-06-27
MICHAEL DAVID HARRISON		2018-06-23
MICHAEL HARRY GREEN		
Mark Donald Whittaker		2020-06-27
Paul Nicholas Boyd		2020-06-27
RICHARD MARC BILTON		2014-09-13

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CHRISTADELPHIAN BIBLE MISSION

England & Wales - Charity number 1020558

Accounts

Company Number 2796412

Registered Charity Number 1020558

The Christadelphian Bible Mission

Trustee's Annual Report

and Accounts

For the Year Ended 31 December 2024

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

By the standard of recent years, 2024 was a year where in most cases our planning was followed by a matching implementation of that planning. It was a year where we were able to contemplate a passage like 1 Timothy 4:16, *"Take heed to thyself, and to thy teaching. Continue in these things…"*. So, in our day-to-day activities we are thinking about how this work might be sustained if our Lord remains away. In the various regions where we are working how might we continue to preach and how might we continue to support our brothers and sisters?

The one region where only limited visits were possible was the region we refer to as BKRU (Belarus, Kazakhstan, Russia and Ukraine). Some very encouraging visits were undertaken in Kazakhstan but visits to the other countries in this area are still not possible due to regional conflict. In these cases, online support continues to be provided.

In Europe visits were undertaken and support provided to brothers and sisters. A small number of baptisms were happily recorded. Welfare is still being provided to Turkey, but the amount is reducing from the high numbers experienced during the COVID pandemic. The war in Israel has caused hardship for our brothers and sisters but thanks be to God that they are still safe.

Visits to Africa were largely undertaken as planned. Unusually for Kenya a visit had to be cut short due to political unrest in the country. Support was given to multiple preaching activities and to youth gatherings. Visits were also undertaken in Mozambique with a strong focus on teaching and training regional ecclesial elders, so that the work in country can be sustained. Support to some countries has been provided via the use of handheld devices, where pre-recorded and translated Bible messages on fundamental topics can be played. West Africa has a significant need for additional new linkman resource. A good number of our existing linkmen are approaching an age where our insurance policy will no longer cover them. In addition to the issue of resource, we would also benefit from having additional French speaking support to be able to help with the work in some West African countries. These resourcing issues are going to be a key focus for us in 2025 if our Lord remains away.

A lot of hard work has been done with the CBM Media project; the number of languages supported continues to grow as does the content available. With some cautious checking, the use of modern auto-translation techniques is being investigated. The addition of what is referred to as a learning management system, otherwise termed a virtual learning environment, is being developed. Work has also been undertaken to develop an internet site with a consistent look and feel for a growing number of countries in our region.

We pray that in 2025 we will continue to be able to support our community overseas with preaching and fellowship despite the challenges of food shortage, weather instability or war. This drives us to pray more fervently for our Lord's return and to pray that in the meantime we will be granted the time and resources to continue to preach the Gospel until He returns.

Mark Basten

WEST AFRICA

Burundi

The ecclesia has continued with its regular activities and has witnessed 28 baptisms during the year. Teachings on the first principles were delivered. New ecclesial representatives were elected, and repairs were carried out to the ecclesial halls at Bukinanyama and Cibitoke, including renovations to their toilet facilities. For 2025, if the Lord remains away, the focus will be on meetings with ecclesia leaders when visiting the ecclesias, and gatherings to train responsible brethren to become elders.

Cameroon

Internal conflict continues, mainly in the Anglophone region, which is where most of our ecclesias are situated. Consequently, the UK Government travel advice still warns against travel to the area that we most want to visit. This means that there are some ecclesias and displaced groups which are difficult to contact. The best intelligence we have is that there are currently 35 ecclesias and 572 brothers and sisters in Cameroon.

In February we were able to visit just five of the ecclesias, but we also met with representatives from several others. In many places the Truth continues to flourish under the care of faithful shepherds of the flock. As well as weekly or twice weekly meetings there are fraternals, Sisters' classes, preaching work and youth camps run by local Brothers and Sisters. There were 22 baptisms during the year.

D R Congo – East & West / Angola / Namibia
North Kivu continues to be disrupted by armed rebels, and the 15 members of the Pinga ecclesia are all currently displaced from their homes and in hiding. This unstable situation has meant that once again there have been no visits during the year to the six ecclesias in that region. Elsewhere travel has been possible by local brethren, and during the year there have been a total of 26 baptisms in this part of the DRC, and six in Angola.

The small group of three baptised members on a refugee camp in Namibia have been provided with Wi-Fi equipment, but to date have been unable to link up with any of the online activities provided to support our members in those countries.

D R Congo – South-East
The truth in DRC East is progressing well, we have witnessed 58 baptisms in the area and are looking into enabling brethren to be able to be doing things themselves such as teachings on the first principles, bible classes, conducting interviews and overseeing ecclesial activities.

Ghana
A CBM visit was made in the first half of the year, during the Easter period. A Fraternal weekend was arranged and hosted by the Cape Coast ecclesia at Ekon, with members also joining from Accra and Shama Junction. The Western Region was visited, and a meeting at Moseaso was joined by the neighbouring Adjoum ecclesia. Three baptisms were celebrated. During the year the Accra members have continued to encourage each other in their faith by meeting week by week in the Labadi area.

Guinea
A feature of the work in N'Zerekore and the Forest Region is the careful nurturing of the four ecclesias through a regular programme of village teaching and preaching, which serves not only to teach new contacts but also to reinforce the faith of the committed. A weekend Fraternal held at Boma Sud happily coincided with a CBM visit during November. Three days of Bible study and fellowship was enjoyed by about 100 brothers and sisters, young people and friends, and culminated in the baptisms of five new brothers and sisters. Despite problems of political instability and particularly heavy rainfall in Conakry, the brothers and sisters in Sonfonia and Coyah are mindful of the spiritual needs of each other and are supportive of their young people. Attempts have also been made to encourage the members who remain at Kassoyah.

Ivory Coast
The Abidjan ecclesia has enjoyed meeting in its current premises, near to the Atlantic Ocean, for the last 25 years. A CBM visit was made to the Abidjan ecclesia during the first part of the year, and it became apparent that the ecclesia was struggling to continue as a viable entity. It has experienced a particularly difficult year with several members either having left or planning to leave Ivory Coast for Togo and Ghana, due to frailty and the burden of age; others to take on the responsibilities of family life. We pray for our Father's blessing on our three brothers and two sisters who currently remain in Abidjan.

Liberia
During the year the building of the Sanniquellie ecclesial hall in Nimba county was completed and in November CBM brethren had the opportunity of seeing the new hall and witnessing the great impetus that this has given to ecclesial life. The visit coincided with several people seeking for baptism; not all were available to be interviewed due to work commitments but 11 were baptised, including two from the nearby village ecclesia of Dulay. The poor state of the roads in rural areas makes it difficult for brothers and sisters to travel and for some ecclesias to be visited.

The Nimba county ecclesias are grateful for the generosity of ecclesias, and individual brothers and sisters, contributing to ecclesial furniture through the Project Aid scheme.

Nigeria
Economic difficulties within Nigeria during 2024 have made life difficult for many brothers and sisters and sometimes impacted on ecclesial life, particularly when transport costs hinder attendance at meetings. A visit took place during April 2024 which included a workshop for ecclesial leaders hosted by the Enugu ecclesia. This was the first time an event of this kind has taken place for many years in Nigeria, and it received strong positive feedback from the participants. The All Nigeria gathering was successfully held in August because of challenges with arrangements in the

usual Easter period. An increased number of local fraternal gatherings has increased opportunities for support and fellowship among the ecclesias. Radio preaching continued in a number of areas across the country and continues to be significant in raising awareness of the Christadelphians and generating interest from new contacts. With sadness we report the falling asleep of several longstanding and hardworking brothers during the year, notably Alloy Ngobidi and John Kalu. A new ecclesial hall at Emene is nearing completion after some difficulties with the new incoming governor's staff.

Rwanda
No activities to report in this area with brother Omari of Gisenyi hoping to receive a visit next year, God Willing, to be able to see how things are going in Rwanda.

Sierra Leone
It has been a busy year. The brothers and sisters have spent a lot of time on outdoor preaching in their own areas - rather than going out to establish new ecclesias. The reason for this is that we were beginning to stretch the current resource of experienced brothers needed to support further development. Over 350 have been studying the 40-lesson course - which has resulted in 277 being baptised during the year. This has been attributed in part to the use of CBM Media videos and additional formal training of instructors and interviewers.

The question is often asked about interviews: how can you be sure that they are ready? The complete answer is we can't, but we are assured that interviews are lengthy and that they are conducted by experienced brethren who have been trained by senior brothers in the ecclesia. Ecclesial attendance is now monitored weekly by the linkman using WhatsApp pictures at the breaking of bread and ecclesial registers. In total we have 31 ecclesias, four have under 15 members but the others range from 30 – 120.

Welfare issues are always present as there is no state sponsored health system as such so life threatening diseases and accidents rely heavily upon CBM welfare which has assisted in over 130 cases – with nearly all having successful outcomes. In conclusion the Truth is thriving thanks to our Fathers blessing.

The Gambia & Senegal
It has been a difficult year at home and abroad; with no visits being possible due to age-related travel restrictions, and a shortage of volunteers. It was also a great loss when Bro Ousman Njat Bah (a well-versed linguist and preacher) fell asleep in the Lord early in the year.

We are very grateful to brother William Kamara for undertaking the additional shepherding role for the Farafenni Ecclesia and its satellite group of brethren and sisters up in Basse; and we are now pleased to announce that brother Noel Greenwood has agreed to visit early in 2025 and take on the Linkman mantle.

Michael Green

EAST AFRICA

General
We continue to progress the CBM Media project with material and translations into the more common languages. All material is accessed via the East Africa website: www.bibleesatafrica.com. Again during visits to Mozambique, Uganda, South Sudan and Zimbabwe copies of the videos in English and Chichewa have been distributed on memory sticks, along with Micro SD cards for display on PC, projectors and mobile phones. We have also left media players in Uganda, Zimbabwe and South Sudan. More preaching websites have been created for Ethiopia, Malawi and Mozambique, adding to those for Seychelles, Uganda and Zimbabwe, all publicising the CBM Media videos.

Egypt
Work in Egypt was limited during 2024 due to political and security problems. We still have a keen brother there who maintains contact with the UK.

Ethiopia
The work of preaching during 2024 progressed well. This continued from its beginnings in 2023 when brother Zelalem was baptised in Dilla. A group of contacts has grown up around him and with monthly help from brother Shiferaw and brother Eyassu, this group has increased and is maturing towards more baptisms, God willing. Further to this in a small village outside Dilla another group has begun to meet. Regular monthly visits take place from Hawassa, about an hour and a half away.

In Hawassa itself a few students at the university have begun to meet with brother Shiferaw. They have now invited him to visit their home village of Sodo and he has found much interest in the gospel during his visits.
Early in the year a further baptism took place in Addis Ababa. This was sister Aagee, the wife of brother Julius. They are the only members in Addis Ababa but brother Julus has several contacts who he visits regularly.
Work continues in Jimma where brother Getnet and brother Wondu meet each week to break bread and spend time with contacts in their area. In December a small weekend gathering was held of brothers from other parts of Ethiopia. This was of much encouragement to those attending.

One happy development from the Jimma gathering was the attendance of brother Bezabih who made a hazardous journey from Nekemte. He has not been involved with CBM for some time but now renewed his fellowship with the other brothers. He is very keen to spread the word of life but security in Nekemte is a major problem and meeting together is not as safe as is once was.

There is much online contact from the UK with all the areas in Ethiopia and several brothers join with UK Sunday services through Zoom. We pray that all our Ethiopian members will continue to grow spiritually and bring others to a knowledge of the gospel.

Kenya
The annual visit in June was curtailed by civil unrest resulting from the government's finance bill. However, the shortened visit proved to be useful for the visiting team which comprised the previous linkman and new team. Challenges remain in the country both spiritually, physically and financially, but the Christadelphian community continues to grow with many baptisms taking place at CBM sponsored sisters camps, Area AGMs and Bible Schools and the Agape in Action sponsored Youth Camps. All the preaching is done by the ecclesias in Kenya, many of which are mature and have been in existence for many years but supported by CBM funds and guidance. We have continued to support building of new ecclesial halls and providing equipment for meetings and preaching.

Madagascar/Mayotte
There are no longer any brothers and sisters in these areas, as all have moved to France. There is a private visit being made by an Australian brother and sister planned for 2025. They are planning on advertising the recently created French language site: Christadelphes de langue française.

Malawi
There was the usual annual visit during July. The visit was centred around Zomba, where the office is, with day visits by two groups to ecclesias that could be travelled to. We held the national youth camp and country elders attended an elders' workshop. We are continuing to further improve the systems Area Elders and the CBM Office in Malawi who have to support our brothers and sisters physically and spiritually in the face of the many challenges that occur. Despite the challenges they face, we continue to witness baptisms; there have been 455 reported during 2024. We now have around 10,752 members according to our database, belonging to 203 ecclesias which are divided into eight main geographical areas, with each of the sub areas represented by an area elder. These brothers continue to meet through the year to share news and discuss issues. We pray God will continue to guide us in our work in this part of His vineyard, and that Christ will find 'the faith' continuing to grow in Malawi upon his much-needed return. We have provided famine assistance during the year to assist our brothers and sisters with food. These are no longer unusual events, and climate change is leading to increasingly powerful and damaging weather events on an annual basis. Therefore, we are encouraging our brothers and sisters to adapt their farming methods to better cope. Website: Malawi Christadelphians.

Mozambique
The truth continues to grow at pace in Mozambique. As communications are not good in Mozambique, it is impossible to provide an accurate number of Christadelphians, but it is estimated there are now well over 20,000 brothers and

sisters, and we have close to 1,000 ecclesias. During the year there were four visits to the country. In May the east received a visit with a number of ecclesias visited; during June the north received a visit with a number of ecclesias visited; in July, CBM trustees visited Zambezi area and Milange, holding elders' and sisters' workshops and visiting a number of ecclesias; then in October a further ten ecclesias were visited. Wherever we go, whether to an ecclesia or contacts, there is such enthusiasm to hear the truth in the Scriptures. The children in Sunday school are attentive and thoroughly enjoy their lessons. Because of the prolonged drought, some assistance has been provided, the country elders have been engaged to develop a strategy to balance wants and needs. If the Lord wills, there will be more CBM UK visits to Mozambique next year, details of these are to be organised but we are hoping to provide more workshops for the elders, training for Sunday school teachers and a youth camp. We will, of course, also be visiting ecclesias to strengthen them. Whenever we visit an ecclesia in Mozambique, the brothers and sisters ask us to send their love in the Lord Jesus to their UK brothers and sisters. The LORD God continues to greatly bless the work in Mozambique. We pray that our Messiah returns soon to relieve the hardships and poverty our brothers and sisters face daily. A big thankyou to the UK brothers and sisters who donated 1500 head scarves for our sisters, 600 were taken out with the balance planned to be taken in 2025. Seeing a faithful Mozambican sister who understands the need for a head-covering as described in 1 Corinthians 11, taking a literal rag off her head and replacing it with a headscarf lovingly donated by another sister is very moving.

Seychelles

A visit was made to Mahé and Praslin, islands of The Seychelles in November. We were able to meet and spend time with all six members there. We are encouraging our members to make use of online meetings and material to assist their fellowship and spiritual growth. We publicised the CBM Seychelles website and provided teaching materials to an interested contact. If anyone is visiting the Seychelles on holiday, I know the members there would love to hear about it.

South Sudan

A trip took place to Juba, which renewed the registration and found a new room to rent for the ecclesia there. The Juba ecclesia exists in an unstable political environment and with a mobile population. Two separate visits were made to KajoKeji. This has resulted in 24 baptisms and includes a small group developing in a nearby location.

The truth in South Sudan relies on the annual visits from Uganda, which completes the teaching performed by the local brothers and sisters. In an effort to encourage them to independence, the main preachers came to a training meeting on preaching in Moyo in Uganda. The main teachings were gone through, as well as the training for interviews. Copies of the Preacher's Handbook and CBM media handheld devices were also given.

Tanzania

There were three CBM visits during the year, involving visitors from both UK and Uganda. The AGM was held at the end of December, but the earlier visit in July concentrated on the southern and eastern regions because of an increase in interest and growth there. The third visit was during the middle of December, this visit concentrated on the annual youth camp. The youth camp involved young brothers and sisters from the UK, as well as the usual team from Uganda as a "training" exercise with the aim now of transferring planning and leadership of the camp to them. We have continued to implement the recommendations made during the various CBM trustees' visits, one of which was to secure ownership of CBM halls, but progress has been slow due to local bureaucracy. We will continue to implement the CBM trustees' recommendations into the new year, with the continued focus on training and development as well as encouraging brothers and sisters to preach to others. We are planning further visits during 2025 that will concentrate again on "elders'" training and sisters' workshops. There are approximately 451 brothers and sisters with 28 recognised ecclesias. We will be looking to identify a replacement linkman at some stage.

Uganda

Two trips were possible during the year, the first in January, the second in November. The Central, Eastern, West Nile, Lango and Mt Elgon areas were visited to assist with learning and issues. The annual national Youth camp, sisters' workshop and elders' workshop took place in January, whilst the November trip undertook local elders and sisters' workshops. Bibles continue to be supplied and the more developed areas assisted in supporting preaching in other areas, including in South Sudan and Tanzania again. The long awaited compulsory purchase of the CBM property in Jinja is reaching a conclusion and plans for the replacement have been drawn up, this all being significant because this is our registered office. There are 121 ecclesias, now with 45 permanent halls and 42 temporary ones. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and Christadelphian Meal-a-Day has again supported water projects. There are now approximately 1700 members, with 2677 in total baptised

since 1986, as recorded on our database, with approximately 68 baptised during 2024, though there are others we don't yet have details of. The brothers and sisters are encouraged to seek out the "lost sheep". There are still only just two students corresponding with tutors in the UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase. There has again been drought in the Karamoja area which has required welfare help. We thank both God and Jesus for all their care and guidance during the year and pray for their continued guidance as together we build the church in Uganda. Thanks also to all the brothers and sisters who have supported with their prayers and finance. Website: Uganda Christadelphians.

Zambia

Much work in Zambia is carried out by brothers in-country, who visit ecclesias, hold regional fraternal gatherings, send out correspondence courses and teach contacts in their areas face-to-face. A visit from the UK in May of this year was able to visit Copperbelt and Lusaka regions and hold a youth conference, which was much appreciated by the young people who attended. All this work has enabled the brotherhood to grow yet again over the past 12 months. We pray that our brothers and sisters are able to continue the good work of preaching and visiting the lost sheep, until the Lord returns.

Zimbabwe

A team of six visited Zimbabwe in August, including three brothers and one sister on their first missionary visit. This was part of an initiative to encourage more brothers and sisters to become involved in CBM work. The visit focused on two Bible schools, one held at a school in the northern region and one at the Bulawayo ecclesial hall complex in the south. These were the first family-orientated Bible schools in Zimbabwe, the larger team enabling us to organise separate activities for brothers and sisters, youth, and two age groups of children. It also provided a training opportunity for local brothers and sisters, who were involved in organising and running some sessions. Over US$800 were contributed by local brothers and sisters towards the cost of the Bible schools.

Zimbabwe has faced another year of severe drought. This has affected subsistence agriculture, which supports a large number of brothers and sisters. Crop yields have plummeted, and water reserves are at historic lows. Our brothers and sisters are resourceful, with some receiving support from family members in employment or overseas, but we continue to monitor the situation. There is little uptake for Bible courses these days, as the world increasingly infiltrates the lives of Zimbabweans through mobile phones with internet access. A few students are with UK tutors and some with Zimbabwe tutors. Brothers and sisters are encouraged to seek out and encourage the "lost sheep". Use of WhatsApp groups for brothers and sisters and our youth provide encouragement and scriptural content. We seek God's continued blessing on our ecclesias in Zimbabwe. Website: Zimbabwe Christadelphians

John Mathias

BKRU: Belarus, Kazakhstan, Russia and Ukraine

During 2024 the events taking place within this region continued to prevent our ability to visit three of the four countries. Russia's war on Ukraine, supported by Belarus, and the subsequent western sanctions on those two countries, meant that we were not able to visit. Whilst the war being waged on Ukrainian soil meant that it was deemed too dangerous to visit there. Instead, the BKRU team continued our support for the online meetings held each week by groups of brothers and sisters across these countries, managed in the main by a small group of Russians in Montenegro. Sunday breaking of bread and Thursday readings have been supplemented this year by a UK-run Tuesday class for those young in the faith and have proved to be both popular and helpful. The witnessing by our brothers and sisters brought a Ukrainian Jew now living in Israel to baptism during the year, and he is now fully integrated in the online ecclesia. Other contacts are also now joining the online meetings, which is a positive sign.

In 2024 a fully online Bible school was held once again during July, which was well attended and well received. We plan, God willing, to stage an in-person event in 2025, to facilitate greater fellowship on those who cannot meet physically under normal circumstances.

Kazakhstan was the one country able to be visited in 2024, and a positive spring visit took place, where we were able to visit some more remote, rural-living sisters, as well as to re-establish contact with two more who had become

disconnected over the years. A new WhatsApp group for contacts has been established since the visit, allowing CBM Media videos in Russian to be shared in the ensuing months with a group of younger and older contacts throughout the country.

Mark Whitaker

NORTH AND WEST EUROPE

Czech Republic and Slovakia
The year started wonderfully with the baptism of Bro Jaroslav Hermann in Brno. At our annual Prague Bible Weekend in November we looked at women of faith and saw how God's hand was at work in their lives. We welcomed new brethren ,sisters and friends who attended the weekend in 2024, one of whom spoke Slovak, which was such a blessing for our brother Lubomir. Clearly God's hand was at work as we were all greatly strengthened by the fellowship we shared. We were also able to visit sister Dagmar in the east of the country and pleased that she is settling well into her care home. Online breaking of bread Zoom calls took place regularly throughout the year.

Denmark
There were two encouraging fellowship visits to our brothers and sister (plus our young people and contacts) in Denmark during 2024. The main visit took place during the summer when brothers and sisters from Denmark, Norway and the UK met up together for a summer fellowship weekend. It was also possible for one of our brothers from Denmark to attend the German Bible school, along with his son, over the summer; and, for another of our brothers from Denmark to spend a weekend towards the end of the year with the brothers and sisters at Esslingen. We are thankful for the increasing links forming across countries in northern Europe.

Estonia
During the year we have been able to visit without any restrictions. Our group of members and contacts are concerned with what is still happening in Ukraine and the possible threat to them of a Russian invasion. There is only a river that separates the two countries.

We currently have eight members, two in Tallinn, four in Tartu and two in Pärnu, comprising of one brother and seven sisters. In Tallinn, we have our brother and one of the sisters, although she is quite often in one of the Scandinavian countries for work. We support her and all our members with an exhortation and Bible study each month either by email or post. In Tartu, we have four sisters, although one is now house bound and has the first signs of dementia. We have still been able to visit and break bread with her. We are pleased say that the daughter of one of our sisters has started to come regularly and has good English, which is a great help when chatting socially.
In Pärnu, we have still not been able to locate our elderly sister who we believe the family have placed in a care home, we are not even sure that she is still alive. Our other sister living there is the only one who can speak English, so we are able to chat to her via Messenger.

We have a group of contacts in Tallinn, which is a mixture of Estonians and Russians. While in Tartu we have one Estonian who is the brother of a sister in Canada. We send them Bible talks each month. Those in Tallinn have been meeting with us for many years, so it was with amazement and great joy that one of our Russian contacts announced during our last visit, that he was seriously considering baptism. Since then, we have been supporting him in his decision making by sending him more information to help him come to the right decision.

France
The weekly Zoom Breaking of Bread on a Sunday morning continues to provide an opportunity for some of our isolated members across France to join in fellowship. There was one visit to Paris to which all four of our Congolese brethren were invited, though for various reasons only one of them was able to make it on this occasion. The mid-weekly Zoom Bible Class continues to attract attendees from the UK, France and Africa, including one gentleman in France who made contact through one of our French language websites. Our elderly sister in Bordeaux (at 96!) has now been moved by her family into a local nursing home. The French magazine 'Le Héraut du Royaume' continues to be mailed out (physically and by email) to a mailing list of approx. 400 across the French-speaking world.

Italy
The current situation is quite positive in Italy, with a small but enthusiastic group of contacts and sisters who are in regular attendance at CBM-sponsored events. Scattered throughout Northern Italy are three sisters, four regularly attending contacts, and oftentimes friends or family members brought along by the contacts. One Friday evening a month we hold a multilingual readings group, often with attendees from three or four countries supporting the group. Each person is encouraged to read in whichever language they are most comfortable in, and translation is provided as needed for comments and questions. Every three months, in place of the readings group, a memorial service is held on Sunday afternoon local time.

Once a year we hold a study weekend in person, typically scheduled the first weekend in October. In 2024, we found ourselves in Bologna for that purpose, with 25+ people from five countries in attendance. In 2025 we hope to host the weekend in Milan, if our Lord remains away. Our goal is to build bridges between the isolated, spread out community in Italy and the brotherhood worldwide as well as resources available to strengthen their faith.

Malta
We were richly blessed this year by our heavenly Father with many visits to Malta from our Christadelphian family not only from the UK but further afield as far as Canada. This meant that our brothers and sisters were able to enjoy fellowship with new and old friends on these small islands. In total brothers and sisters from abroad visiting meant that our Maltese family had the opportunity to spend around 15 weeks over different times of the year in the company of visiting Christadelphians. This has been a great strength to our family in Malta as it shows that they are not in isolation and these visits would have strengthened them through bible conversations/fellowship and of course remembering our Lord on Sundays.

In terms of preaching activity we have taken down the Malta Christadelphian website and Facebook page as this was not producing any results. We had many views and hits but nothing materialised in meaningful engagement. We will re-visit this in 2025 God willing. We have translated a number of first principle doctrine leaflets into the Maltese language and these are still occasionally being distributed to interested contacts.

Norway
We visited our two sisters in the Oslo area three times in 2024. These visits have gone well, and we found our sisters in good spirits and coping with their isolation. On these trips, we have involved a sister from the UK who is new to CBM work, and she enjoyed it so much she is due to visit again this year. Sadly, we were unable to fly the family down to Denmark for the Bible weekend this summer for personal reasons, but we hope to make it happen next summer, as it is such a helpful and enjoyable event for them. Preaching continues to the husband of one of the sisters, and we hope to continue making progress here. Three visits are planned again for 2025, all if the Lord will.

Poland
During 2024 we were delighted to share in the baptism of our brother Krzystof at our Bible weekend in April. During the year we held two Bible weekends as planned and enjoyed good Bible study together with around 10-15 brothers and sisters. During the year approximately every three to four weeks we share online Bible readings together mid-week and then hold a Breaking of Bread service. It is nice to see a small number of visitors at both our Bible weekends and our virtual zoom meetings too.

Portugal
We visited Portugal in late October of 2024. We spent a day in Lisbon and three further days down south in Olhao. It was great to catch up with these brothers and sister and see their strong faith despite being in isolation. One morning we did some billing in the neighbouring area. Preaching is difficult, but we are confident the online preaching will fall on eager ears, should our LORD be willing. There have been a few contacts that sound promising. May God help them find truth from the Bible.

Sweden
There was no visit during 2024, and there are now no resident English speaking members. Afghan members in Vasteras meet at their home. Other members meet online with Persian and Spanish speaking meetings overseas. Exhortations and booklets in Swedish on Facebook.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics

Another busy year for our region, with pastoral and preaching visits to Bosnia & Herzegovina, Bulgaria, Croatia, Hungary, Montenegro, Serbia and also a Bible weekend in Macedonia. Much focus has taken place in Bulgaria which is our newest addition to the Adriatics region. Following two visits by the CBM Adriatics Bulgaria team, a number of brethren and sisters living in Sofia were brought together for fellowship and study, with the main priority given to strengthening and shepherding the flock. This has been supplemented by preaching the Gospel message with leaflet distribution, along with the use of A.I. (artificial intelligence) linked by QR code to our website, with a 'virtual' Bible talk in Bulgarian (using the contents of one of our preaching leaflets). It is hoped that this effective form of preaching, which has attracted much interest, can be extended to other areas of the mission field.

Throughout the year we have been able to provide welfare support to assist our brothers and sisters (many living in isolation) with financial help towards winter fuel, health and medical requirements. This has been possible, with the help of CBM Welfare funds, along with generous contributions from the brotherhood near and far.

Preaching has also been maintained, using established methods including billing, putting up posters, talks, our websites, A.I. and through personal contact. In Montenegro, copies of 'Life's Biggest Questions' and 'Understand the Bible for Yourself' have been placed in rental apartments as a way of preaching to tourists. Online communications continue with our brethren and sisters, including Memorial services, Bible classes and also Bible reading groups.

Greece

A visit took place in September to our seven Greek brothers and sisters. They are supported by a brother from Australia who now lives in Greece, and by ongoing online contact with brothers and sisters in Australia, Canada and the UK. We continue to preach and make new contacts via our Greek-language website.

Israel

The brothers and sisters in Israel continue to remain strong in outlook as they face the challenges of living amidst war. Due to the ongoing conflict in the region, the annual Bible school could not proceed as planned and it has been postponed for a year. Nevertheless, we rejoice in the baptism of a Russian-speaking contact and pray that he will grow spiritually and be a source of encouragement to the ecclesia.

Moldova

We had three visits for Bible weekends during 2024. Sadly, one of the sisters fell asleep during the year, leaving just five. However, all remain faithful and regularly attend when possible. Three of them travelled to the Bible school in Romania, and one often joins the Romania Breaking of Bread on Zoom. There is regular contact, and they all continue to receive material from the Isolation League and us.

The recent cutting off of the gas pipeline from Russia is causing particular difficulty for a sister who lives in Transdniestria, the breakaway republic to the east of the country. Welfare is in hand to help her during the winter.

Romania

This year pastoral visits took place in April and September. We also held a Bible School in Băile Olănești in July, which was attended by most of our Romanian brothers and sisters as well as three sisters from neighbouring Moldova.

A preaching event was held in Ploiești as part of the April visit, and online preaching events also took place. A thirty-lesson video course, 'Bible-Based Christianity' is now available on our Romanian website as part of the CBM Media project.

We continued to hold weekly online meetings in Romanian throughout the year, consisting of Bible Classes on Thursday evenings and Breaking of Bread meetings on Sunday afternoons.

Turkey/Azerbaijan

Life in Turkey continues to be problematic for our 250 or so Iranian refugee brothers and sisters, with worsening discrimination compounded by rampant inflation a declining economic situation and the constant and increasing threat of arrest and deportation to Iran. The welfare situation remains precarious as refugees cannot legally find work and state aid is not provided. Considerable help is provided by CBM for medical and other welfare

necessities. On-line memorial services and a range of other study groups are well attended, typically provided via CIL Meet. In particular a weekly sisters' class attended by many in Turkey and the UK fulfils an important role in strengthening fellowship ties. The four main ecclesial groups are also now meeting together at least once a month in homes and hired rooms.

During March / April 2024 and again in the autumn, visits were made to each ecclesia and to brothers and sisters in isolation helping to strengthen ecclesial leadership and stability. Personal preaching and on-line classes resulted in interviews and baptisms at each ecclesia (49 overall) both during the visits and throughout the year. The autumn visit focussed on brothers and sisters in Isolation with all but one or two receiving a visit, some in extremely remote locations being visited for the first time.

Ecclesial life is regularly disrupted by deportations to Iran and emigration both legally and illegally to the USA, Australia and Europe. The overall number of brothers and sisters remains roughly the same with those leaving being replaced by new members. Contact is maintained with the Ecclesias by periodic meetings with ecclesial leaders and correspondence with individual members.

The small Turkish ecclesia in Istanbul was also visited during 2024, which continues to thrive and grow. They are keen to preach and are doing so very effectively via social media both at home and abroad. There is a further exciting development of a potentially new ecclesia being formed in Baku, Azerbaijan; two young students were baptised in August and there are a number of interested contacts. A follow-up visit is being planned by the Istanbul ecclesia to support fellowship and growth.

Michael Harrison

WELFARE

"Our Father in heaven, hallowed be your name. Your kingdom come, your will be done, on earth as it is in heaven. Give us this day our daily bread, and forgive us our debts, as we also have forgiven our debtors. And lead us not into temptation, but deliver us from evil."
These are very familiar words to all of us, and always important. In the CBM Welfare scenario it is very relevant. God Our Father is aware of all our needs, he cares for us and wants what is best for us, ultimately the Kingdom. It will come, the world at the moment is readying itself for the return of Christ. This does mean there are wars, diseases, climate change, immoral behaviours, greed, lack of respect, apathy and suffering. These all have consequences.

We ask God for help with feeding us, man does not live by bread alone but by every word of God. CBM are trying to spread and share that Word. The provision of food though may come from various places and Our Father may use the Welfare Fund to aid in providing this daily bread for those that in dire distress.

We would pray that the funds are not leading to temptation or even evil. The love of money is the root of many evils, we would not want brothers and sisters to think the money is available for them to abuse, to assert power over others, to have when others have not. It is a difficult balancing act; food aid has been high consistently for many years now. Medical requests are increasing in frequency as the community grows, ages and advances in technology create new opportunities for treatment. That technological advance also means the requests are increasing in cost as well. War still displaces some, provides financial hardships and loss of earnings, homes and possessions. This is in Europe, Israel and Africa.

CBM Welfare would like to thank you for your continued support, financially and spiritually. We do indeed pray, "Your Kingdom come, your will be done, on Earth as it is in Heaven".

Marc Bilton

SAFEGUARDING

The CBM is committed to ensuring the safety of the children, young people and vulnerable adults with whom it works and to ensuring that our volunteers uphold the highest standards of conduct. To this end, all volunteers are obliged to familiarise themselves with, and follow the guidance of, the Safeguarding Policy and the Safeguarding Operational Guidance.
In the previous year the CBM council has considered one safeguarding issue reported to the CBM's safeguarding lead. It did not reach the threshold of concern and no action was deemed necessary.

Steve Jefferies

PROJECT AID

Project Aid is an opportunity to channel our charitable giving direct to causes and requests that have been approved by an area Linkman - for individual brethren, sisters and ecclesias in the mission field.
For up-to-the-minute viewing and selection of projects … please visit www. cbm.org.uk
To access

- Select 'Submit a Project Aid' on the 'grey' ribbon.
- After browsing the list – click on the project of your choice.
- Complete the boxes in the 'pink' area – and
- Tick the 'grey' box 'submit my funding'.

The project is now 'reserved' in your name (or anonymous) and awaiting your funds.
Giving to a specific project is a good way for an individual or an ecclesia to get involved in the various aspects of mission work:
* Projects to supply ecclesial needs
Bible reference books, Funding to translate Christadelphian works, Laptop computers & printing equipment, Benches/chairs/tables, Bicycle transport & maintenance, Roadside signs.
* Assistance with personal needs for those in difficult circumstances
Spectacles: Adult literacy courses: Help to attend a Bible school / Youth Gathering etc.
* Self-help schemes to promote employment prospects
Crops (coos, groundnut, rice, maize); Animals (sheep & goats, rabbits, chickens)
Start-up costs for trading (dried fish, vegetables, second-hand clothing); Sewing machines.

Michael Green

LITERATURE
Demand for literature in English remains low. This is not surprising, given the increasing availability of online written material and powerful visual aids in the native languages of many countries where CBM operates. In fact, this trend is something to celebrate!

This year, we have seen the launch of a new online magazine for the mission field entitled "The High Calling." It is a joint production by the editorial boards of 'Christadelphian Tidings' magazine in America and 'The Christadelphian' magazine in the United Kingdom. This new publication, available in a number of languages, features a diverse array of monthly devotional and expository articles that will significantly strengthen the faith of believers worldwide.

Additionally, the electronic version of The Christadelphian magazine continues to be circulated to our brothers and sisters abroad, albeit in smaller numbers than in previous years. Although our efforts to publish Christadelphian books in other languages have progressed more slowly than anticipated last year, we remain committed to this important work.

Ivor Southgate

CBM MEDIA

Work is nearing completion on version three of the Bible-Based Christianity (BBC) course in English. This is the platform from which all future translations will be created. This has taken a long time, but the benefits will be great. The reason we went to this trouble is so that we can create BBC in any of the 80 languages on 'Colossyan' (the video editor) in weeks rather than months. The real bonus is that the videos will always be consistent, and the content and the references will always be quotes rather than interpretations. We now have a list of the first languages to work on: French, Swahili, Portuguese, Arabic, Persian, Spanish and Russian. We will be starting on these early in 2025, one at a time.

We are also working on putting the BBC course into a Learning Management System (LMS), which is hosted on a website. This will allow people to on-line systematically follow the course, rather than picking ad-hoc BBC videos to watch. The LMS is almost ready to be tested along with the chatbot, an answering facility that will give an answer based on our own literature. The chatbot has been trained using many of our Christadelphian documents. This work is proceeding with the help of an expert in Nigeria who has been building the system using WordPress, Learndash, Chatling, WPL translator and some other smaller add-ons. The domain name for the LMS is www.cbmolc.org. The website is still under development, but people can view the state it is currently in.

When we add another language to the LMS, it becomes a website within a website, some of which is translated automatically. The website and course will be in the same appropriate language. The questions and the chatbot knowledge base must be manually translated and uploaded, which is done by the Nigerian.

We will need to find a committed team or individual to do the marketing in the UK and the Social media promotion overseas.

It is hoped to start producing short bible films as a side project to go on the LMS site for younger people to counter what the world is teaching. We hope to use a brother who is a professional Iranian filmmaker living in the UK.

Bob Fox

TRUSTEE'S REPORT

A. REFERENCE AND ADMINISTRATIVE INFORMATION

The Christadelphian Bible Mission (abbreviated to 'CBM') was incorporated on 5 March 1993 and the company number is 2796412. The registered address is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The CBM is also registered with the Charity Commission and the registration number is 1020558.

TRUSTEES

During the year, the following have served as Trustees, who are also the Directors of the Company:

M J Basten ..... Chairman
P N Boyd ..... Secretary
D Jenkins ..... Treasurer
R M Bilton
M H Green
M D Harrison
S A Jefferies
J Mathias
J V R Morgan
I J Southgate
M D Whittaker

The trustees retiring by rotation at the AGM in June 2025 are M H Green, S A Jefferies, D Jenkins and J V R Morgan. S A Jefferies has indicated his desire to stand down, the others are available for re-election. Trustees are appointed by members of the company at the AGM.

Principal Advisers

The addresses of the CBM's principal bankers and auditors are:

Principal Bankers: Lloyds TSB plc, 16 Gentleman's Walk, Norwich, NR2 1LZ.

Auditors: Johnson Tidsall Ltd, 81 Burton Road, Derby, DE1 1TJ.

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The CBM is a company limited by guarantee and has no share capital. In the event of the company being wound up each member is required to contribute an amount not exceeding £1. The operations of CBM are governed by the Memorandum and Articles of Association, which were agreed on 5 March 1993 and amended by special resolutions on 24 June 2006 and 25 June 2022.

Recruitment and Appointment of Management Committee (Council)

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of Council. Under the requirements of the Memorandum and Articles of Association one third of the members of Council must retire each year with those being longest in office retiring at the next Annual General Meeting. A retiring member of Council will be eligible to seek re-election.

Council has the authority to co-opt members to its number to fill any vacancy left open at any time. All co-opted members must either seek re-election at the Annual General Meeting following their appointment or step down from the post. Members of Council are elected by paper ballot at the Annual General Meeting.

Trustee Induction and Training
Most trustees are already familiar with the practical work of the charity. The majority have been fieldworkers before appointment to Council. The officers of the company provide assistance to new trustees, as required, with a regular check-up on progress.

All new trustees receive a pack containing:

- Memorandum and Articles of Association
- The Charity Commission's guide "The Essential Trustee"
- Latest financial statements

Organisational Structure
The CBM Council may number between 10 and 15 members, dependent on the number of posts to be held. At present there are 11 trustees. Responsibility for the day to day running of each area covered by the CBM is delegated to Area Committees and through them to country linkmen. Budgetary control rests with Council, with individual linkmen determining how each country budget is to be spent in conjunction with their respective area committee.

The Council of the CBM, and its committees, meet four times a year, or as often as is necessary. Minutes of the committee meetings are submitted to Council.

Risk Management
CBM Council recognises their responsibility to keep risk at a minimum and have developed risk models in connection with their work on Missionary trips. An assessment of the risks that CBM and its workers might face, particularly in the field, has been prepared and contingency responses documented. A copy of this assessment is available from the Treasurer.

The CBM is supported by voluntary donations and legacies, the amount of which is outside the control of the Trustees. The greatest risk to continuing operations is a significant reduction in those donations and legacies, so that expenditure exceeds income.

The Trustees have taken steps to keep the Christadelphian Community informed both of its work and its financial position but are aware of the demands to that community from other charitable organisations. They have also taken steps to keep expenditure under close control. Budgets have been agreed consistent with the level of reserves held by CBM and forecasts of income from different sources to manage the company sustainably, allowing for growth in numbers of ecclesias, in countries visited and inflation. A budget framework previously set at a sustainable level in the light of the charities' balances was maintained for 2024. The Trustees plan to set budgets for ensuing years to allow the work to continue. They recognise that the reduction in the size of the Christadelphian community in the UK will make significant increases in income unlikely. In spite of this, Council reviews at each meeting the need for, and the direction of further publicity.

Because of the location and nature of a number of the ecclesias supported by CBM, the Trustees have identified that there is an inherent risk that funds will either not reach their intended recipient or will not be used by the recipient as the Trustees expected. The Trustees mitigate this risk by linkmen visiting each of their countries regularly and obtaining quality feedback from the intended recipient.

C. OBJECTIVES AND ACTIVITIES

The objective for which the company was established is defined in the Memorandum and Articles of Association and is *"to promote and advance the Christadelphian faith throughout the world"*. An essential element of this is the welfare of our brethren and sisters in overseas countries, many of whom live in conditions of great suffering.

The CBM currently operates in over 58 different countries throughout Africa, Europe and the Middle East. In 2024 it will continue, God willing, to promote and advance the Christadelphian faith in those countries, and in any others into which it is called.

The aim of the CBM in pursuing this objective is to increase the number of baptised brethren and sisters following the Christadelphian faith throughout the territories in which it is active, support the growth in Biblical understanding of brethren and sisters in those territories and their ability to apply the teaching of the Bible to the practical circumstances of their lives. Additionally, it aims to support the essential wellbeing of brethren and sisters in the countries in which it operates, by meeting the provision of the essentials of life and medical needs, where they cannot be supported from their own resources, in a balanced way that does not place them in a significantly advantageous position in material benefits over the norm for the area in which they live.

Consistent with these aims the CBM seeks to have a strategy in place for each country in which it has been consistently active for a number of years, to move towards the long-term goal of independence from the UK. This assists with addressing the sustainability of the CBM and focuses on the need to develop a sufficiently mature and consistent number of brethren and sisters who have the ability and experience to maintain the ongoing operations related to the Christadelphian faith in their own country without the support of CBM. It is recognised that in the foreseeable future this will not be fully possible in many countries, especially in the need for financial support to fully fund activities, nevertheless CBM is working to move as close to this goal as practical in each case.

As local circumstances, the size of the Christadelphian community, length of operation and maturity vary in each of the 58 countries, the strategy for achieving the regular and long-term aims in each area is determined by the linkman as appropriate for the country for which he is responsible, subject to peer review by the members of the relevant area committee.

The most significant activities undertaken to support these aims, are:

1. Facilitating regular worship primarily through ensuring the availability of rent or building projects to furnish appropriate premises and teaching materials.
2. Supporting preaching through funding of advertising, provision of literature and participation of visiting brethren and sisters.
3. Undertaking visits to review and advance the operations of CBM in each country, working with local brethren and sisters to understand and develop an appropriate plan and organisation for each country.
4. Facilitating and / or participating in Bible Schools, Workshops and Classes for the development of brethren and sisters.
5. Providing welfare support to address genuine cases of need.

All CBM workers are volunteers who derive no personal benefit from CBM whatsoever. It is not possible to state categorically the number of volunteers involved in CBM work, but it is estimated to be in excess of 850 worldwide. The work covered includes: fieldworkers visiting countries overseas, correspondence leaders, correspondence tutors both in the UK and overseas, linkmen, welfare teams and fundraisers. Individuals may be employed to run offices in the overseas country but are paid by the local Ecclesial setup and are not employed by CBM. The Linkman will take steps to ensure that the remuneration levels of paid workers are fair for the area but not excessive for the skills required, without getting involved in the remuneration setting process itself.

D. ACHIEVEMENTS AND PERFORMANCE

Reports on the activities of the CBM for 2024, showing the achievement of each team, are contained on pages 3 to 14 of this report. These detail the visits and projects, including online activities that have been used to meet the objectives. It has again been a fruitful year, under God's blessing, with reports of around 1000 baptisms and many initiatives to teach and develop Brothers and Sisters and contacts, noted in this report. Because of the nature of the work, teams do not have targets to meet. It is, therefore, difficult to review performance. However, during the year the level of activities in each country and response rates have been reviewed and changes made where necessary.

E. FINANCIAL REVIEW

The Statement of Financial Activities of the CBM for 2024 and the Balance sheet at 31 December 2024, together with associated explanatory notes, are given on pages 26 – 43 of this Trustees' Report.

Total income for 2024 fell by 30% compared with 2023, this reflected several exceptional receipts during 2023 which were not repeated but also a reduction in income from ecclesial donations. **Total expenditure** decreased by 18% compared with 2023 and fell short of the budgeted figure. The primary reasons for the fall in expenditure was a reduction in spending on Welfare and on Building projects. Details of significant movements in the Funds are given in the following paragraphs. The impact of income falling faster than expenditure was that the amount the expenditure exceeded income increased to £270K (2023: £70K). Governance and support costs are 2.4% (2023: 2.2%) of total income for the year.

The **General (Preaching) Fund** incurred saw expenditure increase 6% at £624K (2023: £588K) and consistent with the overall picture received 19% less than in 2023 at £418K (2023: £516K).

Total unrestricted **Legacies** received or receivable in 2024 were £188K (2023: £313K), which seems to reflect a fall in the average value of legacies received rather than the quantity. The Fund covers any excess of expenditure over income from the General (Preaching) Fund, allows for building of halls, provision of Bibles and Hymn Books where brothers and sisters cannot afford them and allows for the expansion of preaching work into new areas. Legacies specifically for the Welfare Fund of £5K (2023: £7K) were received during the year.

Expenditure from the **Welfare Fund** in 2024 was £230K (2023: £554k). Significant food security pressures continue in parts of East Africa, but the constant presence of this situation has led CBM Council to recognise that they need to develop, in conjunction with the countries concerned, a different model for response. Support for refugees, notably those in Turkey continued throughout 2024. The welfare fund received £192K (2023: £382K), in income during the year, a decrease of 50% on the level received in 2023. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £98K against around 270 projects overseas (2023: £89K). **Hall and Building Fund** supported projects to the value of £270K (2023: £328K) as a wide range of projects were undertaken, including in Cameroon, Kenya, Malawi, Mozambique, Nigeria, Sierra Leone, Tanzania and Uganda. This includes provision for projects begun but not yet completed. The **Bible Missionary** expenditure was roughly level at £21k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure of £50K (2023: £35K) bought Bibles and Hymn Books for those brothers and sisters unable to afford one for themselves, particularly in Africa.

Total Balances at the year-end decreased by £270K compared with 31 December 2023 and now stand at £3.734m. These high balances allow a budgeted pattern of overspend against regular forecastable income and they reflect unpredictable legacy income; we are able to continue to plan with confidence and support the level of building activity carried out in recent years because of the balances. Additionally, the balances have enabled us to sustain our preaching and to respond quickly to the large calls for emergency welfare aid that Council receives from time to time. The demographic of the Christadelphian community in the United

Kingdom requires Council to prudently consider likely future trends for income generation.

Reserves

It is the policy of the Christadelphian Bible Mission to maintain the General Fund Balance at a minimum of £150,000 so as to provide an adequate level of working balance in that Fund. In the event that it does fall below that figure a transfer is made from the Legacy Fund to restore the balance to £150,000.

The Trustees also seek to maintain reserves equivalent to the value of the General Fund constructive liabilities for a period of three years, in order that should income diminish significantly, the obligations of the CBM could be serviced for this period while the charity redefines its activities to meet this new situation.

The total reserves of the CBM at 31 December 2024 were £3.734m, a decrease of £270K from 2023. The high levels of reserves held allows the CBM to use them to pursue its objective of preaching. The CBM expects to support a full programme of activity in 2025. It is essential to keep a reasonable level of reserves so that expenditure can be funded in advance of the receipt of regular income and, also, funds are available to meet emergency situations such as the repatriation of a fieldworker from overseas in case of an emergency and some of the significant welfare needs that arise without warning.

Investment Policy

At the year-end £3.252m (2023: 3.398m) in funds is invested. Investment funds are held partly in "high-interest" bearing fixed term bank or building society accounts with maturation dates of one or two years. These accounts offer slightly better rates of interest within the minimal levels currently available without tying the funds up for too long. Funds in accounts of this type were £1.435m.

The remaining investment funds are held in an ethical investment vehicle, to prudently secure and enhance the value of the company's reserves until they are required to support expenditure. The investment fund reflected a modest fall in value during the year. Dividend income was £44K (2023: £54K). The value of this investment was £1.817m at 31 December 2024.

F. PLANS FOR FUTURE PERIODS

The stated objective of the CBM is the promotion and advancement of the Christadelphian faith throughout the world. Since 2000 other organisations in the Christadelphian Community have taken responsibility for Asia, the Pacific and the Americas, allowing CBM to focus its efforts in Africa, Europe and the Middle East. Plans for the future include ensuring that those countries where we have had a presence for some considerable time should move to increasing self-sufficiency, and this is recognised as the ultimate objective for all countries in which we work. This process will allow development work in some areas where we are not currently working.

In all countries, members are encouraged to teach the Bible to those they meet, with active support from CBM tutors in the UK or their own country. New ecclesias are formed when there are sufficient members and they are encouraged to move toward self-sufficiency for both preaching and welfare needs and move away from a reliance on the UK initiating outreach to the local community. Developing interest in new countries is always slow; work is usually initiated by newspaper advertising or the Internet, a consistent set of preaching websites for those countries who do not have one, has been steadily increasing in number during the year.

A welfare review was carried out early in 2021 to seek to ensure welfare support is provided in a manner that is sustainable and provides consistency of approach across the different countries in which CBM works, taking account of the CBM's core welfare principles.

The ability of the CBM to maintain activity at current levels depends on continuing receipt of legacy income. Legacy income is variable and cannot be forecasted. The Charity is managed to maintain reserves to support activity over a three-year period, allowing time for strategy to be adjusted to respond to changing levels of

income. Forecastable income to the General Fund runs at approximately £400K per annum, this was exceeded in 2024, which again saw strong individual donations with a few donors contributing a disproportionate percentage of income.

CBM workers creatively use technology and other initiatives to engage with Christadelphian's and contacts in the mission areas that would normally be visited. In parts of Europe particularly, the very encouraging developments of 2020 continued where online platforms increased the fellowship opportunities available to the Brethren and Sisters we support. The CBM Media project to provide digital materials to ecclesias in the mission field begun in 2020 has remained a significant focus in 2024 and in plans for 2025.

G. TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of Christadelphian Bible Mission for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting 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 and of the income and expenditure of the charitable company for that period. 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 judgments and accounting 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 charitable company 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

H. AUDITORS

Johnson Tidsall Ltd who have conducted the audit were appointed as the charitable company's auditors at the 2024 AGM.

I. PUBLIC BENEFIT

The Trustees acknowledge their requirement to demonstrate that CBM has a charitable purpose that is for the public benefit. Details of how CBM has achieved this are provided on pages 3–15 of this report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities CBM should undertake.

J. FUNDRAISING

The Christadelphian Bible Mission was set up to act on behalf of the Christadelphian Community in the UK to promote and advance the Christadelphian faith throughout the world. Funds are exclusively received from

the Christadelphian Community, primarily within the UK, but with a small number of donations from Christadelphians in The Netherlands, Germany and the United States. Funds are received from three sources:

- Collections taken by Christadelphian Ecclesias (congregations) during their Sunday worship
- Individual donations from Christadelphians in the UK
- Legacies left by Christadelphians in their estates

To maintain the flow of donations the Trustees seek to keep the Christadelphian Community in the UK informed about the activities and affairs of the CBM. This is carried out by the circulation of the legal Annual Report and Accounts and a brochure style summary distributed to Christadelphian Ecclesias in the UK and those members who attend the AGM. Occasional Newsletters by print or email are circulated to the Recording Brethren / Secretaries of Christadelphian Ecclesias in the UK and those members who have opted in to receive email communication. Trustees and CBM workers also make presentations at Christadelphian Ecclesias or gatherings from time to time.

The Trustees do not believe it appropriate to their circumstances to appoint a professional fundraiser or any other person to raise funds on behalf of CBM.

Due to the nature of the fundraising activity undertaken with no direct approach to individuals being undertaken the Trustees have not subscribed to any fundraising standards or scheme for fundraising regulation. The CBM has received no complaints concerning fundraising or fundraising activities.

The Trustees manage the information distributed to encourage donations to support the work of the Charity, primarily through the Trustee appointed as Publicity Secretary. They are satisfied that the approach taken does not unreasonably intrude on anyone's privacy, is not unreasonably persistent and does not place undue pressure on any person to give money or property.

Approved and signed on behalf of the Trustees

P Boyd (Secretary) Date

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Opinion

We have audited the financial statements of The Christadelphian Bible Mission (the 'charitable company') for the year ended 31 December 2024, which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities act 2011 and report in accordance with regulations made under section 154 of that Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud
In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we obtain an understanding of the charitable company which includes its activities, internal control environment and its legal and regulatory framework. From this, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error.

As a result of these procedures, we identified the greatest potential for material fraud to be in the following areas:

- the timing of revenue recognition
- the misappropriation of overseas funds by beneficiaries
- unusual journal entries
- management override

Audit response to risks identified:

As a result of performing the above, we identified the following as key audit matters related to the potential risk of material misstatement or fraud:

- the recognition of donations and legacies
- the evaluation of estimates in respect of legacies
- the amounts in respect of overseas awards granted and the possible misuse of funds

Our procedures to respond to the risks identified included:

- reviewing controls put in place by governance including a review of their risk assessment
- reviewing minutes of meetings of those charged with governance
- performing a sample of income transaction tests
- reviewing a sample of journal entries for appropriateness, with a focus on any large or unusual transactions, to assess any management bias
- performing a review of the financial statements alongside disclosure checklists to identify any unusual or unexpected relationships or any areas of non-compliance
- testing a sample of debtors to subsequent remittances and carrying out an after-date review of income
- testing a sample of overseas grants awarded and expense payments made in respect of charitable activities
- testing the estimate of constructive obligations

We remained alert to any indications of fraud, material misstatement or non-compliance with laws and regulations throughout the audit including those relating to the financial statements.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on: the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities.

This description forms part of our Independent Auditors Report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Johnson Tidsall Limited
Chartered Accountants
& Statutory Auditors
81 Burton Road
Derby
Derbyshire
DE1 1TJ

Date: .....

Johnson Tidsall Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

THE CHRISTADELPHIAN BIBLE MISSION
Statement of Financial Activities for the year ended 31st December 2024
Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2024	Total All Funds 2023
Income and endowments from:		£	£	£	£
Donations and legacies	3	635,992	270,202	906,194	1,364,205
Charitable activities	4		9,655	9,655	15,934
Other trading activities	5	1,521		1,521	1,824
Investments	6	137,346		137,346	135,186
Total		774,859	279,857	1,054,716	1,517,149
Expenditure on:					
Charitable activities	8	943,304	348,666	1,291,970	1,587,007
Cost of raising funds	7	24,768		24,768	23,688
Total	10	968,072	348,666	1,316,738	1,610,695
Net (losses)/gains on investments	13	(8,219)		(8,219)	23,546
Net income/(expenditure)		(201,432)	(68,809)	(270,241)	(70,000)
Transfers between funds	12			0	0
Net movement in funds for the year		(201,432)	(68,809)	(270,241)	(70,000)
Reconciliation of funds: Total funds brought forward at 1 January 2024	17, 18	3,468,069	536,173	4,004,241	4,074,241
Total funds carried forward at 31 December 2024	17, 18	3,266,637	467,364	3,734,001	4,004,241

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

All activities are continuing

The Notes on pages 26 – 43 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

Balance Sheet at 31 December 2024

	Notes	2024	2023
Fixed Assets		£	£
Investments	13	3,252,261	3,397,716
Current Assets			
Debtors	14	116,285	114,391
Cash at Bank		729,440	840,727
		845,725	955,119
Current Liabilities			
Creditors: amounts falling due within one year	15	(68,620)	(41,188)
Net current assets		777,105	913,931
Total assets less current liabilities		4,029,366	4,311,647
Provision for Constructive liabilities	16	(295,365)	(307,406)
Net Assets	17	**3,734,001**	**4,004,241**
Funds			
Unrestricted Funds:			
General	18	846,698	1,053,199
Legacy	18	2,344,290	2,391,690
Designated Building Fund	18	41,967	322
Designated Bible Fund	18	33,681	22,858
Restricted Funds:			
Welfare	18	378,681	417,046
Project Aid	18	94,153	113,410
Bible Missionary Fund	18	(5,470)	5,716
Total Funds		**3,734,001**	**4,004,241**

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2024 although an audit has been carried out under section 144 of the Charities Act 2011. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved on behalf of the Council of the Christadelphian Bible Mission on XXXXXXX and signed on its behalf by

M Basten – Chairman **D Jenkins – Treasurer**

The Notes on pages 29 – 43 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024	2023
		£	£
Net cash provided by/(used in) operating activities	20	(385,871)	(172,411)
Cash flows from investing activities:			
Proceeds from sale of investments		2,051,863	2,126,678
Interest & Dividend Income		137,346	135,186
Purchase of Investments		(2,064,066)	(2,042,802)
Net cash provided by/(used in) investing activities		125,143	219,062
Change in cash and cash equivalents in the reporting period		(260,728)	46,651
Cash and cash equivalents at the beginning of the reporting period		1,038,040	991,390
Cash and cash equivalents at the end of the reporting period	20	777,314	1,038,040

The Notes on pages 29 – 43 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2023

1. Accounting Policies

Legal Form
The company was incorporated in England and Wales and its registered office is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The charity is a charitable company.

Basis of Preparation
The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Presentation of the accounts on a going concern basis
At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Taxation
As a registered charity, The Christadelphian Bible Mission is entitled to the exemption from taxation in respect of income and capital gains received with sections 478-489 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Foreign Currency
Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

Recognition of income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies
Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donations
Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Tax reclaim on donations and gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends
This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure Recognition and Irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees' report and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Buildings and land overseas
The policy of the charity is to fund a number of purchases of land and the construction of buildings in mission areas. These assets are purchased to enable the local members to worship and give them a meeting room. Where possible these are registered in the name of the local community, but in those countries where the local organisation is not recognised, the assets are held in the name of the UK charity as a nominee for purposes of protection of the asset against confiscation or dispute, or where this is not possible by trustees

appointed in the Country with sufficient independence from one another and standing to provide adequate protection.

CBM have no control over the use of such assets and none of the rewards of ownership. The charity has no real powers to force a sale or to recover the proceeds of a sale if one is made. In reality the assets are not controlled by the charity, the name on legal documents is simply as a nominee and procedural and the substance of the land and buildings purchased is that they are charitable expenditure that passes out of the hands of the charity when purchased. Consequently, all purchases of land and buildings are written off in the year in which expenditure is incurred.

Investments
The policy of the charity is that the majority of its funds are split between readily accessible "high interest" bearing bank/building society accounts and an investment vehicle from which funds if required could be withdrawn in a staged manner with little notice. These arrangements are made to maximise income and to provide a measure of security for the company's reserves against inflation and other factors. Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Investment income plus associated tax recoverable is credited to income when received, using statement dates for dividends.

Stocks of literature
These stocks are written off in the year in which expenditure is incurred as they have no net realisable value.

Cash at Bank
Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Provisions for liabilities – constructive liabilities
A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

The charity understands the need to make provision for constructive liabilities. The SORP requires a charity to recognise liabilities arising from funding commitments and constructive obligations.

Evidence of a constructive obligation exists where:
a. the commitment made by the charity is specific, e.g. a promise is made to provide a particular service or grant funding;
b. this commitment is communicated directly to specific beneficiaries or grant recipients; and
c. there is an established pattern of practice that indicates to the recipients of services or funding that the charity will meet its commitment.

The policy of the charity is to recognise those liabilities established by past patterns in connection with regular payments made that it would be valid for the recipient to expect. In particular this relates to rent of properties and regular grants made for central office operations in some countries.

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

The Unrestricted Funds are as follows:
General (Preaching) Fund covers all the general preaching work, pastoral work and administration costs of the Christadelphian Bible Mission. Funding is received by donations from Ecclesias and individual brethren and sisters.

Legacy Fund Most legacy receipts do not have any restriction and are credited to the General Legacy Fund to be used wherever necessary in the work of the CBM. If the legacy has a restriction placed on it then it will be credited to the relevant fund.

Designated Building Fund is for the construction and repair of Ecclesial Halls using funds designated by Council for this purpose.

Designated Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. It is also used to supply hymn books to ecclesias.

The Restricted Funds represent monies donated for specific purposes. Thus the:
Welfare Fund is for the support of brethren and sisters overseas in need,
Buildings Fund is for the construction and repair of Ecclesial Halls, when restricted donations are held for this purpose.
Project Aid Fund is for expenditure on specific projects.
Bible Missionary Fund (BMM Fund) relates to a quarterly Magazine that includes news from all missionary areas.
Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. It is also used to supply hymn books to ecclesias.

2. Critical Accounting Estimates
In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Constructive Liabilities – General Fund
The constructive liabilities recognised against the General Fund are prepared on the basis of the latest information provided in the budget for 2025. They consist of commitments that have been entered into by brothers and sisters in the mission field with the agreement of and understanding that CBM UK will provide the financial support necessary to allow these to be met. They also reflect recurring payments where an individual or organisation could reasonably expect an established pattern of spending to be repeated. Provision is also made for services which would be critical to maintain support for brothers and sisters within our mission areas if funding decreased to a level that would not allow regular field visits to be made, such as translation and online facilities.
A significant part of the General Fund constructive liabilities is made up of provision for ongoing rental payments relating to the provision of meeting places for ecclesias which do not have their own premises. These are charged at 1.5 times the budgeted amount to reflect the situation that most rental agreements are for a longer period than one year. All other items are charged at the current expected annual expenditure.

Constructive Liabilities – Building Fund
These are made up of larger approved building projects that were begun in one year, but not completed due to their size. The liability is the outstanding approved balance required to complete the project. Any projects approved but not commenced are automatically cancelled at the end of the year and submitted for reapproval in the following year, where appropriate.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

3. Income from Donations and Legacies

	2024			2023		
	Donations - Non Gift Aid	Donations - Gift Aid	Legacies	Donations - Non Gift Aid	Donations - Gift Aid	Legacies
Unrestricted Funds	£	£	£	£	£	£
General Fund	191,947	223,983		340,999	173,129	
Legacy Fund			188,241			313,435
Designated Building Fund	31,200			32,104		
Designated Bible Fund	621					
	223,768	223,983	188,241	373,103	173,129	313,435
Restricted Funds						
Welfare Fund	122,408	64,107	5,000	269,488	104,991	7,132
Buildings Fund						
Project Aid Fund	64,674	12,013	2,000	101,152	21,775	
	187,082	76,120	7,000	370,640	126,766	7,132
Total Funds	410,850	300,103	195,241	743,743	299,895	320,567
			906,194			1,364,205

4. Income from Charitable Activities

	2024 £	2023 £
Bible Missionary Magazine Sales	9,655	15,934
Totals	9,655	15,934

5. Income from Other Trading Activities

	2024 £	2023 £
Stamp Sales	1,331	1,522
Book Sales	191	302
Total	1,521	1,824

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

6. Income from Investments

	2024 £	2023 £
Interest receivable on short term cash deposits	92,872	81,031
Dividend Income	44,475	54,155
Totals	137,346	135,186

7. Expenditure on Raising Funds

	2024 £	2023 £
Investment Management Fees	24,768	23,688
Totals	24,768	23,688

8. Expenditure on Charitable Activities

A split between grants payable and cost of activities is broadly determined as:
"Grants" are amounts paid directly to brethren and sisters and Ecclesias overseas for ecclesial support and to give welfare/famine/refugee support over which the CBM Trustees have no control.

"Cost of Activities" represents amounts paid either overseas or in the UK to meet specific costs for ecclesial and preaching support or to give welfare/famine/refugee support identified to CBM, over which the CBM Trustees retain control until the debt is settled.

	2024			2023		
	Grants	Cost of Activities	Support & Governance Costs	Grants	Cost of Activities	Support & Governance Costs
Unrestrcited Funds						
General Fund	160,778	437,466	25,707	165,157	389,484	33,370
Legacy Fund						
Designated Building Fund		269,554			301,642	
Designated Bible Fund		49,799			34,533	
	160,778	756,819	25,707	165,157	725,659	33,370
Restricted Funds						
Welfare Fund	168,516	61,365		471,294	82,267	
Buildings Fund						
Project Aid Fund		97,944			89,111	
BMM Fund		20,841			20,150	
	168,516	180,150	0	471,294	191,528	0
Total Funds	329,294	936,969	25,707	636,451	917,187	33,370
			1,291,970			1,587,008

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

8. (Continued) Expenditure on Charitable Activities by Region

2024	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
Unrestricted Funds	£	£	£	£	£	£	£
General Fund	259,322	153,260	82,035	48,487	13,109	42,031	25,707
Legacy Fund							
Designated Building Fund	138,035	131,519					
Designated Bible Fund	41,176	8,417	206				
	438,533	293,196	82,241	48,487	13,109	42,031	25,707
Restricted Funds							
Welfare Fund	85,179	30,748	104,330	1,425	8,198		
Project Aid Fund	36,935	37,990	10,445		1,426	11,149	
BMM Fund						20,841	
	122,114	68,738	114,775	1,425	9,624	31,990	0
	560,647	361,934	197,016	49,912	22,733	74,021	25,707
Total Funds							1,291,970

2023	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
Unrestricted Funds	£	£	£	£	£	£	£
General Fund	228,973	152,546	75,365	50,914	18,952	27,890	33,370
Legacy Fund							
Designated Building Fund	79,901	221,741					
Designated Bible Fund	20,361	13,985	187				
	329,235	388,272	75,552	50,914	18,952	27,890	33,370
Restricted Funds							
Welfare Fund	355,490	57,046	132,217	2,335	6,473		
Project Aid Fund	20,957	38,686	9,857		1,104	18,507	
BMM Fund						20,150	
	376,447	95,732	142,074	2,335	7,577	38,657	0
	705,682	484,004	217,626	53,249	26,529	66,547	33,370
Total Funds							1,587,007

The Expenditure on Charitable Activities for each of the Restricted Funds relates to monies raised for the specific purpose of each of those Funds. These purposes are given in Note 1 and the expenditure from each Fund is restricted to the purposes for which it was raised.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

9. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totaled £120,362 (2024: £129,637).

	2024		2023	
	£	No.	£	No.
Truste Payments				
Overseas trips - Trustees own costs	27,771	7	27,724	8
Non-Trustee costs paid via Trustee	92,387	6	101,711	6
Travel Costs to meetings				
Office expenses	204	1	202	1
Total	120,362		129,637	

During the year seven Trustees (2023: 8) went on overseas missionary visits to fourteen countries (2023: 14) There was no Trustees' remuneration paid during the year. During the year four trustees donated £2,287 to the charity (2023: 4, £4,460). There were no other "related party" transactions.

10. Expenditure on Support and Governance

	2024 £	2023 £
Stationery, Postage and other Office costs		513
Mission News Including distributiom		
Zoom Charges	204	768
Bank Account & PayPal Charges	2,616	3,821
Corporate Insurance Policy	3,421	10,004
Subscriptions	785	821
Currency (gains)/losses	42	(22)
Total General Fund Support Costs	7,068	15,905
AGM Costs, including Annual Report	365	572
Audit Fee	8,448	8,100
Legal & Professional Costs	15	396
Trustee Expenses	956	202
Trustee Indemnity Insurance Policy	8,855	8,195
Total General Fund Governance Costs	18,639	17,465
	25,707	33,370

11. Total resources Expended

Total resources expended includes an audit fee of £8,448 for 2023 (2023: £8,100).

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

12. Transfers between funds

2024 Transfers Between Funds were made as follows:	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Legacy to Restricted Funds to fund activities	**Totals**
<u>Unrestricted Funds</u>	£	£	£	£
General Fund				
Legacy Fund		(340,000)		(340,000)
Designated Building Fund		280,000		280,000
Designated Bible Fund		60,000		60,000
<u>Restricted Funds</u>				
Welfare Fund				
Bible Missionary Fund				

2023 Transfers Between Funds were made as follows:	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Legacy to Restricted Funds to fund activities	**Totals**
<u>Unrestricted Funds</u>	£	£	£	£
General Fund				
Legacy Fund		(145,000)		(145,000)
Designated Building Fund		115,000		115,000
Designated Bible Fund		30,000		30,000
<u>Restricted Funds</u>				
Welfare Fund				
Bible Missionary Fund				

13. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£	£	£
Valuation at 31 December 2023	1,695,000	1,505,403	197,313	3,397,716
Cash Introduced			100,000	100,000
Additions	1,435,000	655,916	(655,916)	1,435,000
Disposals	(1,695,000)	(356,863)	356,863	(1,695,000)
Investment Charges			(24,768)	(24,768)
Equalisation		(26,850)	26,850	0
Investment Income			47,532	47,532
Loss on revaluation of Investments		(8,219)		(8,219)
Valuation at 31 December 2024	1,435,000	1,769,387	47,874	3,252,261

13. (Continued) Fixed Assets – Investments

Included within the listed investments above is cash contained in the portfolio totaling £47,874 (2023: £197,713).

14. Debtors: due within one year

	2024 £	2023 £
Inland Revenue - Gift Aid recoverable	10,225	7,966
Other Debtors	68,043	34,072
Prepayments and Accrued Income	38,018	72,354
Total	116,285	114,391

15. Creditors: amounts falling due within one year

	2024 £	2023 £
Other Creditors	68,260	41,188
Totals	68,260	41,188

16. Constructive Liability

2024	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	
Unrestricted Funds	£	£	£	£	£	£	
General Fund	86,770	61,621	35,950	11,270	9,470	10,000	
Legacy Fund							
Designated Building Fund	30,275	50,009					
Designated Bible Fund							
	117,045	111,630	35,950	11,270	9,470	10,000	
Restricted Funds							
Welfare Fund							
Project Aid Fund							
BMM Fund							
	0	0	0	0	0	0	
	117,045	111,630	35,950	11,270	9,470	10,000	
							295,365

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

16. (Continued) Constructive Liability

2023	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	
Unrestricted Funds	£	£	£	£	£	£	
General Fund	89,257	65,655	32,100	10,810	5,410	10,000	
Legacy Fund							
Designated Building Fund	23,228	70,947					
Designated Bible Fund							
	112,485	136,602	32,100	10,810	5,410	10,000	
Restricted Funds							
Welfare Fund							
Project Aid Fund							
BMM Fund							
	0	0	0	0	0	0	
	112,485	136,602	32,100	10,810	5,410	10,000	
							307,406

17. Analysis of Net Assets between Funds

Fund Balances at 31 December 2024 are represented by	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,252,261		3,252,261
Current Assets	340,059	505,666	845,725
Current Liabilities	(30,319)	(38,301)	(68,620)
Constructive Liabilities	(295,365)		(295,365)
Totals	3,266,636	467,365	3,734,001

Fund Balances at 31 December 2023 are represented by	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,397,716		3,397,716
Current Assets	413,345	541,774	955,119
Current Liabilities	(35,586)	(5,602)	(41,188)
Constructive Liabilities	(307,406)		(307,406)
Totals	3,468,069	536,172	4,004,241

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

18. Movement on funds for the Year

2024	Balance 01.01.24	Income	Expenditure	Transfers*	Investment Losses	Balance 31.12.24
Unrestricted Funds						
General Fund	1,053,199	417,451	(623,951)			846,699
Legacy Fund	2,391,690	325,587	(24,768)	(340,000)	(8,219)	2,344,290
Designated Building Fund	322	31,200	(269,554)	280,000		41,967
Designated Bible Fund	22,858	621	(49,798)	60,000		33,681
	3,468,069	774,859	(968,071)	0	(8,219)	3,266,637
Restricted Funds						
Welfare Fund	417,046	191,516	(229,880)			378,681
Buildings Fund	0	0	0			0
Project Aid Fund	113,410	78,687	(97,944)			94,153
BMM Fund	5,716	9,655	(20,841)			(5,470)
	536,172	279,858	(348,665)	0	0	467,365
Total Funds	4,004,241	1,054,717	(1,316,736)	0	(8,219)	3,734,001

2023	Balance 01.01.23	Income	Expenditure	Transfers*	Investment Gains	Balance 31.12.23
Unrestricted Funds						
General Fund	1,124,976	516,233	(588,011)			1,053,199
Legacy Fund	2,088,493	448,339	(23,688)	(145,000)	23,546	2,391,690
Designated Building Fund	154,860	32,104	(301,642)	115,000		322
Designated Bible Fund	27,391	0	(34,533)	30,000		22,858
	3,395,720	996,677	(947,874)	0	23,546	3,468,069
Restricted Funds						
Welfare Fund	588,996	381,611	(553,561)			417,046
Buildings Fund	0	0	0			0
Project Aid Fund	79,594	122,927	(89,110)			113,410
BMM Fund	9,931	15,934	(20,150)			5,716
	678,521	520,472	(662,821)	0	0	536,172
Total Funds	4,074,241	1,517,149	(1,610,695)	0	23,546	4,004,241

* Transfers relate to the replenishment of funds with little or no income to meet expected expenditure.

19. Legacies

Legacies are included in income upon the entitlement becoming legally enforceable and there being sufficient certainty as to the amount. At 31 December 2024 no outstanding legacies had been notified (2023: £0k).

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

20. Reconciliation of Net Income / (Expenditure) to Net Cash Flow from Operating Activities

	2024 £	2023 £
Net income/(expenditure) for the reporting period (as per the Satement of Financial Activities)	(270,241)	(70,000)
Adjustments for:		
(Increase)/decrease in debtors	(1,894)	(8,079)
Investment Income	(137,346)	(135,186)
Loss/(gain) on investments	8,219	(23,546)
Increase/(decrease) in creditors	15,391	64,400
Net cash provided by/(used in) operating activities	(385,871)	(172,411)
Analysis of Cash and Cash Equivalents		
Cash held in investments	47,874	197,313
Cash in Hand	729,440	840,727
Total Cash and Cash Equivalents	777,314	1,038,040

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2024	2023
Instruments measured at fair value through the profit and loss	1,769,387	1,505,403

23. Employees

The Christadelphian Bible Mission does not employ any staff, volunteers undertaking all work.

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

24. Comparative Statement of Financial Activities

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2023	Total All Funds 2022
Income and endowments from:		£	£	£	£
Donations and legacies	3	859,667	504,538	1,364,205	2,016,945
Charitable activities	4		15,934	15,934	12,501
Other trading activities	5	1,824		1,824	2,238
Investments	6	135,186		135,186	71,280
Total		996,677	520,472	1,517,149	2,102,964
Expenditure on:					
Charitable activities	8	924,186	662,821	1,587,007	1,530,130
Cost of raising funds	7	23,688		23,688	23,972
Total	10	947,874	662,821	1,610,695	1,554,102
Net (losses)/gains on investments	13	23,546		23,546	(235,105)
Net income/(expenditure)		72,349	(142,349)	(70,000)	313,757
Transfers between funds	12			0	-
Net movement in funds for the year		72,349	(142,349)	(70,000)	313,757
Reconciliation of funds: Total funds brought forward at 1 January 2023	17, 18	3,395,719	678,522	4,074,241	3,760,484
Total funds carried forward at 31 December 2023	17, 18	3,468,068	536,173	4,004,241	4,074,241

CHRISTADELPHIAN BIBLE MISSION

England & Wales - Charity number 1020558

Accounts

Company Number 2796412

Registered Charity Number 1020558

The Christadelphian Bible Mission

Trustees' Annual Report

and Accounts

For the Year Ended 31 December 2023

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

2023 was a year where the immense problems caused by COVID were starting to fade into the distance and things would get back to "normal." However, nothing in our world today is "normal."

In a lot of ways things did start to get back to normal. In many countries visits resumed as before. This allowed the continuation of our primary objectives; preaching the Gospel and providing support to our brothers and sisters who are in need. However, the war in Ukraine meant that no visits were possible to Russia, Belarus or Ukraine. It was however a nice surprise to find that the country of Kazakhstan had changed its visa policy. This meant that for the first time in many years it was possible for visits to take place to Kazakhstan and to meet with our brothers and sisters in their homes.

The ongoing effect of the war in Ukraine has caused us to consider whether in future years, as the world becomes more turbulent, there may be other countries where visits are not possible. So this year we trialled a Bible School in Russia without UK brothers and sisters being present in person. A good number of Russian brothers and sisters met together face-to-face and UK representation was via zoom sessions. This was found to work well. Contact with our Ukrainian brothers and sisters has been maintained, a few have moved to safer locations but for many they have no option but to shelter and pray that no harm comes their way. Also with war occurring in Gaza/Israel, we continue to include our brothers and sisters in Israel in our prayers. They have not been physically harmed (by God's grace) but are experiencing economic challenges in their daily life.

A good number of visits to Africa were undertaken. Sierra Leone in West Africa continues to be very receptive to the Gospel message with many baptisms recorded during the last visit. The situation in Cameroon is improving in many areas, with fewer incidents reported. However, the UK Government travel advice in the Cameroon Anglophone region continues to be 'Advise against all travel'; hence support at a distance has been provided. In East Africa a number of visits have been made to Tanzania including a youth camp. Visits to Malawi were initially delayed due to the volatile weather in the region. Several visits to Mozambique were undertaken to support the large number of brothers and sisters in this country.

Welfare support has been high this year, largely due to the extraordinary storm damage in East Africa and our continuing commitment to support our brothers and sisters experiencing hardship in Turkey. As winter approaches we also stand ready to provide winter fuel support to those in colder regions.

A lot of hard work has been done with the CBM Media project (www.cbmmedia.org) to expand the number of languages and material content. We now have lessons available in nine different languages.

So we find that "normal" has in many cases not returned. Many of our brothers and sisters are affected by political instability in their country or by extraordinary weather events. All of this drives us to pray more fervently for our Lord's return and to pray that in the meantime we will be granted the time and resources to continue to preach the Gospel until He returns.

Mark Basten

WEST AFRICA

Angola

A brother in Washington DC and the Kinshasa ecclesia (DRC) facilitated the instruction, interview, and baptism of a resident in Angola who then returned home and is now in isolation there.

Burundi

The general situation of the ecclesias remains stable. There is positive interest and the Rumonge ecclesia have 30 contacts who are taking first principle lessons. The Burundi government want churches to contribute to the development of their country with activities such as building of hospitals and schools.

Cameroon
UK Government travel advice continues to be against travel in the Anglophone region, which is where most of our ecclesias are. This is despite a gradual easing of the ongoing conflict, which has enabled several brothers and sisters to return to their homes. The majority of the 36 ecclesias are now able to meet on a regular basis.

Funding from outside the country has enabled the construction of two new meeting rooms, and the completion of two more. In areas where travel is relatively easy there have been fraternals and sisters' gatherings. There have been 11 baptisms during the year.

In February there was a visit from the UK to Douala, which is in the Francophone region, and brothers and sisters from many ecclesias came to meet with us there. The purpose of the visit was to build each other up in the Faith, to monitor events on the ground, to help and provide guidance. We were encouraged by the spiritual maturity which was evident.

D R Congo – East/West
The DRC continues to be a country plagued by instability and insecurity. But in spite of these obstacles the Word still shows its living quality and power to save, with a total of 46 baptisms during the course of the year. These baptisms were the results of visits made by brethren from Kinshasa and Goma, and also from an extensive visit made by Bro Benoit, who was accompanied by two brethren from Kinshasa. The Kinshasa ecclesia has now outgrown its previous rented accommodation and we have managed to purchase a conveniently located secure site, which will include a meeting room, a separate room for Sunday School and Meal-a-Day activities, and a baptismal bath.

D R Congo - South
The truth is spreading quickly, and we are working to ensure that we have brethren capable of teaching the truth, to strengthen first principles and to conduct interviews; and several of the young brethren present at the Conference were showing the ability and enthusiasm to prepare for these leadership roles. A new ecclesia has been opened at Lubumbashi; interested friends at Likasi, Kolwezi, Tumbwe and Fugurume are still actively involved in learning the Truth; and a postponed visit to the newly established ecclesia in Moba (to interview 75 candidates in Kalemie) is being re-scheduled.

Ghana
A CBM visit was made in April. A Bible School was arranged and hosted by the Cape Coast ecclesia at Ekon. The ecclesia was joined by brothers and sisters from Accra and Shama Junction. Visits were also made to the Adjoum and Moseaso ecclesias. During the year the Accra members, who had struggled to meet in post-Covid times, found an appropriate place in the Labadi area to meet regularly, and encourage each other in their faith. Sadly, the Tamale ecclesia suffered the sudden falling asleep of their faithful recording brother, Alex Sarpong.

Guinea
During the year CBM visits were made to the four ecclesias at N'Zerekore, and the Forest Region, and also the two ecclesias in the Coastal region. Though this has been a year of consolidation in the Forest region, an energetic preaching programme has been ongoing in the villages with many preparing for baptism.

During November, the annual fraternal weekend was held on the premises of Boma Sud's rented hall. This was attended by over 90 brothers and sisters, including young people and contacts, who were encouraged by individual studies and group discussions on foundation principles. On the same weekend, at the Sonfonia hall, five baptisms were celebrated, including three from the Coyah ecclesia.

Ivory Coast
The first CBM visit for four years was made in the first half of the year. Abidjan ecclesia is blessed with its own hall, close to the Atlantic Ocean. It is well looked after, despite some maintenance issues which have arisen due to heavier rainfall than usual. Visits have continued to isolated members and preaching is ongoing. Three widows are grateful for the support they have received through the generosity of brothers and sisters.

Liberia
In the first quarter of the year, it was possible to visit nine of the eleven ecclesias in Liberia, including the very remote light-stand at Iti, established as a result of initiatives taken by local brethren. Baptisms had resulted, and a simple

meeting room was built and funded by the members themselves. In Nimba county the brethren had built a partly self-funded meeting room at Dulay. The Sanniquellie ecclesia in Nimba has, for a number of years, met in a school room. Approval was given in the middle of the year for a hall to be built at Sanniquellie, on a piece of land which the ecclesia had owned for some time. That work is now nearing its completion.

Nigeria
It was not possible to hold the All-Nigeria gathering in the Easter period or undertake a visit to support at this time, because of difficulties in Nigeria arising from a shortage of currency due to the introduction of new bank notes and elections being held. A visit was undertaken in November, which allowed the opportunity to introduce two new fieldworkers to CBM work. Effective use of radio broadcasts continued in 2023 in the Eastern region and also in the Mid-West, generating many contacts. There were over twenty baptisms during the year with notable growth again at the Amapuife and Emene ecclesias. Land was purchased at Amapuife towards the end of the year. At Emene the plot was secured with a perimeter wall and the first phase of a building project for an ecclesial hall initiated.

Rwanda
Our members in the Goma conflict area still need our prayers. We look forward to resuming activities once the diplomatic tension between DRC and Rwanda eases.

Sierra Leone
The truth continues to flourish. There were 357 baptisms during or close to our visit in November resulting in four new ecclesias being formed. This growth to a total of 30 ecclesias and approximately 1500 brothers and sisters, can at least in part be attributed to the CBM media project which is being trialed in-country.

The morale of brothers and sisters is generally very high, but welfare, unemployment and high adult illiteracy are areas of major concern; and incredibly high inflation is taking its toll on our brothers and sisters, some of whom are close to the poverty threshold which is putting a strain on available resources.

The Gambia & Senegal
With health restraints amongst the team in the UK and in The Gambia, it has been a quiet year, but brother Ed and sister Jen Mander (whilst on holiday in Cyprus) were able to visit a Gambian contact – who is now continuing his studies in Italy. We are also grateful to the Newcastle UK ecclesia for maintaining regular Zoom contact with the Latri Kunda ecclesia.

Michael Green

EAST AFRICA

General
We continue to progress the CBM Media project with material and translations into the more common languages. As well as English, we now have a full set of French videos. The 'Growing in Christ' course is now available in Chichewa and Swahili. We are starting the 'Bible-based Christianity' course in Amharic. All material can be accessed via the East Africa website (www.bibleeastafrica.com). During the visits to Tanzania, Uganda, South Sudan, and Ethiopia copies of the videos in English have been distributed on memory sticks along with Micro SD cards for display on PC, projectors and mobile phones. We have also trialed and left a media player in Ethiopia and South Sudan. Preaching websites have been created for Seychelles, Zimbabwe, and Uganda, all of which have the CBM Media videos.

Egypt
The year was frustrating in Egypt. Several attempts were made to visit Cairo and to bring three advanced contacts from Yemen to spend a few days with the visitors. However, obstacles were placed in our way each time, mainly by the authorities who changed the rules for travel between Yemen and Egypt. Further attempts will be made in 2024 and, God willing, we will be able to meet with brother Adel and the other contacts.

Ethiopia
2023 was a much better year for CBM activity. The troubles within the country continued despite a peace treaty between the government and the Tigrayan army and large parts of the north were deemed as no-go areas by the

Foreign Office, but in the south there has been much less disturbance. Preaching activity took place in a regular fashion, especially in the town of Dilla. Brother Shiferaw Daniel made monthly visits there and usually took brother Eyassu Haile with him. The result was that in May the baptism took place of Zelalem Hordofa. He had been known to CBM for five years but needed teaching in his own language to bring him to understand the Bible fully. The Ethiopian brothers were delighted that they were able to carry out this task all the way to baptism without a UK presence in the country. In Dilla there is also a good number of other contacts. In November a visit was finally possible, and Dilla was a highlight of this as 17 people gathered for a day around the Bible. During the visit brothers from other parts of Ethiopia gathered together for a weekend of fellowship. Everyone who attended was greatly encouraged that such a meeting was again possible. Work has now begun on translating the CBM media videos into Amharic and audio for the first few topics was recorded as part of the visit. God willing, this will further the spread of the gospel to more and more people in this country. We thank our heavenly Father for his guidance through another year.

Kenya

After the brief visit in December of 2022, we were able to carry out an extensive tour, in April, of the Areas in the north west of the country, comprising five of the eight Areas overseen by the Kenya Committee (with elected elders from each of the Areas). Though food shortages have continued to be a challenge as a consequence of poor rains in 2022, famine issues are more significant in the south-easterly parts of the country. With Agape In Action, the CBM has been able to respond to those in need. During the April visit we were able to witness baptisms and meet with many individual ecclesias where new elders had been elected. Kenya maintains around 130 ecclesias with almost 3,400 members. Focus on the youth is also a priority, where we look to develop our young people to take on the ecclesial roles. We are grateful again to Agape In Action who support the Youth Camps, which give an opportunity to build our community in the generations which remain before the return of the Lord Jesus.

Madagascar/Mayotte

There are no longer any brothers and sisters in these areas, as all have moved to France.

Malawi

We witnessed the devastating impact of Cyclone Freddy in March. Welfare funds were sent to supply basic food in the face of the loss of homes, crops and halls. This was required for almost 50% of our members, which gives a sense of just how great the cyclone's impact was on Malawi. These are no longer unusual events, and climate change is leading to increasingly powerful and damaging weather events on an annual basis. Our planned visit was delayed because of the severe damage to the roads. When we did visit we concentrated on improving the systems we have to support our brothers and sisters physically and spiritually in the face of the many challenges that occur. Despite the challenges they face, we continue to share news with the community of the many baptisms taking place, including 1,071 reported to us by the elders during 2023. We now have over 10,000 members according to our database, belonging to 194 ecclesias which are divided into 42 geographical areas, each represented by an area elder. These brothers continue to meet through the year to share news and discuss issues.

Mauritius

There was no visit made in 2023, but the brothers and sisters are continuing to meet together and preach God's word to those around them resulting in a small number of baptisms this year. Migration of the younger members of the ecclesia to seek work in other countries continues to cause concern for the long-term health of the ecclesia, but contact has been maintained via e-mail and other electronic platforms.

Mozambique

The LORD has again increased the numbers of our brothers and sisters in Mozambique during 2023. It is not possible to provide an accurate number of Christadelphians, but it is estimated there are now over 20,000 brothers and sisters. The number of baptisms is approximately at the rate of 1,000 per year. The number of ecclesias is easier to keep track of and this was estimated at 969 during the year.

During March 2023, Cyclone Freddy entered Mozambique causing our brothers and sisters great hardship. Many ecclesial halls, homes, river-crossings, and roads were damaged (some completely collapsed). Some have since been rebuilt. Fast-growing crops have been sown and harvested. The Mozambicans are a remarkably resourceful nation. Assistance has been provided through CBM Welfare and Agape in Action and we thank these organisations for their help (together with various Non-Government Organisations).

Four CBM trips took place during the year. Highlights from these trips included:
A gathering of 60 elders. The elders were guided through various scriptural studies, with particular emphasis on ecclesial welfare. This is very important as they can then travel back to their ecclesias and disseminate this information to the brothers and sisters in that ecclesia. A Sunday school teacher gathering was also held. When living on the breadline, it is important that the Sunday school teachers are given the encouragement, tools and support they need to teach the Bible.

Visits to approximately 35 ecclesias were made to provide scriptural encouragement, exhortation, studies, and practical advice. Some of these ecclesias are extremely remote, but the reception continues to be astonishing in some areas. For example, Gudu ecclesia in Mutarara where there were over 500 brothers and sisters, representing 40 ecclesias, all sitting under a mango tree listening to the Word being taught. Some had walked over 30km. Two brothers travelled 250km, sponsored by their ecclesias so they could travel back and tell them what they had heard.
Finally, we would like to thank brother Trevor Radbourne for his faithful and enduring work as Mozambique CBM Linkman for 26 years. His enthusiasm, consistency, willingness and love for his Mozambican brothers and sisters has greatly contributed to the Lord's work in this fertile land. The LORD God continues to greatly bless the work in Mozambique – for this we are truly thankful.

Seychelles
A trip to the Seychelles took place in September with three of the four members of the planned team travelling. The fourth was unable to travel due to a family bereavement. We met with four of the six members, doing breaking of breads and a Bible School. We were able to preach to five interested friends across the two main islands.

South Sudan
A visit was made to Juba in January by two Ugandan brothers. Arrangements were made for the annual renewal of registration, as well as the rented accommodation for the ecclesial hall. Several baptisms occurred during this trip, which was counterbalanced by the death of one of the senior brothers.

One of the newly baptised brothers went back and preached to his family in a remote part of the south-west of the country. A number travelled to Uganda to get interviewed and baptised. The response was so positive that a visit was made to their town and altogether we have had 16 baptisms there. It was important to establish this ecclesia, so we were able to arrange for a group to visit a training and development workshop in Uganda at the end of the year. This is the first time we have had baptisms outside of the capital Juba and we pray that God is with this new lightstand.

Tanzania
There were two visits during the year, involving visitors from both the UK and Uganda. The first visit concentrated on the Kigoma region because of the recent growth there, and also the far south-east and north. The second visit was during December. The first part included the youth camp and the gathering more material for the CBM media project at Ifakara. The second week continued with the CBM Trustees and AGM. The youth camp involved six young brothers and sisters from the UK, as well as the team from Uganda as a "training" exercise, with the aim of getting more young brothers and sisters involved in CBM work. We have continued to implement the recommendations made during the CBM trustees' visit in 2017, one of which was to continue to audit the use of CBM halls.

Uganda
Two trips were possible during the year, January and November, where the Mt Elgon and Lango areas were visited respectively. During the year we gathered more material for the CBM media project. The annual youth camp, sisters' workshop and elders' workshop took place in January. Bibles continue to be supplied and the more developed areas assisted in supporting preaching in other areas, including in South Sudan and Tanzania again. A Ugandan brother and sister joined us on a visit to Tanzania during December for the youth camp there. There are still 114 ecclesias, now with 32 permanent halls and 52 temporary ones. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and CMaD has again supported water projects. There are now 1600 members, with 2,825 in total baptised since 1986, as recorded on our database, with approximately 200 baptised during 2023. The brothers and sisters are encouraged to seek out the "lost sheep". There are still only two students corresponding with tutors in the UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase. There has again been both drought and heavy rains which have required welfare help, aiding our brothers and sisters to recover from the severe rain that has yet again affected large parts of East Africa.

Zambia

We were able to visit Zambia for the first time since COVID. We visited the south of the country and were able to spend time with brothers and sisters encouraging and building up. We were able to interview and witness nine baptisms. The truth has grown well in the area through the use of the "Good News of the Kingdom of God" book, local language correspondence and the hard work of local ecclesias. We were able to hold a Youth Conference which was well attended and appreciated. It is always good to be able to get young people together and it builds relationships which will, God willing, work together towards the future of the truth in Zambia.

Zimbabwe

2023 was an election year in Zimbabwe with restrictions on large gatherings. The Northern Bible Weekend had to be cancelled and other activities were curtailed. Following the election, a visit and Southern Bible Weekend were organised for October. During the visit, which involved a 1,000 mile tour of the country, we met with six of the ten ecclesias in the north, attended quarterly meetings of the two regional elders' committees (north and south), and participated in the Bible weekend in the south.

The Bible weekend was held at the Bulawayo ecclesial hall complex, which is also home to the Zimbabwe Christadelphian office. Brothers and sisters from seven of the nine ecclesias in the south, plus children, attended. Four visitors were present for some sessions. The weekend was based around Ezekiel's prophecies and the crucifixion and resurrection in Luke (based on the daily readings).

The CBM preaching website for Zimbabwe (zimbabwe.cbm.bible) has been live for almost 12 months and there are plans to include videos presented by Zimbabwe brethren. The WhatsApp group for brothers and sisters, with over 80 participants, continues to play its part in bringing the brotherhood together as a community, and a WhatsApp group for the youth provides content and promotes discussion to interest the younger generation. Several Zimbabwe ecclesias now have their own ecclesial WhatsApp group.

The postal service is almost non-existent in many areas of the country. This presents challenges for correspondence work for both in-country and UK tutors, so email/WhatsApp is now used where possible. We have trialled the distribution of The Christadelphian magazine electronically using the main WhatsApp group. While not all Christadelphian families use WhatsApp, the trial has proved successful with more brothers and sisters having access to the magazine compared with the previous system using the post.

John Mathias

BKRU: Belarus, Kazakhstan, Russia and Ukraine

Hopes for a return to Belarus, Russia and Ukraine in 2023 were unable to be realised, due to the continuing war between Russia and Ukraine through the whole year. It meant that much of our work during the year for these three countries was limited to whatever could be achieved at a distance.

Most importantly, two sets of online meetings continued running all year – a weekly series of zoom meetings on Sundays and Thursdays, attended by a wide range of brothers and sisters, and a skype meeting on Sundays, mainly for Ukrainians and Kazakhs. The benefit of these online meetings was clear, generating a greater sense of fellowship amongst those who were able to access the meetings and providing a regular input of Scripture to them all.
Additional contact through email, WhatsApp, phone calls and even post (when it operated) supplemented these meetings and enabled communication with some who could not make online meetings.

In 2023 a decision was taken to hold a Bible school in-person, for the first time since 2019, at the venue we used to use in Kazan, Russia. Brothers, sisters, children and contacts were all invited and about 50 were able to make it, enjoying a rare opportunity for face-to-face fellowship which they had missed for four years. Studies were delivered remotely via zoom from UK, supplementing children's classes and readings sessions which were delivered directly by those attending.

In addition to this event, a July visit was made to Kazakhstan, to follow up on the interest seen in our first visit in autumn 2022. A number of contacts were pre-taught in the months leading up to the visit, using translated CBM media first principles videos. This allowed us to carry out interviews with four contacts when we visited their homes, and they were able to be baptised during the visit. As with last year, this CBM trip was highly encouraging, both for the baptisms that took place and for the renewed physical fellowship with brothers and sisters holding onto their faith in Kazakhstan.

At the Kazan Bible school in August a further three contacts from Kazakshstan and two contacts from Russia were also interviewed and baptised during the week, adding to the rejoicing that we had already experienced a month earlier. These new members are now regular attendees to the weekly zoom meetings.

Ukrainian refugees were continued to be supported through 2023, in Lithuania, Poland, Germany and UK, and ongoing support was provided all year to those remaining in Ukraine, many of whom struggle to pay for basics such as fuel or medication. We were not aware of any casualties amongst our brothers and sisters but made their safekeeping a matter of prayer all year and continue to do so.

During the year, further CBM media videos were translated into Russian for use in preaching across BKRU region, and websites were created for Belarus and Kazakhstan, to supplement the one launched earlier for Russia.

Mark Whitaker

NORTH AND WEST EUROPE

Czech Republic and Slovakia
The highlight of the year was January's baptism of Bro Lubomir Toman in Slovakia. Brother Lubo is the only Christadelphian in Slovakia and it was a joy to witness his comprehension of the faith and his joy at being baptised into the saving name of the Lord Jesus Christ. A regular online breaking of bread took place during the year and in November we enjoyed the annual Prague Bible Weekend when we considered the life and work of the Lord Jesus Christ in the Psalms.

Denmark
There were two encouraging fellowship visits to our brothers and sister (plus our young people and contacts) in Denmark during 2023. The main visit took place during the summer when brothers and sisters from Denmark, Norway (many of whom are resettled refugees from Africa), and the UK got together for a summer fellowship weekend. Being able to meet up together as a group, from a number of different countries, really highlighted how we all are part of a worldwide community and are part of something bigger than our individual situations or the countries we live in. For those in relative isolation that was very encouraging.

France
During the course of the year there were three pastoral visits to France – one to our elderly sister Suzanne Faihy in Bordeaux and two to Paris to bring together our four African brothers who are scattered across the country. The Sunday Breaking of Bread (bi-lingual) and mid-week Bible Class (French only) – both on zoom - continue to attract a good number of attendees, including from within Africa. One regular attendee of both meetings is a gentleman from Madrid (Spain) who has requested baptism. A successful interview in Spanish has been held, and the arrangements for the baptism are now in hand for early in the new year. The quarterly French magazine "Le Héraut du Royaume" continues to be produced and despatched by Bro Graham Jackman, with most of its approximately 400 copies going to Africa.

Italy
2023 was a positive year for Italy, with the majority of work being focused on planning. As an overseas couple lived in the country for the first half-year, so visits and virtual chats were less formal and more spontaneous than we anticipate for 2024. In June the couple relocated to Germany and have created a more structured calendar of events for the coming year. The general objective is to build cohesion amongst the group and introduce them to the brothers and sisters in both Germany and the UK, as they are otherwise isolated. The one "formal" event of 2023 was the second annual study weekend held in the fall, just outside of Florence. Bro Jon Hale led the classes with a follow-up series to

his classes from the 2022 weekend and, while it was a small group, it was a pleasant weekend of study and togetherness.

Malta

In Malta and Gozo we now have ten brothers and sisters. During 2023 our main focus for preaching in the islands was through a revamped Malta Christadelphian website and a social media campaign. https://christadelphians-malta.com/. The social media campaign had many thousands of views but only a few genuine inquiries for further information. We had a number of first principle articles printed in English and Maltese. These were also distributed through social media.

The ecclesia was supported through a breaking of bread service on Saturdays at 2pm UK time with brothers leading the service from the UK. This was started during Covid and lasted for almost three years. Since most of the ecclesia now joins services on a Sunday in the UK through zoom, the Saturday meeting closed in October 2023. We had one fraternal gathering with brothers and sisters going to Malta to support and a brother gave two talks. The fraternal was supported by over 60 brothers and sisters from the UK over the zoom link. The Maltese ecclesia was supported by various brothers and sisters from the UK who visited the islands. At least seven visits were made from the UK in 2023.

Norway

We visited our two sisters in the Oslo area three times in 2023. These visits have gone very well, and we found our sisters in good spirits. On these trips, we have involved two sisters from the UK who are new to CBM work. In July we also organised a Bible weekend in Denmark and flew one of our sisters and her family over to share fellowship with the brothers and sisters there. This was very successful and we hope to repeat the event next year, God willing.

Poland

During 2023 we continued our sequence of zoom meetings, holding a Polish Breaking of Bread every other couple of weeks on Sunday and also holding a Bible Study session every other Tuesday. Our Polish brothers and sisters are quite scattered across the country and holding these online meetings has been appreciated. We were able to hold our two face-to-face meetings in Poznan, in May and in October. These meetings are always good for study and fellowship as well as preaching events. We covered a number of first principle topics as well as some studies on prophecy as we see events in the world moving fast. It was also good to get a few young people to meet from UK and Polish backgrounds at these meetings.

Portugal

One visit was made to the country in February to visit members in Olhao and Lisbon. There is little interest in the Gospel but we persevere with internet preaching.

Sweden

The resident couple from New Zealand working in Sweden will be leaving the country. Our Afghan members meet through zoom with Persian and Afghan members in the UK.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics

Overall, 2023 has been a busy year for our region, with pastoral and preaching visits to Bosnia & Herzegovina, Croatia, Hungary, Montenegro, Serbia and also a Bible weekend in Macedonia. A special highlight was the baptism of our new sister in Montenegro. During the latter part of the year, it was agreed that Bulgaria would now come under the care and responsibility of the Adriatics Team. We are very grateful to brother Martin Bright, who has faithfully served as the Bulgaria Linkman for several years.

Throughout the year we have been able to provide welfare support to assist our brothers and sisters in need including financial help towards winter fuel, health and medical requirements. This has been possible, with the help of Welfare funds, along with generous contributions from the brotherhood near and far. Online communications continue with many of our isolated brethren and sisters, including Memorial services, Bible classes and also Bible reading groups.

Estonia
We were able to visit during the year to see our eight members and contacts. Our members are spread across three cities, two in Tallinn, the capital; four in Tartu, although one sister is now confined to her home with poor health and mobility issues. A further two sisters in Pärnu, although again one is quite old and we believe her family have moved her to a home for the elderly and we have not been able to locate her at the moment. None of her family live in Estonia.

Regarding the two new contacts we had last year, the lady is still very keen and we are continuing to send her correspondence course materials. We continue to send an exhortation and Bible talk to our members each month in Estonian. We also continue sending Bible talks to two of our Russian contacts and our Russian translator each month.

Greece
Our members in Greece benefitted from several visits by brothers and sisters holidaying in Greece, and by the ongoing support of a brother from Australia who is in the process of relocating to Greece. Our Greek members join online breaking of bread meetings on a weekly basis with an ecclesia in Canada. We continue to preach and make new contacts via our Greek-language website.

Israel
War broke out following the terror attack of October 7th. Thankfully all the ecclesia are safe and well, despite a lot of time spent running to bomb shelters. This has caused financial difficulties for the ecclesia which may remain until the war ends. The war also prevented the annual Bible school from taking place and so the plans have all been pushed back a year. One elderly sister sadly fell asleep following a stroke earlier in the year.

Moldova
There were three visits during the year. There are six sisters who we see on a fairly regular basis. The proximity to the violence in Ukraine continues to be an issue. However, our sisters remain faithful and focussed on the Kingdom. Connections have been made between themselves and brothers and sisters in Cameroon and the UK, with exchanges of letters and gifts, leading to encouragement in the faith of all concerned. Two sisters were able to attend the Bible School in Romania, and one can join the meetings in Romania via zoom.

The Moldovan sisters receive material from the Isolation League and from ourselves. There is frequent contact via telephone calls, the postal system, WhatsApp and SMS.

Romania
This year we carried out pastoral visits in May and September. We also held a Bible School in Băile Olănești in July, which was attended by most of our Romanian brothers and sisters as well as two sisters from neighbouring Moldova. We continued to hold twice-weekly online meetings in Romanian throughout the year. Local brothers make regular visits to other Romanian ecclesias to provide pastoral and spiritual support. We also continue to make new contacts via our Romanian-language website.

Turkey
Life in Turkey continues to be problematic for our 250 or so Iranian refugee brothers and sisters, with worsening discrimination compounded by rampant inflation and a declining economic situation. The welfare situation remains precarious as refugees cannot legally find work and state aid is not provided. Considerable help is provided by CBM for medical and other welfare necessities. On-line memorial services and a range of other study groups are well attended typically provided via CIL Meet. The four main ecclesial groups are also now meeting together at least once a month in homes and hired rooms.

During March / April visits were made to each ecclesia and to brothers and sisters in isolation helping to strengthen ecclesial leadership and stability. Personal preaching and on-line classes resulted in interviews and baptisms at each ecclesia both during the visit and throughout the year.

Ecclesial life is regularly disrupted by deportations to Iran and emigration both legally and illegally to the USA, Australia and Europe. The overall number of brothers and sisters remains roughly the same with those leaving being replaced

by new members. Contact is maintained with the ecclesias by periodic meetings with ecclesial leaders and correspondence with individual members.

The small Turkish ecclesia in Istanbul was also visited during 2023 and which continues to thrive and grow. They are keen to preach and are doing so very effectively via social media both at home and abroad.

Michael Harrison

WELFARE

Philippians 4:10-13

"I rejoiced in the Lord greatly that now at length you have revived your concern for me. You were indeed concerned for me, but you had no opportunity. Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me."

This past year has again been a challenge. All the usual concerns are still there, storms, homes being damaged, crops being destroyed, wars and conflicts affecting lives, persecution due to our beliefs, refugee status, economic turmoil, extreme weather and medical issues. This is as it has been over the last few years and is to be until Christ returns.

Our challenge comes from the fact we often spend in a year more than receive. Our challenge is that as conditions worsen, demand will rise. Our challenge is that as our community around the world increases, so will the needs. Our challenge is that as our community in the UK ages, so does our community around the world with the problems of old age.

During the year we had a number of conference calls with the ACBM and with Agape in Action about Welfare. We related our approach, admitting our mistakes past and present and the lessons we learnt on the way. It has highlighted how well blessed we are in the UK with healthcare, education, benefits, pensions, solid homes and insurance. So many around the world do not have all these, in some cases any of them. This raises the moral question, should they have these provisions? If so, who pays for it? The CBM is about preaching the Word of God. We are a Bible Mission. With brothers and sisters, it then requires pastoral care, visits, conversations, spiritual support, and, if necessary, physical provisions.

Our challenge is to be consistent, not favouring one group or area over another. Our challenge is help our brothers and sisters, but in doing so, not hindering their spiritual health or their natural inclination to get on and provide for themselves.

How do we apply the passage at the beginning of this piece? How do we encourage others to live by those standards? The truth is we all want better, we all want more, we all want what we think others have. We all need a Christ-like attitude, we will all be looked after ultimately, but on the way there will be highs and low, ease and conflict, health and sickness.

We will continue to work with our challenges, being responsible and accountable for the resources you have blessed us with, which resources God blessed you with. We thank you for generosity and your trust.

Marc Bilton

SAFEGUARDING

Safeguarding matters are reviewed at every quarterly council meeting and are monitored by the Safeguarding Lead supported by a female assistant safeguarding lead. One issue arose in the course of 2023 relating to an historic accusation in another organisation, which presented a very low risk and concerned a failure to disclose information required by the policy rather than any inappropriate behaviour.

Steve Jefferies

PROJECT AID

Project Aid is an opportunity to channel our charitable giving direct to causes and requests that have been approved by an area Linkman - for individual brethren, sisters and ecclesias in the mission field. For up-to-the-minute viewing and selection of projects … please visit www. cbm.org.uk

To access

- Select 'Submit a Project Aid' on the 'grey' ribbon.
- After browsing the list – click on the project of your choice.
- Complete the boxes in the 'pink' area – and
- Tick the 'grey' box 'submit my funding'.

The project is now 'reserved' in your name (or anonymous) and awaiting your funds.

Giving to a specific project is a good way for an individual or an ecclesia to get involved in the various aspects of mission work:

* Projects to supply ecclesial needs

Bible reference books, Funding to translate Christadelphian works, Laptop computers & printing equipment, Benches/chairs/tables, Bicycle transport & maintenance, Roadside signs.

* Assistance with personal needs for those in difficult circumstances

Spectacles: Adult literacy courses: Help to attend a Bible school / Youth Gathering etc.

* Self-help schemes to promote employment prospects

Crops (coos, groundnut, rice, maize); Animals (sheep & goats, rabbits, chickens)

Start-up costs for trading (dried fish, vegetables, second-hand clothing); Sewing machines.

Michael Green

LITERATURE

As reported last year, the demand for physical material remains low, whilst 'online' material predominates. Regarding online material, the 'Growing into Christ' and 'Bible-Based Christianity' manuals have been added to the resources section of the CBM website, as a valuable supplement to the 'Growing in Christ' videos series found under the CBM Media section of the same website. Additionally, as a joint project with the Christadelphian Magazine & Publishing Association, it is planned for 2024 to commence publishing some existing Christadelphian books in other languages to assist our members in the mission field to 'read themselves rich' in understanding more of God's living Word.

Ivor Southgate

CBM MEDIA

The work continues thanks to the input from the brethren involved. The website continues to be developed and new pages added as additional languages or content is linked from the storage site at Vimeo.

Videos have been produced to date in the following languages, English – 102, Krio – 111, Mende – 30, French – 67, Swahili – 15, Russian – 24, Spanish – 1, Runyankole – 7, Chichewa – 33. The overall total now stands at 385.

For the last three months of 2023 we have been revisiting the 'Bible-Based Christianity' and 'Growing In Christ' Courses in English, Krio and French - 180 videos in all. We have added a new front and back end with five learning points, and avatar presenters (except in English were they already have presenters). We still have Chichewa, Swahili and Russian to do (where we have the videos but none of them are complete courses yet). A hand-held device is being considered to make the videos available to small groups.

The pilot in Sierra Leone is ongoing and the videos are in use every week in an increasing number of ecclesias as we make more equipment available. There is no doubt that their use has made a significant contribution to the 700+ baptisms and eight new ecclesia's that we have witnessed over the last two years.

Audio Bibles have been tried in several African countries and have been very well received. This is important because it is making the Bible available to those who cannot read. However, they will need a device to play on. Several options are being considered.

Bob Fox

TRUSTEES' REPORT

A. REFERENCE AND ADMINISTRATIVE INFORMATION

The Christadelphian Bible Mission (abbreviated to 'CBM') was incorporated on 5 March 1993 and the company number is 2796412. The registered address is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The CBM is also registered with the Charity Commission and the registration number is 1020558.

TRUSTEES

During the year, the following have served as Trustees, who are also the Directors of the Company:

M J Basten ..... Chairman
P N Boyd ..... Secretary
D Jenkins ..... Treasurer
R M Bilton
M H Green
M D Harrison
S A Jefferies
J Mathias
J V R Morgan
I J Southgate
M D Whittaker

The trustees retiring by rotation at the AGM in June 2024 are R M Bilton, M D Harrison, J Mathias and I J Southgate. All are available for re-election. Trustees are appointed by members of the company at the AGM.

Principal Advisers

The addresses of the CBM's principal bankers and auditors are:

Principal Bankers: Lloyds TSB plc, 16 Gentleman's Walk, Norwich, NR2 1LZ.

Auditors: Johnson Tidsall Ltd, 81 Burton Road, Derby, DE1 1TJ.

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The CBM is a company limited by guarantee and has no share capital. In the event of the company being wound up each member is required to contribute an amount not exceeding £1. The operations of CBM are governed by the Memorandum and Articles of Association, which were agreed on 5 March 1993 and amended by special resolutions on 24 June 2006 and 25 June 2022.

Recruitment and Appointment of Management Committee (Council)

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of Council. Under the requirements of the Memorandum and Articles of Association one third of the members of Council must retire each year with those being longest in office retiring at the next Annual General Meeting. A retiring member of Council will be eligible to seek re-election.

Council has the authority to co-opt members to its number to fill any vacancy left open at any time. All co-opted members must either seek re-election at the Annual General Meeting following their appointment or step down from the post. Members of Council are elected by paper ballot at the Annual General Meeting.

Trustee Induction and Training
Most trustees are already familiar with the practical work of the charity. The majority have been fieldworkers before appointment to Council. The officers of the company provide assistance to new trustees, as required, with a regular check-up on progress.

All new trustees receive a pack containing:

- Memorandum and Articles of Association
- The Charity Commission's guide "The Essential Trustee"
- Latest financial statements

Organisational Structure
The CBM Council may number between 10 and 15 members, dependent on the number of posts to be held. At present there are 11 trustees. Responsibility for the day to day running of each area covered by the CBM is delegated to Area Committees and through them to country linkmen. Budgetary control rests with Council, with individual linkmen determining how each country budget is to be spent in conjunction with their respective area committee.

The Council of the CBM, and its committees, meet four times a year, or as often as is necessary. Minutes of the committee meetings are submitted to Council.

Risk Management
CBM Council recognises their responsibility to keep risk at a minimum and have developed risk models in connection with their work on Missionary trips. An assessment of the risks that CBM and its workers might face, particularly in the field, has been prepared and contingency responses documented. A copy of this assessment is available from the Treasurer.

The CBM is supported by voluntary donations and legacies, the amount of which is outside the control of the Trustees. The greatest risk to continuing operations is a significant reduction in those donations and legacies, so that expenditure exceeds income.

The Trustees have taken steps to keep the Christadelphian Community informed both of its work and its financial position but are aware of the demands to that community from other charitable organisations. They have also taken steps to keep expenditure under close control. Budgets have been agreed consistent with the level of reserves held by CBM and forecasts of income from different sources to manage the company sustainably, allowing for growth in numbers of ecclesias, in countries visited and inflation. A budget framework previously set at a sustainable level in the light of the charities' balances was maintained for 2023. The Trustees plan to set budgets for ensuing years to allow the work to continue. They recognise that the reduction in the size of the Christadelphian community in the UK will make significant increases in income unlikely. In spite of this, Council reviews at each meeting the need for, and the direction of further publicity.

Because of the location and nature of a number of the ecclesias supported by CBM, the Trustees have identified that there is an inherent risk that funds will either not reach their intended recipient or will not be used by the recipient as the Trustees expected. The Trustees mitigate this risk by linkmen visiting each of their countries regularly and obtaining quality feedback from the intended recipient.

C. OBJECTIVES AND ACTIVITIES

The objective for which the company was established is defined in the Memorandum and Articles of Association and is *"to promote and advance the Christadelphian faith throughout the world"*. An essential element of this is the welfare of our brethren and sisters in overseas countries, many of whom live in conditions of great suffering.

The CBM currently operates in over 58 different countries throughout Africa, Europe and the Middle East. In 2024 it will continue, God willing, to promote and advance the Christadelphian faith in those countries, and in any others into which it is called.

The aim of the CBM in pursuing this objective is to increase the number of baptised brethren and sisters following the Christadelphian faith throughout the territories in which it is active, support the growth in Biblical understanding of brethren and sisters in those territories and their ability to apply the teaching of the Bible to the practical circumstances of their lives. Additionally, it aims to support the essential wellbeing of brethren and sisters in the countries in which it operates, by meeting the provision of the essentials of life and medical needs, where they cannot be supported from their own resources, in a balanced way that does not place them in a significantly advantageous position in material benefits over the norm for the area in which they live.

Consistent with these aims the CBM seeks to have a strategy in place for each country in which it has been consistently active for a number of years, to move towards the long-term goal of independence from the UK. This assists with addressing the sustainability of the CBM and focuses on the need to develop a sufficiently mature and consistent number of brethren and sisters who have the ability and experience to maintain the ongoing operations related to the Christadelphian faith in their own country without the support of CBM. It is recognised that in the foreseeable future this will not be fully possible in many countries, especially in the need for financial support to fully fund activities, nevertheless CBM is working to move as close to this goal as practical in each case.

As local circumstances, the size of the Christadelphian community, length of operation and maturity vary in each of the 58 countries, the strategy for achieving the regular and long-term aims in each area is determined by the linkman as appropriate for the country for which he is responsible, subject to peer review by the members of the relevant area committee.

The most significant activities undertaken to support these aims, are:

1. Facilitating regular worship primarily through ensuring the availability of rent or building projects to furnish appropriate premises and teaching materials.
2. Supporting preaching through funding of advertising, provision of literature and participation of visiting brethren and sisters.
3. Undertaking visits to review and advance the operations of CBM in each country, working with local brethren and sisters to understand and develop an appropriate plan and organisation for each country.
4. Facilitating and / or participating in Bible Schools, Workshops and Classes for the development of brethren and sisters.
5. Providing welfare support to address genuine cases of need.

All CBM workers are volunteers who derive no personal benefit from CBM whatsoever. It is not possible to state categorically the number of volunteers involved in CBM work, but it is estimated to be in excess of 850 worldwide. The work covered includes fieldworkers visiting countries overseas, correspondence leaders, correspondence tutors both in the UK and overseas, linkmen, welfare teams and fundraisers. Individuals may be employed to run offices in the overseas country but are paid by the local Ecclesial setup and are not employed by CBM. The Linkman will take steps to ensure that the remuneration levels of paid workers are fair for the area but not excessive for the skills required, without getting involved in the remuneration setting process itself.

D. ACHIEVEMENTS AND PERFORMANCE

Reports on the activities of the CBM for 2023, showing the achievement of each team, are contained on pages 3 to 13 of this report. These detail the visits and projects, including online activities that have been used to meet the objectives. It has again been a fruitful year, under God's blessing, with reports of over 2,000 baptisms and many initiatives to teach and develop Brothers and Sisters and contacts, noted in this report. Because of the nature of the work, teams do not have targets to meet. It is, therefore, difficult to review performance. However, during the year the level of activities in each country and response rates have been reviewed and changes made where necessary.

E. FINANCIAL REVIEW

The Statement of Financial Activities of the CBM for 2023 and the Balance sheet at 31 December 2023, together with associated explanatory notes, are given on pages 25 – 42 of this Trustees' Report.

Total income for 2023 fell by 28% compared with 2022, this reflected the exceptional levels of income received in 2022 and still represented a strong figure. **Total expenditure** increased by 4% compared with 2022 but still fell short of budget because of the limitations on activity in the BKRU area, due to the continuing war in Ukraine. Details of significant movements in the Funds are given in the following paragraphs. Governance and support costs are 2.2% (2022: 1.25%) of total income for the year.

The **General (Preaching) Fund** incurred a small increase on expenditure of £588K (2022: £580K) although this was influenced by a reduction in constructive liabilities in some areas.

Total unrestricted **Legacies** received or receivable in 2023 were £313k (2022: £156k), an increase of 101% on the previous year. The Fund covers any excess of expenditure over income from the General (Preaching) Fund, allows for building of halls and allows for the expansion of preaching work into new areas. Legacies specifically for the Welfare Fund of £7k (2022: £248k) were received during the year. This was a very large reduction compared with 2022 but the figure in the previous year was exceptionally high.

Expenditure from the **Welfare Fund** in 2023 was £554k (2022: £507k), which represents a new high level of spending, equivalent to 8.5% above the previous high set in 2021. This was because of the amount of Food Aid support provided in response to natural disasters in parts of East Africa and continuing support for refugees, notably those in Turkey. The welfare fund received £382K (2022: £809k), in income during the year, a 52.8% decrease of the level received in 2022, which was particularly high in terms of both one-off donations and legacy income. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £89k against around 240 projects overseas (2022: £124K). **Hall and Building Fund** supported projects to the value of £302k (2022: £263k) as a wide range of projects were undertaken, including in the Democratic Republic of Congo, Guinea, Kenya, Liberia, Malawi, Mozambique, Nigeria, Sierra Leone, Tanzania and Uganda. This includes provision for projects begun but not yet completed. The **Bible Missionary** expenditure was level at £20k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure of £35k (also level with 2022) bought Bibles and Hymn Books for those brothers and sisters unable to afford one for themselves, particularly in Africa.

Total Balances at the year-end decreased by £70k compared with 31 December 2022 and now stand at £4.004m. These high balances allow a budgeted pattern of overspend against regular forecastable income and they reflect unpredictable legacy income; we are able to continue to plan with confidence and support the level of building activity carried out in recent years because of the balances. Additionally, the balances have enabled us to sustain our preaching and to respond quickly to the large calls for emergency welfare aid that Council receives from time to time.

Reserves

It is the policy of the Christadelphian Bible Mission to maintain the General Fund Balance at a minimum of £150,000 so as to provide an adequate level of working balance in that Fund. In the event that it does fall below that figure a transfer is made from the Legacy Fund to restore the balance to £150,000.

The Trustees also seek to maintain reserves equivalent to the value of the General Fund constructive liabilities for a period of three years, in order that should income diminish significantly, the obligations of the CBM could be serviced for this period while the charity redefines its activities to meet this new situation.

The total reserves of the CBM at 31 December 2023 were £4.004m, a decrease of £70k from 2022. The high levels of reserves held allows the CBM to use them to pursue its objective of preaching. The CBM expects to support a full programme of activity in 2024. It is essential to keep a reasonable level of reserves so that expenditure can be funded in advance of the receipt of regular income and, also, funds are available to meet emergency situations such as the repatriation of a fieldworker from overseas in case of an emergency and some of the significant welfare needs that arise without warning.

Investment Policy

At the year-end £3.398m (2022: £3.409m) in funds is invested. Investment funds are held partly in "high-interest" bearing fixed term bank or building society accounts with maturation dates of one or two years. These accounts offer slightly better rates of interest within the minimal levels currently available without tying the funds up for too long. Funds in accounts of this type were £1.695m.

The remaining investment funds are held in an ethical investment vehicle, to prudently secure and enhance the value of the company's reserves until they are required to support expenditure. The performance of investment vehicles was sluggish in 2023 but returned a positive value by the end of the year. Dividend income increased to £54k (2022: £43k). The value of this investment was £1.703m at 31 December 2023.

F. PLANS FOR FUTURE PERIODS

The stated objective of the CBM is the promotion and advancement of the Christadelphian faith throughout the world. Since 2000 other organisations in the Christadelphian Community have taken responsibility for Asia, the Pacific and the Americas, allowing CBM to focus its efforts in Africa, Europe and the Middle East. Plans for the future include ensuring that those countries where we have had a presence for some considerable time should move to increasing self-sufficiency, and this is recognised as the ultimate objective for all countries in which we work. This process will allow development work in some areas where we are not currently working.

In all countries, members are encouraged to teach the Bible to those they meet, with active support from CBM tutors in the UK or their own country. New ecclesias are formed when there are sufficient members and they are encouraged to move toward self-sufficiency for both preaching and welfare needs and move away from a reliance on the UK initiating outreach to the local community. Developing interest in new countries is always slow; work is usually initiated by newspaper advertising or the Internet, often using the website jointly sponsored with CBM of the Americas and Australasian CBM.

A welfare review was carried out early in 2021 to seek to ensure welfare support is provided in a manner that is sustainable and provides consistency of approach across the different countries in which CBM works, taking account of the CBM's core welfare principles.

The ability of the CBM to maintain activity at current levels depends on continuing receipt of legacy income. Legacy income is variable and cannot be forecasted. The Charity is managed to maintain reserves to support activity over a three-year period, allowing time for strategy to be adjusted to respond to changing levels of income. Forecastable income to the General Fund runs at approximately £400K per annum, this was

exceeded in 2023, which again saw strong individual donations with significant amounts donated by Christadelphians in North America.

CBM workers creatively use technology and other initiatives to engage with Christadelphian's and contacts in the mission areas that would normally be visited. In parts of Europe particularly, the very encouraging developments of 2020 continued where online platforms increased the fellowship opportunities available to the Brethren and Sisters we support. The CBM Media project to provide digital materials to ecclesias in the mission field begun in 2020 has remained a significant focus in 2023 and in plans for 2024.

G. TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of Christadelphian Bible Mission for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. 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 judgments and accounting 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 charitable company 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware: and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

H. AUDITORS

Azets Audit Services, who have conducted the audit in recent years, were appointed as the charitable company's auditors at the 2023 AGM. However, as a result of exceptional circumstances the trustees have instead appointed Johnson Tidsall Limited.

I. PUBLIC BENEFIT

The Trustees acknowledge their requirement to demonstrate that CBM has a charitable purpose that is for the public benefit. Details of how CBM has achieved this are provided on pages 3–13 of this report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities CBM should undertake.

J. FUNDRAISING

The Christadelphian Bible Mission was set up to act on behalf of the Christadelphian Community in the UK to promote and advance the Christadelphian faith throughout the world. Funds are exclusively received from the Christadelphian Community, primarily within the UK, but with a small number of donations from Christadelphians in The Netherlands, Germany and the United States. Funds are received from three sources:

- Collections taken by Christadelphian Ecclesias (congregations) during their Sunday worship
- Individual donations from Christadelphians in the UK
- Legacies left by Christadelphians in their estates

To maintain the flow of donations the Trustees seek to keep the Christadelphian Community in the UK informed about the activities and affairs of the CBM. This is carried out by the circulation of the legal Annual Report and Accounts and a brochure style summary distributed to Christadelphian Ecclesias in the UK and those members who attend the AGM. Occasional Newsletters by print or email are circulated to the Recording Brethren / Secretaries of Christadelphian Ecclesias in the UK and those members who have opted in to receive email communication. Trustees and CBM workers also make presentations at Christadelphian Ecclesias or gatherings from time to time.

The Trustees do not believe it appropriate to their circumstances to appoint a professional fundraiser or any other person to raise funds on behalf of CBM.

Due to the nature of the fundraising activity undertaken with no direct approach to individuals being undertaken the Trustees have not subscribed to any fundraising standards or scheme for fundraising regulation. The CBM has received no complaints concerning fundraising or fundraising activities.

The Trustees manage the information distributed to encourage donations to support the work of the charity, primarily through the Trustee appointed as Publicity Secretary. They are satisfied that the approach taken does not unreasonably intrude on anyone's privacy, is not unreasonably persistent and does not place undue pressure on any person to give money or property.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved and signed on behalf of the Trustees

P Boyd (Secretary) Date

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Opinion

We have audited the financial statements of The Christadelphian Bible Mission (the 'charitable company') for the year ended 31 December 2023, which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities act 2011 and report in accordance with regulations made under section 154 of that Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we obtain an understanding of the charitable company which includes its activities, internal control environment and its legal and regulatory framework. From this, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error.

As a result of these procedures, we identified the greatest potential for material fraud to be in the following areas:

- the timing of revenue recognition
- the misappropriation of overseas funds by beneficiaries
- unusual journal entries
- management override

Audit response to risks identified:

As a result of performing the above, we identified the following as key audit matters related to the potential risk of material misstatement or fraud:

- the recognition of donations and legacies
- the evaluation of estimates in respect of legacies
- the amounts in respect of overseas awards granted and the possible misuse of funds

Our procedures to respond to the risks identified included:

- reviewing controls put in place by governance including a review of their risk assessment
- reviewing minutes of meetings of those charged with governance
- performing a sample of income transaction tests
- reviewing a sample of journal entries for appropriateness, with a focus on any large or unusual transactions, to assess any management bias
- performing a review of the financial statements alongside disclosure checklists to identify any unusual or unexpected relationships or any areas of non-compliance
- testing a sample of debtors to subsequent remittances and carrying out an after-date review of income
- testing a sample of overseas grants awarded and expense payments made in respect of charitable activities
- testing the estimate of constructive obligations

We remained alert to any indications of fraud, material misstatement or non-compliance with laws and regulations throughout the audit including those relating to the financial statements.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on: the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities.

This description forms part of our Independent Auditors Report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Johnson Tidsall Limited
Chartered Accountants
& Statutory Auditors
81 Burton Road
Derby
Derbyshire
DE1 1TJ

Date: .....

Johnson Tidsall Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

THE CHRISTADELPHIAN BIBLE MISSION
Statement of Financial Activities for the year ended 31 December 2023
Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2023	Total All Funds 2022
Income and endowments from:		£	£	£	£
Donations and legacies	3	859,667	504,538	1,364,205	2,016,945
Charitable activities	4	-	15,934	15,934	12,501
Other trading activities	5	1,824	-	1,824	2,238
Investments	6	135,186	-	135,186	71,280
Total		996,677	520,472	1,517,149	2,102,964
Expenditure on:					
Charitable activities	8	924,186	662,821	1,587,007	1,530,130
Cost of raising funds	7	23,688	-	23,688	23,972
Total	10	947,874	662,821	1,610,695	1,554,102
Net (losses)/gains on investments	13	23,546	-	23,546	(235,105)
Net income/(expenditure)		72,349	(142,349)	(70,000)	313,757
Transfers between funds	12	-	-	-	-
Net movement in funds for the year		72,349	(142,349)	(70,000)	313,757
Reconciliation of funds: Total funds brought forward at 1 January 2023	17, 18	3,395,719	678,522	4,074,241	3,760,484
Total funds carried forward at 31 December 2023	17, 18	3,468,068	536,173	4,004,241	4,074,241

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

All activities are continuing

The Notes on pages 28 – 42 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION
Balance Sheet at 31 December 2023

	Notes	2023	2022
Fixed Assets		£	£
Investments	13	3,397,716	3,408,703
Current Assets			
Debtors	14	114,391	106,312
Cash at Bank		840,728	843,420
		955,119	949,732
Current Liabilities			
Creditors: amounts falling due within one year	15	(41,188)	(24,983)
Net current assets		913,931	924,749
Total assets less current liabilities		4,311,647	4,333,452
Provision for Constructive liabilities	16	(307,406)	(259,211)
Net Assets	17	**4,004,241**	**4,074,241**
Funds			
Unrestricted Funds:			
General	18	1,053,199	1,124,976
Legacy	18	2,391,690	2,088,493
Designated Building Fund	18	322	154,860
Designated Bible Fund	18	22,858	27,391
Restricted Funds:			
Welfare	18	417,046	588,996
Project Aid	18	113,411	79,594
Bible Missionary Fund	18	5,715	9,931
Total Funds		**4,004,241**	**4,074,241**

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2023 although an audit has been carried out under section 144 of the Charities Act 2011. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved on behalf of the Council of the Christadelphian Bible Mission on …… and signed on its behalf by

M Basten – Chairman **D Jenkins – Treasurer**

The Notes on pages 28 – 42 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	2023	2022
		£	£
Net cash provided by/(used in) operating activities	20	(172,411)	423,150
Cash flows from investing activities:			
Proceeds from sale of investments		2,126,678	2,469,173
Interest & Dividend Income		135,186	71,280
Purchase of Investments		(2,042,802)	(3,020,149)
Net cash provided by/(used in) investing activities		219,062	(479,696)
Change in cash and cash equivalents in the reporting period		46,651	(56,545)
Cash and cash equivalents at the beginning of the reporting period		991,390	1,047,935
Cash and cash equivalents at the end of the reporting period	20	1,038,040	991,390

The Notes on pages 28 – 42 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

1. Accounting Policies

Legal Form
The company was incorporated in England and Wales and its registered office is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The charity is a charitable company.

Basis of Preparation
The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Presentation of the accounts on a going concern basis
At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Taxation
As a registered charity, The Christadelphian Bible Mission is entitled to the exemption from taxation in respect of income and capital gains received with sections 478-489 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Foreign Currency
Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

Recognition of income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies
Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donations
Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Tax reclaim on donations and gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends
This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure Recognition and Irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees' report and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Buildings and land overseas
The policy of the charity is to fund a number of purchases of land and the construction of buildings in mission areas. These assets are purchased to enable the local members to worship and give them a meeting room. Where possible these are registered in the name of the local community, but in those countries where the local organisation is not recognised, the assets are held in the name of the UK charity as a nominee for purposes of protection of the asset against confiscation or dispute, or where this is not possible by trustees

appointed in the Country with sufficient independence from one another and standing to provide adequate protection.

CBM have no control over the use of such assets and none of the rewards of ownership. The charity has no real powers to force a sale or to recover the proceeds of a sale if one is made. In reality the assets are not controlled by the charity, the name on legal documents is simply as a nominee and procedural and the substance of the land and buildings purchased is that they are charitable expenditure that passes out of the hands of the charity when purchased. Consequently, all purchases of land and buildings are written off in the year in which expenditure is incurred.

Investments
The policy of the charity is that the majority of its funds are split between readily accessible "high interest" bearing bank/building society accounts and an investment vehicle from which funds if required could be withdrawn in a staged manner with little notice. These arrangements are made to maximise income and to provide a measure of security for the company's reserves against inflation and other factors. Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Investment income plus associated tax recoverable is credited to income when received, using statement dates for dividends.

Stocks of literature
These stocks are written off in the year in which expenditure is incurred as they have no net realisable value.

Cash at Bank
Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Provisions for liabilities – constructive liabilities
A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

The charity understands the need to make provision for constructive liabilities. The SORP requires a charity to recognise liabilities arising from funding commitments and constructive obligations.

Evidence of a constructive obligation exists where:
a. the commitment made by the charity is specific, e.g. a promise is made to provide a particular service or grant funding;
b. this commitment is communicated directly to specific beneficiaries or grant recipients; and
c. there is an established pattern of practice that indicates to the recipients of services or funding that the charity will meet its commitment.

The policy of the charity is to recognise those liabilities established by past patterns in connection with regular payments made that it would be valid for the recipient to expect. In particular this relates to rent of properties and regular grants made for central office operations in some countries.

Financial Instruments
The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Fund Accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity.

The Unrestricted Funds are as follows:
General (Preaching) Fund covers all the general preaching work, pastoral work and administration costs of the Christadelphian Bible Mission. Funding is received by donations from Ecclesias and individual brethren and sisters.

Legacy Fund Most legacy receipts do not have any restriction and are credited to the General Legacy Fund to be used wherever necessary in the work of the CBM. If the legacy has a restriction placed on it then it will be credited to the relevant fund.

Designated Building Fund is for the construction and repair of Ecclesial Halls using funds designated by Council for this purpose.

Designated Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. It is also used to supply hymn books to ecclesias.

The Restricted Funds represent monies donated for specific purposes. Thus the:
Welfare Fund is for the support of brethren and sisters overseas in need,
Buildings Fund is for the construction and repair of Ecclesial Halls, when restricted donations are held for this purpose.
Project Aid Fund is for expenditure on specific projects.
Bible Missionary Fund (BMM Fund) relates to a quarterly Magazine that includes news from all missionary areas.
Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. It is also used to supply hymn books to ecclesias.

2. Critical Accounting Estimates
In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

3. Income from Donations and Legacies

	2023			2022		
	Donations - Non Gift Aid	Donations - Gift Aid	Legacies	Donations - Non Gift Aid	Donations - Gift Aid	Legacies
Unrestricted Funds	£	£	£	£	£	£
General Fund	340,999	173,129	-	725,612	157,749	-
Legacy Fund	-	-	313,435	-	-	156,113
Designated Building Fund	32,104	-	-	-	-	-
Designated Bible Fund	-	-	-	4,003	-	-
	373,103	173,129	313,435	729,614	157,749	156,113
Restricted Funds						
Welfare Fund	269,488	104,991	7,132	470,180	90,779	248,030
Buildings Fund				67,826	-	-
Project Aid Fund	101,152	21,775	-	79,403	17,251	-
	370,640	126,766	7,132	617,409	108,030	248,030
Total Funds	743,743	299,895	320,567	1,347,024	265,779	404,142
			1,364,205			2,016,945

4. Income from Charitable Activities

	2023 £	2022 £
Bible Missionary Magazine Sales	15,934	12,501
Totals	15,934	12,501

5. Income from Other Trading Activities

	2023 £	2022 £
Stamp Sales	1,522	1,842
Book Sales	302	396
Total	1,824	2,238

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

6. Income from Investments

	2023 £	2022 £
Interest receivable on short term cash deposits	81,031	28,067
Dividend Income	54,155	43,213
Totals	135,186	71,280

7. Expenditure on Raising Funds

	2023 £	2022 £
Investment Management Fees	23,688	23,972
Totals	23,688	23,972

8. Expenditure on Charitable Activities

A split between grants payable and cost of activities is broadly determined as:
"Grants" are amounts paid directly to brethren and sisters and Ecclesias overseas for ecclesial support and to give welfare/famine/refugee support over which the CBM Trustees have no control.

"Cost of Activities" represents amounts paid either overseas or in the UK to meet specific costs for ecclesial and preaching support or to give welfare/famine/refugee support identified to CBM, over which the CBM Trustees retain control until the debt is settled.

	2023			2022		
	Grants	Cost of Activities	Support & Governance Costs	Grants	Cost of Activities	Support & Governance Costs
Unrestricted Funds						
General Fund	165,157	389,483	33,370	75,448	478,793	26,208
Legacy Fund	-	-	-	-	-	-
Designated Building Fund	-	301,642	-	-	195,590	-
Designated Bible Fund	-	34,533	-	-	35,256	-
	165,157	725,658	33,370	75,448	709,639	26,208
Restricted Funds						
Welfare Fund	471,294	82,267	-	435,761	71,291	-
Buildings Fund	-	-	-	-	67,826	-
Project Aid Fund	-	89,111	-	-	123,580	-
BMM Fund	-	20,150	-	-	20,376	-
	471,294	191,528	-	435,761	283,073	-
Total Funds	636,451	917,186	33,370	511,209	992,712	26,208
			1,587,007			1,530,129

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

8. (Continued) Expenditure on Charitable Activities by Region

2023	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
Unrestricted Funds	£	£	£	£	£	£	£
General Fund	228,973	152,546	75,365	50,914	18,952	27,890	33,370
Legacy Fund							
Designated Building Fund	79,901	221,741	-	-	-	-	-
Designated Bible Fund	20,361	13,985	187	-	-	-	-
	329,235	388,272	75,552	50,914	18,952	27,890	33,370
Restricted Funds							
Welfare Fund	355,490	57,046	132,217	2,335	6,473	-	-
Project Aid Fund	20,957	38,686	9,857	-	1,104	18,507	-
BMM Fund	-	-	-	-	-	20,150	-
	376,447	95,732	142,074	2,335	7,577	38,657	-
	705,682	484,004	217,626	53,249	26,529	66,547	33,370
Total Funds							1,587,007

2022	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
Unrestricted Funds	£	£	£	£	£	£	£
General Fund	233,021	195,221	42,178	38,393	4,679	40,748	26,208
Legacy Fund							
Designated Building Fund	124,852	70,739	-	-	-	-	-
Designated Bible Fund	27,206	7,870	179	-	-	-	-
	385,079	273,830	42,357	38,393	4,679	40,748	26,208
Restricted Funds							
Welfare Fund	286,417	58,100	149,975	1,430	11,129	-	-
Buildijng Fund	11,510	56,316	-	-	-	-	-
Project Aid Fund	46,230	48,318	13,358	1,048	1,684	12,943	-
BMM Fund	-	-	-	-	-	20,376	-
	344,157	162,734	163,333	2,477	12,813	33,319	-
	729,236	436,564	205,690	40,871	17,492	74,068	26,208
Total Funds							1,530,129

The Expenditure on Charitable Activities for each of the Restricted Funds relates to monies raised for the specific purpose of each of those Funds. These purposes are given in Note 1 and the expenditure from each Fund is restricted to the purposes for which it was raised.

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

9. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totalled £129,637 (2023: £143,147).

	2023		2022	
	£	No.	£	No.
Truste Payments				
Overseas trips - Trustees own costs	27,724	8	30,823	8
Non-Trustee costs paid via Trustee	101,711	6	112,000	7
Travel Costs to meetings	-		-	-
Office expenses	202	1	324	1
Total	129,637		143,147	

During the year eight Trustees (2022: 8) went on overseas missionary visits to fourteen countries (2022: 10) There was no Trustees' remuneration paid during the year. During the year four trustees donated £4,460 to the charity (2022: 4, £2,577). There were no other "related party" transactions.

10. Expenditure on Support and Governance

	2023 £	2022 £
Stationery, Postage and other Office costs	513	324
Mission News Including distributiom	-	-
Zoom Charges	768	432
Bank Account & PayPal Charges	3,821	3,922
Corporate Insurance Policy	10,004	4,791
Subscriptions	821	216
Currency (gains)/losses	(22)	-
Total General Fund Support Costs	15,905	9,685
AGM Costs, including Annual Report	572	483
Audit Fee	8,100	6,480
Legal & Professional Costs	396	48
Trustee Expenses	202	-
Trustee Indemnity Insurance Policy	8,195	9,512
Total General Fund Governance Costs	17,465	16,523
	33,370	26,208

11. Total resources Expended

Total resources expended includes an audit fee of £8,100 for 2023 (2022: £6,480).

12. Transfers between funds

2023 Transfers Between Funds were made as follows:	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Legacy to Restricted Funds to fund activities	**Totals**
Unrestricted Funds	£	£	£	£
General Fund	-	-	-	-
Legacy Fund	-	(145,000)	-	(145,000)
Designated Building Fund	-	115,000	-	115,000
Designated Bible Fund	-	30,000	-	30,000
Restricted Funds				
Welfare Fund	-	-	-	-
Bible Missionary Fund	-	-	-	-

2022 Transfers Between Funds were made as follows:	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Legacy to Restricted Funds to fund activities	**Totals**
Unrestricted Funds	£	£	£	£
General Fund	-	-	-	-
Legacy Fund	-	(270,000)	-	(270,000)
Designated Building Fund	-	250,000	-	250,000
Designated Bible Fund	-	20,000	-	20,000
Restricted Funds				
Welfare Fund	-	-	-	-
Bible Missionary Fund	-	-	-	-

13. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£	£	£
Valuation at 31 December 2022	1,760,000	1,500,733	147,970	3,408,703
Additions	1,495,000	548,895	(548,895)	1,495,000
Disposals	(1,560,000)	(566,678)	566,678	(1,560,000)
Investment Charges	-	-	(23,688)	(23,688)
Equalisation	-	(1,093)	1,093	-
Investment Income	-	-	54,155	54,155
Gain on revaluation of Investments	-	23,546	-	23,546
Valuation at 31 December 2023	1,695,000	1,505,403	197,313	3,397,716

Included within the listed investments above is cash contained in the portfolio totalling £197,313 (2022: £147,970).

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

14. Debtors: due within one year

	2023 £	2022 £
Inland Revenue - Gift Aid recoverable	7,966	8,532
Other Debtors	34,072	68,429
Prepayments and Accrued Income	72,353	29,351
Total	114,391	106,312

15. Creditors: amounts falling due within one year

	2023 £	2022 £
Other Creditors	41,188	24,983
Totals	41,188	24,983

16. Constructive Liability

2023	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	
Unrestricted Funds	£	£	£	£	£	£	
General Fund	89,256	65,655	32,100	10,810	5,410	10,000	
Legacy Fund	-	-	-	-	-	-	
Designated Building Fund	23,228	70,947	-	-	-	-	
Designated Bible Fund							
	112,484	136,602	32,100	10,810	5,410	10,000	
Restricted Funds							
Welfare Fund	-	-	-	-	-	-	
Project Aid Fund	-	-	-	-	-	-	
BMM Fund	-	-	-	-	-	-	
	-	-	-	-	-	-	
	112,484	136,602	32,100	10,810	5,410	10,000	
							307,406

16. (Continued) Constructive Liability

2022	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
Unrestricted Funds	£	£	£	£	£	£
General Fund	122,025	78,971	12,550	6,910	2,825	10,000
Legacy Fund	-	-	-	-	-	-
Designated Building Fund	3,630	22,300	-	-	-	-
Designated Bible Fund	-	-	-	-	-	-
	125,655	101,271	12,550	6,910	2,825	10,000
Restricted Funds						
Welfare Fund	-	-	-	-	-	-
Project Aid Fund	-	-	-	-	-	-
BMM Fund	-	-	-	-	-	-
	-	-	-	-	-	-
	125,655	101,271	12,550	6,910	2,825	10,000
						259,211

17. Analysis of Net Assets between Funds

Fund Balances at 31 December 2023 are represented by	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,397,716	-	3,397,716
Current Assets	413,345	541,774	955,119
Current Liabilities	(35,586)	(5,602)	(41,188)
Constructive Liabilities	(307,406)	-	(307,406)
Totals	3,468,069	536,172	4,004,241

Fund Balances at 31 December 2022 are represented by	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,408,703	-	3,408,703
Current Assets	268,997	680,735	949,732
Current Liabilities	(22,769)	(2,214)	(24,983)
Constructive Liabilities	(259,211)	-	(259,211)
Totals	3,395,720	678,521	4,074,241

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

18. Movement on funds for the Year

2023	Balance 01.01.23	Income	Expenditure	Transfers*	Investment Gains	Balance 31.12.23
Unrestricted Funds						
General Fund	1,124,976	516,234	(588,011)	-	-	1,053,199
Legacy Fund	2,088,493	448,339	(23,688)	(145,000)	23,546	2,391,690
Designated Building Fund	154,860	32,104	(301,642)	115,000	-	322
Designated Bible Fund	27,391	0	(34,533)	30,000	-	22,858
	3,395,720	996,677	(947,874)	-	23,546	3,468,069
Restricted Funds						
Welfare Fund	588,996	381,611	(553,561)	-	-	417,046
Buildings Fund	-	-	-	-	-	-
Project Aid Fund	79,594	122,927	(89,110)	-	-	113,411
BMM Fund	9,931	15,934	(20,150)	-	-	5,715
	678,521	520,472	(662,821)	-	-	536,172
Total Funds	4,074,241	1,517,149	(1,610,695)	-	23,546	4,004,241

2022	Balance 01.01.22	Income	Expenditure	Transfers*	Investment Losses	Balance 31.12.22
Unrestricted Funds						
General Fund	800,793	904,632	(580,449)	-	-	1,124,976
Legacy Fund	2,409,210	208,360	(23,972)	(270,000)	(235,105)	2,088,493
Designated Building Fund	100,450	-	(195,590)	250,000	-	154,860
Designated Bible Fund	38,645	4,002	(35,256)	20,000	-	27,391
	3,349,098	1,116,994	(835,267)	-	(235,105)	3,395,720
Restricted Funds						
Welfare Fund	287,059	808,989	(507,052)	-	-	588,996
Buildings Fund		67,826	(67,826)	-	-	-
Project Aid Fund	106,518	96,654	(123,578)	-	-	79,594
BMM Fund	17,809	12,501	(20,379)	-	-	9,931
	411,386	985,970	(718,834)	-	-	678,521
Total Funds	3,760,484	2,102,964	(1,554,101)	-	(235,105)	4,074,241

* Transfers relate to the replenishment of funds with little or no income to meet expected expenditure.

19. Legacies

Legacies are included in income upon the entitlement becoming legally enforceable and there being sufficient certainty as to the amount. At 31 December 2023 no outstanding legacies had been notified (2022: £0k).

20. Reconciliation of Net Income / (Expenditure) to Net Cash Flow from Operating Activities

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	(70,000)	313,758
Adjustments for:		
(Increase)/decrease in debtors	(8,079)	(30,013)
Investment Income	(135,186)	(71,280)
Loss/(gain) on investments	(23,546)	235,105
Increase/(decrease) in creditors	64,400	(24,420)
Net cash provided by/(used in) operating activities	(172,411)	423,150
Analysis of Cash and Cash Equivalents		
Cash held in investments	197,313	147,970
Cash in Hand	840,728	843,420
Total Cash and Cash Equivalents	1,038,041	991,390

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2023	**2022**
Instruments measured at fair value through the profit and loss	1,505,403	1,500,733

23. Employees

The Christadelphian Bible Mission does not employ any staff, volunteers undertaking all work.

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2023

24. Comparative Statement of Financial Activities

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2022	Total All Funds 2021
Income and endowments from:		£	£	£	£
Donations and legacies	3	1,043,476	973,469	2,016,945	1,672,775
Charitable activities	4		12,501	12,501	18,709
Other trading activities	5	2,238		2,238	1,003
Investments	6	71,280		71,280	44,668
Total		1,116,994	985,970	2,102,964	1,737,155
Expenditure on:					
Charitable activities	8	811,296	718,834	1,530,130	1,087,632
Cost of raising funds	7	23,972		23,972	17,647
Total	10	835,268	718,834	1,554,102	1,105,279
Net (losses)/gains on investments	13	(235,105)		(235,105)	73,903
Net income/(expenditure)		46,621	267,136	313,757	705,779
Transfers between funds	12			0	-
Net movement in funds for the year		46,621	267,136	313,757	705,779
Reconciliation of funds: Total funds brought forward at 1 January 2022	17, 18	3,349,098	411,386	3,760,484	3,054,704
Total funds carried forward at 31 December 2022	17, 18	3,395,719	678,522	4,074,241	3,760,484

CHRISTADELPHIAN BIBLE MISSION

England & Wales - Charity number 1020558

Accounts

Company Number 2796412

The Christadelphian Bible Mission

Annual Report and Account

2022

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

2022 was to be the year when the dark cloud of COVID started to lift and direct face-to-face contact with our brothers and sisters overseas could resume. In some measure this was true. A good number of visits did take place, although these were not all without problems. A number of our travelling brothers and sisters did catch COVID despite all of our best attempts at risk mitigation. Thanks be to God that although this affected some arrangements, there appear to be no major on-going effects experienced. It was good to see that when we were able to meet face-to-face once more, the faith of our brothers and sisters was strong and in some areas this had accelerated a trend towards greater independence.

Throughout the year visits were progressively ramped up. This was done in parallel with the benefits of Zoom communication that had been the mainstay of our contact during the previous two years. The benefits of far more regular "remote" contact with our brothers and sisters in areas with good internet connectivity continues to be appreciated.

Somethings however never change. The inherent evil in the hearts of some of the world's political leaders seems to know no limitation. This was horribly demonstrated with the invasion by Russia of the Ukraine. Our community of some 100 brothers and sisters in that country have suffered greatly, both physically and emotionally. Some have been able to flee the country and have found sanctuary in Lithuania, Poland, Germany with some also reaching Canada and the UK. A good number however have remained in Ukraine and we are now ready to help them with winter fuel support as and when requested. We pray that our brothers and sisters that remain in the Ukraine will be kept safe and that younger brothers in Russia will not be affected by conscription.

We note that the volatile world climate has particularly affected the east coast of Africa with a much larger number of tropical storms than normal in the early parts of 2022. This caused food problems, some homelessness and damage to Ecclesial halls. Welfare support was provided to help offset some of these problems.

Despite the multitude of problems in the world, the Gospel continues to be proclaimed. During the days of COVID restrictions, local face-to-face preaching had continued. This preaching had been supported with the growing number of CBM media systems that have now been sent to Africa. It has been pleasing to record a good number of baptisms as a result.

In 2022 the Gospel has continued to be preached to those who have open hearts and minds to receive this message. We thank our Lord that we have been blessed with supporting this task.

Mark Basten

WEST AFRICA

Burundi

There were baptisms at Mika, Giteranyi and Chankunzo; and with the purchase of a plot in Mika, the authorities were reassured about our seriousness and granted us access to resume interviews and further baptisms. The objective now is to reach out with a preaching campaign to native Burundians.

Cameroon

The conflict continues, making it unsafe for visitors from the UK to travel in the Anglophone region, which is where most of our ecclesias are. In some parts the situation has eased, and brothers and sisters are able to return to something resembling normality. In others there is still violence, and many remain displaced in safer areas. Regular contact is maintained with Brothers and Sisters throughout the country wherever ecclesias exist. We are able to communicate via WhatsApp, Facebook Messenger, and telephone calls.

In February we were able to visit Douala, which is in the Francophone region, and brothers and sisters from many ecclesias came to meet with us there. Due to the conflict and the COVID pandemic this was the first visit since 2017. The majority of ecclesias remain active and there were 31 baptisms during the year.

D R Congo – East/West & Namibia

The DRC continues to be a country ravaged by the activities of armed gangs who commit atrocities which sadly have impacted on the lives of some of our members. But in spite of this unstable, adverse environment the gospel continues to touch hearts and minds, and during the year there have been baptisms in many places including Kwilu-Ngongo, Kinshasa, Mbandaka and Nkana (in the west), and Goma and Bukavu (in the east). The Kinshasa ecclesia has been able to benefit from the CBM Media project, with material that has been translated into French. They also hosted a seminar for ecclesial elders from the west, which will be replicated, God willing, in the east in 2023.

Two brothers and one sister continue to witness to fellow refugees on a camp in Namibia.

DRC South

Visits on the Lakeshore of Tanganyika, that were not possible during our visits, were subsequently completed by the local brethren. They travelled to Kitala, Kabungwe and 25 Kilometer to follow up with interviews and baptisms for those contacts who did meet us in Kalemie. Brother Christian (a young brother) travelled with the team to ensure continuity in the preaching activities (for both DRC East, and Burundi) by involving some of them in the work of reinforcing first principles and leadership. The Mamba and Kamko ecclesia received funding to complete building work. Interested friends in Lubumbashi, Likasi, Tumble and Fungurume were active in their studies and eagerly await a visit. A print run of the Swahili hymn book is in progress.

Ghana

The first CBM visit for two and a half years was made over the Easter period. Brothers and sisters from all ecclesias assembled for a Bible School at the Christian Village, Kumasi. This was also attended by members from the Abidjan ecclesia, in Ivory Coast. During the COVID period, the problem of not being able to meet together regularly affected the close-knit fellowship of some. Urban areas, where members tend to be more scattered have been more seriously affected than others. During the year the preaching of the gospel has borne fruit with three baptisms at Cape Coast.

Guinea

Although no CBM visits were possible to the two areas where ecclesias are established, the last 12 months have seen the continuation of an energetic preaching programme with a total of 14 baptisms taking place at Kankore, Boma Sud and Samoe, in the Forest Region. During November the annual fraternal weekend was held at Kankore ecclesial hall, when a gathering of 100 brothers and sisters, including young people and contacts, were encouraged by individual studies and group discussions on foundation principles. Ecclesial life has been more difficult for the coastal ecclesias during the pandemic, due to the continuing political struggles and movement of members to other parts of the country seeking for work. Some have travelled to neighbouring countries such as Liberia and Sierra Leone.

Ivory Coast

During the Easter holiday, 17 members of the Abidjan ecclesia travelled to Kumasi, Ghana, for the Bible School. This was a great opportunity for wider fellowship with brothers and sisters they have met in the past. Abidjan experienced

serious rainfall during the middle of the year resulting in water damage to the ecclesial hall; replacement zinc sheets for the roof and essential painting work were necessary. Although there are no reports of ecclesial growth, visitors have been attending meetings at Abidjan. Visits have also been made to members in isolation who live some distance away.

Liberia
Although proposed visits from UK were not possible during 2021/22, we are thankful that opportunities were taken to further the Lord's work as a result of initiatives taken by local brethren. In Rivercess county three baptisms took place at Iti during May – this work was supported by a visit from Monrovia ecclesia; and in Nimba county during June and July two brethren from neighbouring Guinea crossed the border to interview and baptise five brothers and five sisters in the Dulay and Sanniquellie ecclesias. The work at Gbarnga and Jorpolu ecclesias has continued apace, and at the end of the year there were a further six baptisms.

Nigeria
Visits resumed to Nigeria with a visit over the Easter period engaging with the ecclesias and supporting the All Nigeria Gathering, which this year was youth orientated and held at Asaba. A further visit took place during November which covered all three regions of the Country and included a study weekend in the West organised by the Lagos Ecclesia. Following on from the Easter visit, brother Peter Kalu joined a visit to Uganda, and brother Mayende Erisania of Uganda joined the November visit to Nigeria. These visits proved beneficial for both brethren and helped share best practice across these two countries from West and East Africa. Extensive use was made of Radio preaching during the year, particularly in the East with many contacts being generated. This was expanded in 2022 to cover the area around Enugu where the Emene ecclesia is growing steadily through very active preaching. Towards the end of the year a site was identified and purchased at Asaba to create our own centre for gatherings, as well as a base for the growing Asaba ecclesia.

Rwanda
There are no activities to report, but our lamp still stands, and it is hoped that activities will soon resume with Brother Omari and contacts in this area.

Sierra Leone
2022 was a very well blessed year in terms of growth of brothers and sisters. During the October-November visit we were privileged to witness 354 baptisms and the formation of four new ecclesias; and in addition, we have four preaching areas with just a couple of baptized members and a resident preaching brother (from one of the well-established ecclesias). There are now 25 ecclesias with in excess of 1150 brothers and sisters in the country thanks to our Heavenly Fathers blessing.

The Gambia & Senegal
After a quiet year in the wake of restrictions ... the September CBM visit was clouded by the consequences of delays at the start arising from the re-routing of flights due to an Air traffic controllers strike in Mauritania ... and towards the end by the need for extended stays and further re-scheduling when two of the team succumbed to COVID. But, despite these inconveniences, visits were made to the Latri Kunda ecclesia, and an encouraging number of their friends travelled with them to Farafenni for a Bible School weekend. Visits were also made to the house-fellowship / outreach group in Basse. In November we were pleased to give some financial support towards another joint Study Weekend – in response to a request from the ecclesias for Brother Ed and Sister Jen Mander (whilst on holiday) to lead talks on 'The Book of Revelation'; and we are delighted that the Newcastle UK ecclesia still maintain regular contact with the Latri Kunda ecclesia, and occasionally with a Gambian contact studying in Cyprus.

Michael Green

EAST AFRICA

General
We continue to progress the CBM Media project with material and translations into the more common languages. We have a full set of English videos, and we are progressing with French and God willing we will have progressed Swahili by the end of 2023. We have made inroads into Chichewa too. All material is accessed via the East Africa website: www.bibleeastafrica.com. During the visits to Mauritius, Tanzania, Uganda, and South Sudan copies of the videos in

English have been distributed on memory sticks along with Micro SD cards for display on PC, projectors, and mobile phones. We have also trialled and left a media player in Tanzania.

Egypt
A visit was possible to Egypt this year. Both objectives were achieved. The first was to visit Brother Adel after a long time with no contact. It was possible to spend a day with him and break bread together. The second was to meet Ahmed who had been studying the scriptures for many years. Extensive discussions were held over three days, and he had many questions. Contact continues with him and through him to a group of Bible readers in Yemen.

Ethiopia
The decision was taken not to visit Ethiopia in 2022. This was partly because of lingering COVID concerns but more so because of tribal conflicts flaring up in different parts of the country. In Nekemte, where we have a small ecclesia, rebel soldiers marched through the town taking whatever goods they chose. There has been a lot of CBM activity in 2022. Four different centres have set up Bible teaching sessions with weekly or fortnightly meetings taking place. Contact with the leaders in these places has been frequent through various online methods. As a result there has been far more interaction from UK through the year than ever was possible when visits took place. As the year came to an end some members of these groups were nearing the point of baptism. One or two brothers are showing much maturity and willingness to travel large distances to visit other brothers and help in the preaching work they are doing. Two Ethiopian brothers have now moved to the USA and have become members of American ecclesias. They have been well cared for by the brothers and sisters there as they seek permits to stay in the country.

Kenya
The first visit in three years occurred this year. Although short, it managed to bring together the representatives from all the Areas where the common and individual matters could be shared and discussed. Sadly, we must report that incidences of fraud had been exposed in the North Nyanza Area. A representative team from the Kenya Committee had already investigated and presented its report at the special meeting. Some progress has been made with the learning points discussed and actions put in place to try to avoid a recurrence of this.

It has been another challenging year for our brothers and sisters in Kenya with the backdrop of continuing changing global weather patterns which inflicts the extremes of drought and flooding all combining to create food shortages for mainly crop dependent communities. Despite this, the ecclesias continue to serve the Lord and grow. Thanks to the additional financial support from Agape in Action, the young people have enjoyed two consecutive years of full Youth Camps at which many interviews and subsequent baptisms are effected. This has meant that the year has concluded on a positive note and we enter 2023 with refreshed determination to serve the master before his return with the next visit.

Madagascar / Mayotte
There are no longer any brothers and sisters in these areas, all have moved to France or Canada. We remain in contact with them via email and via the Zoom breaking of Bread meeting in French. We continue to hold this weekly breaking of bread service on Zoom which is regularly joined by six brothers who travelled to France via Mayotte. French exhortations and teaching material are distributed and accessed via www.cbmmedia.org and www.bibleuganda.com.

Malawi
2022 began with an onslaught of significant adverse weather events which impacted huge areas of the country. The fallout from this affected many of our brothers and sisters, destroying their crops, livestock and homes. Substantial sums of CBM welfare aid were sent to ease food insecurity and reinstate Bibles, hymnbooks and mosquito nets lost due to flooding. Sadly, the second half of the year also saw erratic rainfall in the later growing season which hindered crop production, causing crisis-outcomes in the south of the country through late 2022.

For the first time since August 2019 we were able to visit Malawi as COVID restrictions had been relaxed sufficiently to make a CBM trip viable. We took out two new volunteers who are keen to commit to future visits, God willing, as we try to build a team of regular Malawi visitors. Civil riots in the country during our time there highlighted the changing political and economic landscape in what is normally a very peaceful country and highlighted the problem of the cost-of-living. Area Elders' meetings throughout the year continued and we have been encouraged by the minutes of their discussions.

Work is being done on improving the logistics and evidence-gathering of the welfare-aid distribution, and spiritually mature attitudes are heartening to read about. The roll-out of new mosquito-nets, Bibles and hymnbooks is continuing. Sadly, an issue surrounding military service continues to cause division, with some members claiming it does not impact their relationship with Christ and his commandments. There is a troubling undercurrent fuelled by one or two strong voices which we are continuing to monitor.

We have also been frustrated this year by several ecclesias losing their ecclesial homes due to land ownership disputes. In response, we have initiated investigations to produce legal evidence of historic land ownership across all ecclesias, which is a major project to undertake and will take time to complete. As a whole though, the majority of our Malawian brothers and sisters continue to meet regularly to worship, encourage one another, and preach to their neighbours with enthusiasm.

Currently we have 181 ecclesias, distributed between 39 geographic areas, most of which are in the Southern region of the country. A further 525 baptisms have been reported in 2022. We thank God for His continued care for our brethren and sisters in Malawi and pray that He will bless all our efforts to support them through the many challenges that are a sure sign of our Lord's long-awaited return.

Mauritius

A visit was made in July. Four active members had emigrated overseas, and seven members had fallen asleep leaving reduced numbers. COVID had prevented members meeting together in person, although they had fellowshipped via zoom. We were able to encourage them to meet again in person. The main ecclesia at Quatre-Bornes continues to reach out to friends and family and bring them to talks. The small ecclesia of Post-de-Flaq was visited several times. The CBM media videos in French were demonstrated and copies left with them.

Mozambique

Three cyclones and tropical storms hit the central part of Mozambique at the beginning of the year, and caused substantial flood damage to homes, fields of crops and ecclesial halls. CBM Welfare made significant financial contributions to brethren and sisters who were experiencing severe problems, having lost their crops, whilst CBM building fund provided money to repair the damaged ecclesial buildings. There have been no reports of COVID infections amongst brothers and sisters during the past three years.

There are now 760 ecclesias, with large numbers of Sunday School children and contacts. The Government has decreed that only registered churches are allowed to meet. This is due to some concern over irregularities of such meetings. The Christadelphian community has been registered. As a consequence, a number of pastors have met with us expressing their wish to join us, and we have made it clear that they would need to understand the true gospel and be baptised into our fellowship. On one occasion ten pastors met our assistant Secretary. We continue to develop our Web Site and local brethren undertake Radio Broadcasts which have also been very successful.

Because of the growth in numbers of ecclesias and the number of Councillors who watch over them, we have had to re-organise our structure of administration. There are now three Sub Council areas in the north, south and centre of the country. Each has an assistant secretary who chairs quarterly meetings of the Councillors who themselves each look after 10-15 ecclesias. The building of new ecclesial halls, digging wells for clean water and dealing with ecclesial problems is now controlled by these area groups.

During 2022, 58 wells have been dug providing clean water for brothers and sisters and the local villagers, where previously water was being taken from ditches, ponds and rivers. These wells have been funded by Agape in Action. Over 60 new ecclesial halls or new roofs have also been authorised by CBM and are either completed or in process of completion. Our increased numbers have required the purchase of a large number of Bibles in a variety of tribal languages, as well as in Portuguese, the official language of Mozambique, and similarly a thousand hymn books have also been ordered for printing.

Three CBM visits have been made to Mozambique in 2022.The first in July visited the provinces of Zambezia and Sofala. The second in October visited ecclesias in the Beira area and Mutarara. During these visits there were over a thousand brothers and sisters and contacts present. A third visit took place in October which visited ecclesias in Tete province. Two visits have been made by local brethren to a dozen or more ecclesias on the side of Lake Nyasa, which are only accessible by boat.

Seychelles

Prior to 2022 there had been no visits to Seychelles since before COVID. The small ecclesia of six needed a visit and to get to know the new Linkman. They had struggled to meet all together due to several factors, but all came together to break bread at the end of the trip in May. Another trip took place in November to build the relationship and fellowship further. We had three interested contacts join us in November. We also introduced CBM work to two new fieldworkers.

South Sudan

Only one visit by Ugandan brothers was possible in 2022. This was a difficult and expensive venture due to the continued insecurity in the country. As a result of COVID restrictions, our brothers and sisters there have drifted apart and just one of the two groups is now active in Juba, this being the Gudele ecclesia. Money has been sent to secure the use of the hall. A concerted effort is being made to encourage the remaining brothers and sisters to work together despite this setback. The renewal of our registration process has been slow. Individuals continue to preach at a low level and we are encouraging them to utilise the CBM Media videos available. Some South Sudanese brothers and sisters are in the Pagirinya refugee camp in northern Uganda and sewing machines were provided to help them in their survival.

Tanzania

There were two CBM visits during the year, involving visitors from both UK and Uganda. The AGM was held at the end of December and coincided with the first visit for the new year. The early visit concentrated on the Kigoma region where follow up preaching continued through much of the year resulting in 22 baptisms. The second visit was during the early part of December; the first part of the visit concentrated on continuing with the CBM Trustees to gather information in the south and far south west and visiting our brothers and sisters; the second week was spent at the youth camp at Ifakara and gathering more material for the www.cbmmedia project. We have continued to implement the recommendations made during the CBM trustees' visit in 2017, one of which was to continue to audit the use of CBM halls. We will continue to further implement the CBM trustees' recommendations into the new year, with continued focus on training and development. We will be looking to identify a replacement linkman.

Uganda

The Covid restrictions in Uganda were lifted this year, only to be replaced by Ebola! A trip was possible during Easter with a visit to the Lango and Western areas. During the Western period of the visit a refresher sustainable farming training session was held at a brother's home, which was attended by representative brothers and sisters for all areas in Uganda and also by a brother from Nigeria. This exchange from different countries was reciprocated when the secretary of CBM Uganda joined a visit to Nigeria in November as part of our programme to share experiences and practices. During the year we gathered more material for the www.cbmmedia project. The annual Youth camp was joined via Zoom in January, but the sisters' workshops and elders' workshops were attended in person at Easter. Bibles continue to be supplied and the more developed areas assisted in supporting preaching in other areas, including in South Sudan and Tanzania again. Three Ugandan brothers joined us on a visit to Tanzania during December for the youth camp there. There are now 114 ecclesias, with 31 permanent halls and 53 temporary ones. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and CmaD has again supported water projects. There are now 1446 members recorded on our database, with approximately 20 baptised during 2022, though there are others we don't have details of. The brothers and sisters are encouraged to seek out the "lost sheep". There are just two students actively corresponding with tutors in UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase. There has again been both drought and heavy rains both of which have required welfare help, aiding our brothers and sisters to recover from the severe rain that has yet again affected large parts of East Africa. We thank both God and Jesus for all their care and guidance during the year and pray for their continued guidance as together we build the ecclesia in Uganda.

Zambia

We were unable to visit during 2022, however much preaching work was carried out by brethren in country. Their unstinting effort has resulted in many area visits, speaking to contacts and interviewing students. Ecclesias continue to grow and thrive which is very encouraging. The 40 Lesson Course and especially the book "The Good News of the Kingdom of God" are much in use in both English and local languages. We pray that the work will be able to continue this year.

Zimbabwe
At the beginning of 2022 many brothers and sisters were still breaking bread at home and relying on a weekly WhatsApp breaking of bread service, using the CIL exhortation in English. The WhatsApp meeting continues for the benefit of those in isolation. As soon as practicable, a national youth camp took place at the Bulawayo hall complex. Over 70 young people attended, some having travelled for 17 hours by bus. The camp's WhatsApp site is still active. In June almost 50 brothers and sisters from six ecclesias attended the southern Bible school at Bulawayo. This included two Bulawayo Ecclesia isolation members who live some 200 miles and 275 miles from the ecclesia. In addition to the main talks, activities included two MIC sessions for brothers, discussion groups, hymn singing, a talk about the new (proposed) Zimbabwe hymn book. Local contacts were invited to two preaching sessions during the weekend. The Bible school coincided with the first CBM visit to the country since April 2019. The YWCA in Harare was used for a northern Bible school in August with members from nine ecclesias attending.

Most ecclesias are now meeting physically, although some have lost their venues during the lockdown and are struggling to find alternatives. There were six baptisms this year. A CBM website for Zimbabwe is now live and ecclesias have started to advertise it in their preaching.

John Mathias

BKRU: Belarus, Kazakhstan, Russia and Ukraine
Our expectation at the start of 2022 was for the possibility of renewed visits to see brothers, sisters and contacts from all the BKRU region, but these hopes were dashed with the Russian invasion of Ukraine in February. The result was that Russia and Belarus became completely unreachable, and our work with those in Ukraine became focused on supporting those who were fleeing the fighting. A number of families and groups managed to flee Ukraine to countries such as Lithuania, Poland, Germany and even UK, where they have been supported through the year. At the same time, we have tried to maintain contact with those unable or unwilling to flee, and provide financial support as well as regular opportunities to link up online or by phone, as we prayed constantly for their safety and wellbeing.

Online meetings in a number of formats continued throughout the year, for the benefit of brothers and sisters from Russia, Belarus and Kazakhstan, as well as regular UK participants and some from Australia, Latvia and Montenegro. This included Sunday breaking of bread, Sunday school for children and weekly Readings. At the end of July an online Bible school was held once again, with main studies, foundations classes, readings sessions and children's classes being delivered, all of which were appreciated.

In October, a late decision was made to stage a visit to Kazakhstan, as visa-free travel is now possible there. Two brothers visited small groups of brothers and sisters in three main centres and were encouraged by the faith and fellowship of those who have not had a country visit for 15 years. Significant numbers of contacts are still showing interest in the country, so a return visit is planned for 2023, God willing.

Finally, CBM Media videos have been supplemented since November by the launching of a new Russia.cbm.bible website, which can help to promote the video preaching content in the future. Similar websites for the other three countries will follow in due course.

Mark Whitaker

NORTH AND WEST EUROPE

Czech Republic
There was one visit to the Czech Republic this year along with the Prague Bible Weekend. The one visit happened in March when our original plans to visit Slovakia had to change at the last minute and resulted in visiting two of our sisters and one of our contacts in Prague and Brno. In October, we were overjoyed to once again hold the Prague Bible Weekend which where nearly 30 of us from the Czech Republic, Slovakia, Germany, Italy and the UK joined for a weekend of study and fellowship thinking about Joshua. As always, a wonderful time was had together. Our members continue to struggle will age and infirmity and the struggles of this life, but their faith remains strong.

Denmark
There were two encouraging fellowship visits to our brothers and sister (plus our young people and contacts) in Denmark during 2022. In addition, two of the brothers from Denmark as well as two of the Denmark young people were able to attend the German summer Bible school this year. More recently, at the very end of 2022 an unplanned visit took place to provide fellowship and practical support to Bro Membe Walolea whose Mum died suddenly and unexpectedly in the middle of December. We pray for the Lord's continued blessing on the community in Denmark.

France
We have continued with the bilingual weekly Breaking of Bread meetings on a Sunday morning, which attract an average attendance of circa 20 brethren and sisters. This includes four Congolese brothers and four Iranians (one brother, three sisters). Additionally, we hold a Bible reading class on most Wednesday evenings attended by up to nine (including one gentleman from Madrid who, whilst having Spanish as his first language seems to enjoy joining us for this event). The highlight of the year was undoubtedly the baptism of Brother Philippe Sanchez – a Frenchman living near the northern city of Lille – who initially made contact with us via the French language websites. The arrangements for the baptism were disrupted by storm Eunice, but it nevertheless went ahead with our Iranian brother and our two Belgium-based brothers able to undertake the baptism in rented accommodation, and approximately 20 joining the occasion on Zoom. Brother Philippe is now a member of the Bath ecclesia, and has visited twice during the year. Also, during the year there was a visit to Paris to bring our four Congolese brothers together (they are scattered across France!) and a pastoral visit to our elderly sister Suzanne in Bordeaux. The French magazine Le Héraut du Royaume continues to be produced quarterly under the diligent editorship of Brother Graham Jackman, with approximately 400 copies being mailed across the world, though mostly to Africa.

Italy
Italy has been relatively quiet for several years but with a couple from the USA being temporarily located in the country and having found several contacts surface, we are pleased that activity has now started up again. Brother Mike and Sister Sarah Davey from Norfolk, Virginia, USA have been meeting and speaking regularly with some of the contacts. The year culminated in several contacts and brothers and sisters joining together in late September for a weekend around God's word.

Malta
Throughout the year, a weekly zoom Saturday breaking of bread service was held, organised from the UK. This has been well attended by our Maltese ecclesia and has been supported by brothers and sisters from the UK. A mini-fraternal was held early in the year over zoom.

Our main fraternal was held on the island of Malta supported by four brothers and sisters and with nearly all the Maltese ecclesia attending at accommodation hired by our visiting brothers and sisters. This was also supported by Brother and Sister Skinner from France, who had gone to stay on the Island of Gozo. Outside the fraternal gathering there have been several visits to the islands by various brothers and sisters from the UK following the easing of COVID restrictions.

Towards the end of 2022 Bro Mindir Paul took over as CBM linkman and as he was fluent in Punjabi, proved to be a useful support for our brother and sister on Malta from Pakistan and their unbaptised relatives. Bro Mindir went out in September and with his wife in November. On both these occasions they broke bread on the Saturday with our Pakistani family's house and one of their relatives who was joining in on listening to the services has now asked for instruction. We have provided from the UK five Urdu Bibles as there is a now a large south Asian presence on the island.

In terms of preaching activity in September we began designing seven leaflets tackling various doctrinal issues that the ecclesia wanted to use for the preaching in Malta. These were also translated into Maltese. An e–campaign was organised through social media and we revamped and updated the Malta Christadelphian website.

Norway
Fours visits to Norway took place in 2022, being the usual three visits to see our two sisters, Margaret in Oslo and Alice on the west coast, and then an extra one which was arranged at short notice when we heard that a refugee from a Kenyan camp, Sister Riziki, had arrived in Norway and been granted permanent settled status in October. She is with her extended family, but she is the only one baptised. Now we have two sisters in the Oslo area again, we are planning

slightly longer visits to see them this year, God willing. Sis Margaret's health (at age 97) is now declining so much that she can only host us for a couple of hours, with help from her daughter, but she is always delighted to see us. We pray that our Heavenly Father will bless our three isolated sisters this year, if the Lord remains away.

Poland
During the first part of 2022 we continued our sequence of holding a Polish Breaking of Bread every other Sunday and a Bible Study session every other Tuesday over Zoom. Our Polish brothers and sisters are quite scattered across the country and holding these online meetings has been appreciated. As COVID subsided we felt able to travel out in November and hold a Bible weekend. We travelled to Poznan and met with nine brothers and sisters, eight visitors and three children. This was a beneficial experience to meet face-to-face and enjoy fellowship once more. We continue with our online Breaking of Bread and Bible study sessions into 2023. We are indebted to Bro Jacek for his translation support, and we thank our Heavenly Father that he is making a good recovery following the slight stroke that he suffered during our November Bible weekend.

Portugal
There was no activity in 2022, but two visits are planned for 2023, God willing.

Sweden
Our numbers in Sweden have been increased by the arrival of a couple from New Zealand working in Stockholm. Thanks to them there are now local online Skype meetings for English speaking members. Our Afghan members mainly meet through Zoom with Persian and Afghan members in the UK.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics and Hungary
By God's grace, visits re-commenced in the second part of the year to Croatia, Hungary, Macedonia and Serbia. One of the main highlights of the year was the baptism in Serbia of Srdjan Grbic, which took place during a CBM visit in September.

Several of our brothers and sisters continue to utilise Zoom, including Memorial services and other meetings with ecclesia's where they have an association. This has also enabled isolated brethren to take part in giving readings, prayers and Bible talks.

Our brethren in Serbia take part in a weekly Memorial service, faithfully arranged with several brethren from the UK exhorting on a rota basis, along with support from other brethren and sisters.

During the year we have been able to provide welfare support to assist our brothers and sisters in need.

Bulgaria
The situation in Bulgaria remains largely unchanged. There are 15 baptised members, five brothers and ten sisters, all based in the capital Sofia. They meet irregularly for breaking of bread, but it is certainly the case that without visits from the UK their motivation does suffer. No visits were possible in 2022 due to a variety of reasons. We hope that in 2023 the situation will improve, and we will be able to resume a programme of visits and Bible Study weekends.

Estonia
This year has been much easier than the two previous years. The borders are now open and all COVID restrictions have slowly lifted. We managed to visit our brother and sisters a few times. There were nine members in Estonia at the beginning of the year, but unfortunately, one of our sisters in Tartu fell asleep in the autumn. Sister Velta was 94. In Tallinn we have one brother and one sister. In Tartu we now have four sisters and in Parnu we have two sisters. We were pleased to see that nearly all of our regular friends responded to our invitation to meet once more. Our brother brought along his wife walking on crutches.

We have had two new contacts join us during the year. One is a friend of an existing contact in Tallinn and the other a new contact in Tartu. He is the brother of a sister in Christ who is Estonian but lives in Canada.

We continue to send an exhortation and Bible talk to our members each month in Estonian. We have also now started sending Bible talks to two of our Russian contacts each month together with our Russian translator who asked to be included.

Greece
We were able to make an in-person pastoral visit to Greece this year, for the first time since 2019. We enjoyed fellowship with our Iranian brother in Athens, and our Greek brothers and sisters in the village of Vagia. Our members in Greece continue to join online breaking of bread meetings on a weekly basis with an ecclesia in Canada. We also have new contacts via our Greek-language website.

Israel
The first Bible school since lockdown was held at the end of October. There were five brothers and sisters from Israel that came for the weekend and one young person came for a day. Sadly, a couple of brothers and sisters were not able to make it out due to age. The Bible school was also well attended by international visitors. There is currently a brother from Russia that is in Israel for a few months, and he was able to come along too and meet everyone and benefit from the translated talks. He has also encouraged the brothers and sisters in Israel to join online with other Russian speaking brothers and sisters from around the world.

Moldova
Visits took place in May and November. Our eight Sisters came through the COVID pandemic unscathed, but their proximity to Ukraine means that they are fearful of the possible consequences of further Russian aggression. Contact continues between visits via telephone calls, the postal system, and WhatsApp.

The Moldovans also receive Isolation League material and other material from ourselves. One Sister is able to 'attend' the weekly Breaking of Bread run for the Brothers and Sisters in Romania via Zoom.

Romania
This year we had two baptisms at our growing ecclesia at Ciupercenii Vechi, near Calafat in the south of Romania. The year was also marked by the return of in-person visits, with two pastoral trips to all ecclesial centres, and a Bible School in Băile Olănești in July. The Bible School was also attended by two sisters from neighbouring Moldova.

We have continued with twice-weekly online meetings for all our Romanian brothers and sisters throughout the year; we have encouraged our members to join these online meetings in ecclesial groups wherever possible. We have also supported Romanian brothers and sisters with travel expenses to enable them to visit and share fellowship with brothers and sisters in different parts of the country.

South Caucasus
Regular attempts have been made to maintain contact with two Russian speaking sisters in Georgia and a brother in Armenia, but no replies have been received.

Turkey
Life in Turkey continues to be problematic for our 300 or so Iranian refugee brothers and sisters, with worsening discrimination compounded by rampant inflation and a declining economic situation. Ecclesial life is regularly disrupted by deportations to Iran which with help from local brothers we attempt to defer by retaining solicitors to act on their behalf. There has also been an increase in both legal migration to the United States and illegal migration to Europe.

During March / April 2022 we were able to visit the ecclesia and brothers and sisters in isolation in the south and west of the country with the aims of baptising some who had been interviewed during the COVID pandemic, establishing relationships amongst newly baptised members and strengthening ecclesial leadership and stability. There were seven baptisms during the visit. At the same time, we liaised with a brother from Australia visiting ecclesias in south and central Turkey regarding the interview and baptism of more than 30 new members.

Contact is maintained with the Ecclesias by periodic meetings with ecclesial leaders and correspondence with individual members. Regular Sunday services and study classes are organised by the two larger ecclesias with help from abroad and invites to bilingual services and study classes in the UK are still well attended as they have been throughout COVID. Significant welfare aid is still being provided nevertheless this is just a drop in the ocean of need. CBM also help with room hire etc for the Turkish speaking ecclesia in Istanbul which continues to thrive. A bible study weekend visit was made to the group in January 2022 which included one baptism.

Michael Harrison

WELFARE

The Christadelphian Fellowship has been extremely generous during 2022. Brothers and sisters have given from the bounty our Father has showered upon some of us, to share with those in difficult circumstance. We may all be equal in our hope of salvation, but we are not all equal in many other ways, if we were how would we have opportunities to learn patience, to learn to trust in God, to learn how to serve, to love and be loved. It is wonderful that God works in us and through us to do his will, so that we can ease the burdens of others and in so doing, strengthen the bonds of fellowship between us.

Unfortunately, we cannot remove suffering. There will still be those that are persecuted for their belief, there will still be tribulations caused by violence and war, there will still be famines caused by climate change, there will still be freezing cold temperatures in European countries, there will still be a lack of rain across many African countries, there will still be threats and actual homelessness due to the poverty of some and the greed of others, there will still be the sick and disabled whilst we have this mortal nature.

CBM Welfare cannot begin to fix or alleviate these problems, only God can by sending His Son. What we can do, and indeed are doing, is feeding those who are in dire emergencies due to famine, lack of rain, too much rain or lacking money to buy food. This is but a minor respite until the next disaster. We can keep our members warm through very cold winters. We can fund emergency medical treatments where it will make a difference. We can help find safe accommodation for those displaced by war, or earthquakes, or flooding, or eviction or lack of money.

Thank you to all who have donated freely, who have advised and those who distribute, with your help we have tried to the best of our abilities, to provide the love and fellowship alongside the preaching and pastoral work for brothers and sister around the world and take care of some of their temporal needs.

Whilst Our Lord remains away, we will do our best, but we pray for Christ Jesus to return to end all this suffering.

Marc Bilton

SAFEGUARDING

Safeguarding matters are reviewed at every quarterly council meeting. No incidents have been reported during 2022.

Steve Jefferies

PROJECT AID

Project Aid is an opportunity to channel our charitable giving direct to causes and requests that have been approved by an area Linkman – for individual brethren, sisters and ecclesias in the mission field. For up-to-the-minute viewing and selection of projects ... please visit www.cbm.org.uk

Giving to a specific project is a good way for an individual or an ecclesia to get involved in the various aspects of mission work:

* **Projects to supply ecclesial needs**

  Bible reference books, Funding to translate Christadelphian works, Laptop computers & printing equipment, Projectors for CBM preaching videos, Ecclesial maintenance, Latrines and sanitaryware, Benches/chairs/tables, Bicycle transport & maintenance, Roadside signs.

* **Assistance with personal needs for those in difficult circumstances**

Spectacles: Adult literacy courses: Help to attend a Bible school / Youth Gathering etc.

* **Self-help schemes to promote employment prospects**

Crops (coos, groundnut, rice, maize); Animals (sheep & goats, rabbits, chickens) Start-up costs for trading (dried fish, vegetables, second-hand clothing); Sewing machines.

Michael Green

LITERATURE

The call for actual booklets and other physical material remains quiet in recent years. However, as mentioned last year but worth highlighting again, there have been very useful additions to the stock. These are booklets entitled 'Developing an Ecclesia' and an 'Elders Handbook'. Additionally, this year, there is a new and very useful booklet called 'How to give a Bible talk'. Whilst these booklets are primarily intended for the mission field, they will also be helpful for ecclesias in the UK. We take this opportunity of reminding readers that online literature is readily available from the resources section of the CBM website.

Ivor Southgate

CBM MEDIA

Videos completed to date are 104 in English, 92 in Krio, 21 in Mende, 45 in French, eight in Swahili, 14 in Russian and a few in Runyankole making a total 292. The list grows weekly. Included in those numbers are the seven-part 'Developing an Ecclesia' course, a new five-part 'Elders Training' course and another new 30-part 'Bible-Based Christianity' course. This latter course utilises existing videos but is structured so that it can be used for interested friends to bring them to the point of baptism. The course includes questions and lesson summaries, at present this is only in English. The trial of the use of video preaching in Sierra Leone has been an astounding success, after 12 months of using them as preaching tools both within and without the ecclesias. On our visit in November 2022, we were privileged to witness 354 baptisms and the establishment of four new ecclesias.

Bob Fox

TRUSTEES' REPORT

A. REFERENCE AND ADMINISTRATIVE INFORMATION

The Christadelphian Bible Mission (abbreviated to 'CBM') was incorporated on 5 March 1993 and the company number is 2796412. The registered address is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The CBM is also registered with the Charity Commission and the registration number is 1020558.

TRUSTEES

During the year, the following have served as Trustees, who are also the Directors of the Company:

M J Basten ..... Chairman
P N Boyd ..... Secretary
D Jenkins ..... Treasurer
R M Bilton
R W Fox ..... Retired 24.06.2022
M H Green
M D Harrison
S A Jefferies
J Mathias
J V R Morgan
I J Southgate
M D Whittaker

The trustees retiring by rotation at the AGM in June 2023 are M J Basten, P N Boyd, S A Jefferies and M D Whittaker. All are available for re-election. Trustees are appointed by members of the company at the AGM.

Principal Advisers

The addresses of the CBM's principal bankers and auditors are:

Principal Bankers: Lloyds TSB plc, 16 Gentleman's Walk, Norwich, NR2 1LZ.

Auditors: Azets Audit Services, Ty Derw Lime Tree Court, Cardiff Gate Business Park, Cardiff, CF23 8AB

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The CBM is a company limited by guarantee and has no share capital. In the event of the company being wound up each member is required to contribute an amount not exceeding £1. The operations of CBM are governed by the Memorandum and Articles of Association, which were agreed on 5 March 1993 and amended by special resolutions on 24 June 2006 and 25 June 2022.

Recruitment and Appointment of Management Committee (Council)

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of Council. Under the requirements of the Memorandum and Articles of Association one third of the members of Council must retire each year with those being longest in office retiring at the next Annual General Meeting. A retiring member of Council will be eligible to seek re-election.

Council has the authority to co-opt members to its number to fill any vacancy left open at any time. All co-opted members must either seek re-election at the Annual General Meeting following their appointment or step down from the post. Members of Council are elected by paper ballot at the Annual General Meeting.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity. The majority have been fieldworkers before appointment to Council. The officers of the company provide assistance to new trustees, as required, with a regular check-up on progress.

All new trustees receive a pack containing:

- Memorandum and Articles of Association
- The Charity Commission's guide "The Essential Trustee"
- Latest financial statements

Organisational Structure

The CBM Council may number between 10 and 15 members, dependent on the number of posts to be held. At present there are 11 trustees. Responsibility for the day to day running of each area covered by the CBM is delegated to Area Committees and through them to country linkmen. Budgetary control rests with Council, with individual linkmen determining how each country budget is to be spent in conjunction with their respective area committee.

The Council of the CBM, and its committees, meet four times a year, or as often as is necessary. Minutes of the committee meetings are submitted to Council.

Risk Management

CBM Council recognises their responsibility to keep risk at a minimum and have developed risk models in connection with their work on Missionary trips. An assessment of the risks that CBM and its workers might face, particularly in the field, has been prepared and contingency responses documented. A copy of this assessment is available from the Treasurer.

The CBM is supported by voluntary donations and legacies, the amount of which is outside the control of the Trustees. The greatest risk to continuing operations is a significant reduction in those donations and legacies, so that expenditure exceeds income.

The Trustees have taken steps to keep the Christadelphian Community informed both of its work and its financial position but are aware of the demands to that community from other charitable organisations. They have also taken steps to keep expenditure under close control. Budgets have been agreed consistent with the level of reserves held by CBM and forecasts of income from different sources to manage the company sustainably, allowing for growth in numbers of ecclesias, in countries visited and inflation. A budget framework previously set at a sustainable level in the light of the charities' balances was maintained for 2023. The Trustees plan to set budgets for ensuing years to allow the work to continue. They recognise that the reduction in the size of the Christadelphian community in the UK will make significant increases in income unlikely. In spite of this, Council reviews at each meeting the need for, and the direction of further publicity.

Because of the location and nature of a number of the ecclesias supported by CBM, the Trustees have identified that there is an inherent risk that funds will either not reach their intended recipient or will not be used by the recipient as the Trustees expected. The Trustees mitigate this risk by linkmen visiting each of their countries regularly and obtaining quality feedback from the intended recipient.

C. OBJECTIVES AND ACTIVITIES

The objective for which the company was established is defined in the Memorandum and Articles of Association and is *"to promote and advance the Christadelphian faith throughout the world"*. An essential element of this is the welfare of our brethren and sisters in overseas countries, many of whom live in conditions of great suffering.

The CBM currently operates in over 58 different countries throughout Africa, Europe and the Middle East. In 2023 it will continue, God willing, to promote and advance the Christadelphian faith in those countries, and in any others into which it is called.

The aim of the CBM in pursuing this objective is to increase the number of baptised brethren and sisters following the Christadelphian faith throughout the territories in which it is active, support the growth in Biblical understanding of brethren and sisters in those territories and their ability to apply the teaching of the Bible to the practical circumstances of their lives. Additionally, it aims to support the essential wellbeing of brethren and sisters in the countries in which it operates, by meeting the provision of the essentials of life and medical needs, where they cannot be supported from their own resources, in a balanced way that does not place them in a significantly advantageous position in material benefits over the norm for the area in which they live.

Consistent with these aims the CBM seeks to have a strategy in place for each country in which it has been consistently active for a number of years, to move towards the long-term goal of independence from the UK. This assists with addressing the sustainability of the CBM and focuses on the need to develop a sufficiently mature and consistent number of brethren and sisters who have the ability and experience to maintain the ongoing operations related to the Christadelphian faith in their own country without the support of CBM. It is recognised that in the foreseeable future this will not be fully possible in many countries, especially in the need for financial support to fully fund activities, nevertheless CBM is working to move as close to this goal as practical in each case.

As local circumstances, the size of the Christadelphian community, length of operation and maturity vary in each of the 58 countries, the strategy for achieving the regular and long-term aims in each area is determined by the linkman as appropriate for the country for which he is responsible, subject to peer review by the members of the relevant area committee.

The most significant activities undertaken to support these aims, are:

1. Facilitating regular worship primarily through ensuring the availability of rent or building projects to furnish appropriate premises and teaching materials.
2. Supporting preaching through funding of advertising, provision of literature and participation of visiting brethren and sisters.
3. Undertaking visits to review and advance the operations of CBM in each country, working with local brethren and sisters to understand and develop an appropriate plan and organisation for each country.
4. Facilitating and / or participating in Bible Schools, Workshops and Classes for the development of brethren and sisters.
5. Providing welfare support to address genuine cases of need.

All CBM workers are volunteers who derive no personal benefit from CBM whatsoever. It is not possible to state categorically the number of volunteers involved in CBM work, but it is estimated to be in excess of 850 worldwide. The work covered includes: fieldworkers visiting countries overseas, correspondence leaders, correspondence tutors both in the UK and overseas, linkmen, welfare teams and fundraisers. Individuals may be employed to run offices in the overseas country but are paid by the local Ecclesial setup and are not employed by CBM. The Linkman will take steps to ensure that the remuneration levels of paid workers are fair for the area but not excessive for the skills required, without getting involved in the remuneration setting process itself.

D. ACHIEVEMENTS AND PERFORMANCE

Reports on the activities of the CBM for 2022, showing the achievement of each team, are contained on pages 3 to 15 of this report. These detail the visits and projects, including online activities that have been used to

meet the objectives. It has again been a fruitful year, under God's blessing, with reports of over 2000 baptisms and many initiatives to teach and develop Brothers and Sisters and contacts, noted in this report. Because of the nature of the work, teams do not have targets to meet. It is, therefore, difficult to review performance. However, during the year the level of activities in each country and response rates have been reviewed and changes made where necessary.

E. FINANCIAL REVIEW

The Statement of Financial Activities of the CBM for 2022 and the Balance sheet at 31 December 2022, together with associated explanatory notes, are given on pages 27 – 51 of this Trustees' Report.

Total income for 2022 increased by 21% compared with 2021, although this was offset to a degree by a fall in the value of the investment portfolio. **Total expenditure** increased by 41% compared with 2021 as the volume of activity returned to levels closer to those typical before the pandemic. Details of significant movements in the Funds are given in the following paragraphs. Governance and support costs are 1.25% (2021: 1.9%) of total income for the year.

The **General (Preaching) Fund** incurred expenditure of £580K (2021: £337K) which represents a 72.4% increase on 2021, although spend remained below budgeted levels largely because of the activities which were not possible due to the situation in Ukraine.

Total unrestricted **Legacies** received or receivable in 2022 were £156k (2021: £462k), a fall of 66% on the previous year. The Fund covers any excess of expenditure over income from the General (Preaching) Fund, allows for building of halls and allows for the expansion of preaching work into new areas. Legacies specifically for the Welfare Fund of £248k (2021: £55k) were received during the year.

Expenditure from the **Welfare Fund** in 2022 was £507k (2021: £511k), This exceptionally high level of spending, similar to the record amount spent in 2021 was as a result of the amount of Food Aid support provided in response to natural disasters in parts of East Africa and continuing support for refugees, notably those in Turkey. The welfare fund received £809K (2021: £567k), in income during the year, which was an increase of 42.7% on the high levels received in 2021 due to the generosity of the Christadelphian Community both in the UK and overseas. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £124k against around 230 projects overseas (2021: £130K). **Hall and Building Fund** supported projects to the value of £320k (2021: £102k) represented a 214% increase on 2021 as a wide range of projects were undertaken, including in the Democratic Republic of Congo, Guinea, Kenya, Liberia, Malawi, Mozambique, Nigeria, Sierra Leone and Uganda. This includes funding from projects previously recognised as liabilities. The **Bible Missionary** expenditure was £20k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure of £35k bought Bibles for those brothers and sisters unable to afford one for themselves, particularly in Africa. Council decided towards the end of 2021 that this fund should also support the provision of hymn books, which partly accounts for the increase in expenditure (2021: £12k).

Total Balances at the year-end increased by £314k compared with 31 December 2021 and now stand at £4.074m. These high balances allow a budgeted pattern of overspend against regular forecastable income and they reflect unpredictable legacy income; we are able to continue to plan with confidence and support the level of building activity carried out in recent years because of the balances. Additionally, the balances have enabled us to sustain our preaching and to respond quickly to the large calls for emergency welfare aid that Council receives from time to time.

Reserves

It is the policy of the Christadelphian Bible Mission to maintain the General Fund Balance at a minimum of £150,000 so as to provide an adequate level of working balance in that Fund. In the event that it does fall below that figure a transfer is made from the Legacy Fund to restore the balance to £150,000.

The Trustees also seek to maintain reserves equivalent to the value of the constructive liabilities for a period of three years, in order that should income diminish significantly, the obligations of the CBM could be serviced for this period while the charity redefines its activities to meet this new situation.

The total reserves of the CBM at 31 December 2022 were £4.074m, an increase of £314k from 2021. It is not the policy of the CBM to maintain high levels of reserves but to use them to pursue its objective of preaching. The CBM expects to support a full programme of activity in 2023 and to make provision for Russian speaking brothers and sisters to benefit from a Bible School although it will not be possible for UK visitors to support. However, it is essential to keep a reasonable level of reserves so that expenditure can be funded in advance of the receipt of regular income and, also, funds are available to meet emergency situations such as the repatriation of a fieldworker from overseas in case of an emergency.

Investment Policy

At the year-end £3.409m in funds is invested. Investment funds are held partly in "high-interest" bearing fixed term bank or building society accounts with maturation dates of one or two years. These accounts offer slightly better rates of interest within the minimal levels currently available without tying the funds up for too long. Funds in accounts of this type were £1.760m.

The remaining investment funds are held in an ethical investment vehicle, to prudently secure and enhance the value of the company's reserves until they are required to support expenditure. The performance of investment vehicles was very poor generally in 2022 as a result of the international situation and economic factors, which were reflected in the portfolio showing a book value loss of £235k. Dividend income was however higher at £43k (2021: £31k). The value of this investment was £1.649m at 31 December 2022.

F. PLANS FOR FUTURE PERIODS

The stated objective of the CBM is the promotion and advancement of the Christadelphian faith throughout the world. Since 2000 other organisations in the Christadelphian Community have taken responsibility for Asia, the Pacific and the Americas, allowing CBM to focus its efforts in Africa, Europe and the Middle East. Plans for the future include ensuring that those countries where we have had a presence for some considerable time should move to increasing self-sufficiency, and this is recognised as the ultimate objective for all countries in which we work. This process will allow development work in some areas where we are not currently working.

In all countries, members are encouraged to teach the Bible to those they meet, with active support from CBM tutors in the UK or their own country. New ecclesias are formed when there are sufficient members and they are encouraged to move toward self-sufficiency for both preaching and welfare needs and move away from a reliance on the UK initiating outreach to the local community. Developing interest in new countries is always slow; work is usually initiated by newspaper advertising or the Internet, often using the website jointly sponsored with CBM of the Americas and Australasian CBM.

A welfare review was carried out early in 2021 to seek to ensure welfare support is provided in a manner that is sustainable and provides consistency of approach across the different countries in which CBM works, taking account of the CBM's core welfare principles.

The ability of the CBM to maintain activity at current levels depends on continuing receipt of legacy income. Legacy income is variable and cannot be forecasted. The Charity is managed to maintain reserves to support activity over a three-year period, allowing time for strategy to be adjusted to respond to changing levels of

income. Forecastable income to the General Fund runs at approximately £400K per annum, this was exceeded in 2022, which again saw strong individual donations with significant amounts donated by Christadelphians in North America.

CBM workers creatively use technology and other initiatives to engage with Christadelphian's and contacts in the mission areas that would normally be visited. In parts of Europe particularly, the very encouraging developments of 2020 continued where online platforms increased the fellowship opportunities available to the Brethren and Sisters we support. The CBM Media project to provide digital materials to ecclesias in the mission field begun in 2020 has remained a significant focus in 2022 and in plans for 2023.

G. TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of Christadelphian Bible Mission for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting 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 and of the income and expenditure of the charitable company for that period. 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 judgments and accounting 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 charitable company 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

H. AUDITORS

Azets Audit Services, who have conducted the audit, were appointed as the charitable company's auditors at the 2022 AGM.

I. PUBLIC BENEFIT

The Trustees acknowledge their requirement to demonstrate that CBM has a charitable purpose that is for the public benefit. Details of how CBM has achieved this are provided on pages 3 – 15 of this report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities CBM should undertake.

J. FUNDRAISING

The Christadelphian Bible Mission was set up to act on behalf of the Christadelphian Community in the UK to promote and advance the Christadelphian faith throughout the world. Funds are exclusively received from the Christadelphian Community, primarily within the UK, but with a small number of donations from Christadelphians in The Netherlands, Germany and the United States. Funds are received from three sources:

- Collections taken by Christadelphian Ecclesias (congregations) during their Sunday worship
- Individual donations from Christadelphians in the UK
- Legacies left by Christadelphians in their estates

To maintain the flow of donations the Trustees seek to keep the Christadelphian Community in the UK informed about the activities and affairs of the CBM. This is carried out by the circulation of the legal Annual Report and Accounts and a brochure style summary distributed to Christadelphian Ecclesias in the UK and those members who attend the AGM. Occasional Newsletters by print or email are circulated to the Recording Brethren / Secretaries of Christadelphian Ecclesias in the UK and those members who have opted in to receive email communication. Trustees and CBM workers also make presentations at Christadelphian Ecclesias or gatherings from time to time.

The Trustees do not believe it appropriate to their circumstances to appoint a professional fundraiser or any other person to raise funds on behalf of CBM.

Due to the nature of the fundraising activity undertaken with no direct approach to individuals being undertaken the Trustees have not subscribed to any fundraising standards or scheme for fundraising regulation. The CBM has received no complaints concerning fundraising or fundraising activities.

The Trustees manage the information distributed to encourage donations to support the work of the Charity, primarily through the Trustee appointed as Publicity Secretary. They are satisfied that the approach taken does not unreasonably intrude on anyone's privacy, is not unreasonably persistent and does not place undue pressure on any person to give money or property.

Approved and signed on behalf of the Trustees

P Boyd (Secretary) 24th April 2023

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Opinion

We have audited the financial statements of Christadelphian Bible Mission (the 'charitable company') for the year ended 31st December 2022 which comprise Statement of Financial Activity, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st December 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the trustees' responsibilities statement set out on page 20, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at:
https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services

Chartered Accountants and Statutory Auditors

Ty Derw

Lime Tree Court

Cardiff Gate Business Park

Cardiff

CF23 8AB

Date 23 August 2023

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

THE CHRISTADELPHIAN BIBLE MISSION
Statement of Financial Activities for the year ended 31st December 2022
Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2022	Total All Funds As Restated 2021
Income and endowments from:		£	£	£	£
Donations and legacies	3	1,043,476	973,469	2,016,945	1,672,775
Charitable activities	4	-	12,501	12,501	18,709
Other trading activities	5	2,238	-	2,238	1,003
Investments	6	71,280	-	71,280	44,668
Total		1,116,994	985,970	2,102,964	1,737,155
Expenditure on:					
Charitable activities	8	811,295	718,834	1,530,129	1,087,632
Cost of raising funds	7	23,972	-	23,972	17,647
Total	10	835,267	718,834	1,554,101	1,105,279
Net (losses)/gains on investments	13	(235,105)	-	(235,105)	73,903
Net income/(expenditure)		46,622	267,136	313,758	705,779
Transfers between funds	12	-	-	-	-
Net Movement in Funds for the year		46,622	267,136	313,758	705,779
Reconciliation of funds: Total Funds brought forward at 1 January 2022	17, 18	3,349,098	411,386	3,760,484	3,054,704
Total Funds carried forward at 31 December 2022	17, 18	3,395,720	678,522	4,074,242	3,760,484

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

All activities are continuing

The Notes on pages 30 – 51 form part of the financial statements

Company Number 2796412

THE CHRISTADELPHIAN BIBLE MISSION
Balance Sheet at 31 December 2022

	Notes	2022	2021 As restated
		£	£
Fixed Assets			
Investments	13	3,408,703	3,059,667
Current Assets			
Debtors	14	106,312	76,299
Cash at bank and in hand		843,420	933,130
		949,732	1,009,429
Current Liabilities			
Creditors: amounts falling due within one year	15	(24,983)	(35,360)
Net current assets		924,749	974,069
Total assets less current liabilities		4,333,452	4,033,736
Provision for Constructive Liability	16	(259,211)	(273,252)
Net Assets	17	**4,074,241**	**3,760,484**
Funds			
Unrestricted Funds:			
General	18	1,124,976	800,793
Legacy	18	2,088,493	2,409,210
Designated Building Fund	18	154,860	100,450
Designated Bible Fund	18	27,391	38,645
Restricted Funds:			
Welfare	18	588,996	287,059
Buildings Fund	18	-	-
Project Aid Fund	18	79,594	106,518
Bible Missionary Fund	18	9,931	17,809
Bible Fund	18	-	-
Total Funds	18	**4,074,241**	**3,760,484**

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2022 although an audit has been carried out under section 144 of the Charities Act 2011. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved on behalf of the Council of the Christadelphian Bible Mission on 24th April 2023 and signed on its behalf by

M Basten – Chairman M. J. Basten **D Jenkins – Treasurer**

The Notes on pages 30 – 51 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	2022	2021
		£	£
Net cash provided by/(used in) operating activities	20	**423,150**	823,635
Cash flows from investing activities:			
Proceeds from sale of investments		**2,469,173**	925,474
Interest Received		**71,280**	44,668
Purchase of investments		**(3,020,149)**	(1,512,398)
Net cash provided by (used in) investing activities		**(479,696)**	(542,256)
Change in cash and cash equivalents in the reporting period		**(56,545)**	281,379
Cash and cash equivalents at the beginning of the reporting period		**1,047,935**	766,555
Cash and cash equivalents at the end of the reporting period	20	**991,390**	1,047,935

The Notes on pages 30 – 51 form part of the financial statements

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

1. Accounting Policies

Legal Form
The company was incorporated in England and Wales and its registered office is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The charity is a charitable company.

Basis of Preparation
The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Presentation of the accounts on a going concern basis
At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Taxation
As a registered charity, The Christadelphian Bible Mission is entitled to the exemption from taxation in respect of income and capital gains received with sections 478-489 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Foreign Currency
Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

Recognition of income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies
Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donations
Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

Tax reclaim on donations and gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends
This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure Recognition and Irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees' report and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Buildings and land overseas
The policy of the charity is to fund a number of purchases of land and the construction of buildings in mission areas. These assets are purchased to enable the local members to worship and give them a meeting room. Where possible these are registered in the name of the local community, but in those

countries where the local organisation is not recognised, the assets are held in the name of the UK charity as a nominee for purposes of protection of the asset against confiscation or dispute, or where this is not possible by trustees appointed in the Country with sufficient independence from one another and standing to provide adequate protection.

CBM have no control over the use of such assets and none of the rewards of ownership. The charity has no real powers to force a sale or to recover the proceeds of a sale if one is made. In reality the assets are not controlled by the charity, the name on legal documents is simply as a nominee and procedural and the substance of the land and buildings purchased is that they are charitable expenditure that passes out of the hands of the charity when purchased. Consequently, all purchases of land and buildings are written off in the year in which expenditure is incurred.

Investments
The policy of the charity is that the majority of its funds are split between readily accessible "high interest" bearing bank/building society accounts and an investment vehicle from which funds if required could be withdrawn in a staged manner with little notice. These arrangements are made to maximise income and to provide a measure of security for the company's reserves against inflation and other factors. Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Investment income plus associated tax recoverable is credited to income when received, using statement dates for dividends.

Stocks of literature
These stocks are written off in the year in which expenditure is incurred as they have no net realisable value.

Cash at Bank
Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Provisions for liabilities – constructive liabilities
A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

The charity understands the need to make provision for constructive liabilities. The SORP requires a charity to recognise liabilities arising from funding commitments and constructive obligations.

Evidence of a constructive obligation exists where:
a. the commitment made by the charity is specific, e.g. a promise is made to provide a particular service or grant funding;
b. this commitment is communicated directly to specific beneficiaries or grant recipients; and
c. there is an established pattern of practice that indicates to the recipients of services or funding that the charity will meet its commitment.

The policy of the charity is to recognise those liabilities established by past patterns in connection with regular payments made that it would be valid for the recipient to expect. In particular this relates to rent of properties and regular preaching grants made.

Financial Instruments
The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Fund Accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity.

The Unrestricted Funds are as follows:
General (Preaching) Fund covers all the general preaching work, pastoral work and administration costs of the Christadelphian Bible Mission. Funding is received by donations from Ecclesias and individual brethren and sisters.

Legacy Fund Most legacy receipts do not have any restriction and are credited to the General Legacy Fund to be used wherever necessary in the work of the CBM. If the legacy has a restriction placed on it then it will be credited to the relevant fund.

Designated Building Fund is for the construction and repair of Ecclesial Halls using funds designated by Council for this purpose.

Designated Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. It is also used to supply hymn books to ecclesias.

The Restricted Funds represent monies donated for specific purposes. Thus the:

Welfare Fund is for the support of brethren and sisters overseas in need,
Buildings Fund is for the construction and repair of Ecclesial Halls,
Project Aid Fund is for expenditure on specific projects.
Bible Missionary Fund (BMM Fund) relates to a quarterly Magazine that includes news from all missionary areas.
Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. It is also used to supply hymn books to ecclesias.

2. Critical Accounting Estimates

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

3. Income from Donations and Legacies

	2022			2021		
	Donations – Non Gift Aid	Donations - Gift Aid	Legacies	Donations – Non Gift Aid	Donations - Gift Aid	Legacies
Unrestricted Funds	£	£	£	£	£	£
General Fund	725,612	157,749	-	315,745	177,185	-
Legacy Fund	-	-	156,113	-	-	461,592
Designated Building Fund	-	-	-			
Designated Bible Fund	4,003	-	-	-	-	-
	729,614	157,749	156,113	315,745	177,185	461,592
Restricted Funds						
Welfare Fund	470,180	90,779	248,030	402,449	109,978	54,590
Buildings Fund	67,826	-	-	35,305	-	-
Project Aid Fund	79,403	17,251	-	89,146	26,785	-
	617,409	108,030	248,030	526,900	136,763	54,590
Total Funds	1,347,024	265,779	404,142	842,645	313,948	516,182
			2,016,945			1,672,775

4. Income from Charitable Activities

	2022 £	2021 £
Bible Missionary Magazine Sales	12,501	18,709
Totals	12,501	18,709

5. Income from Other Trading Activities

	2022 £	2021 £
Stamp Sales	1,842	883
Book Sales	396	120
Totals	2,238	1,003

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

6. Income from Investments

	2022 £	2021 £
Interest receivable on short term cash deposits	28,067	13,183
Dividend Income	43,213	31,485
Totals	71,280	44,668

7. Expenditure on Raising Funds

	2022 £	2021 £
Investment Management Fees	23,972	17,647
Totals	23,972	17,647

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

8. Expenditure on Charitable Activities

A split between grants payable and cost of activities is broadly determined as:
"Grants" are amounts paid directly to brethren and sisters and Ecclesias overseas for ecclesial support and to give welfare/famine/refugee support over which the CBM Trustees have no control.
"Cost of Activities" represents amounts paid either overseas or in the UK to meet specific costs for ecclesial and preaching support or to give welfare/famine/refugee support identified to CBM, over which the CBM Trustees retain control until the debt is settled.

	2022			2021		
	Grants	Cost Of Activities	Support & Governance costs	Grants	Cost Of Activities	Support & Governance costs
Unrestricted Funds	£	£	£	£	£	£
General Fund	75,448	478,793	26,208	88,297	233,834	14,570
Legacy Fund	-	-	-	-	-	-
Designated Building Fund	-	195,590	-	-	45,544	-
Designated Bible Fund	-	35,256	-	-	11,600	-
	75,448	709,639	26,208	88,297	290,978	14,570
Restricted Funds						
Welfare Fund	435,761	71,291	-	393,185	117,442	-
Disaster Fund	-	-	-	-	-	-
Buildings Fund	-	67,826	-	-	35,305	-
Project Aid Fund	-	123,580	-	-	130,044	-
BMM Fund	-	20,376	-	-	17,811	-
Bible Fund	-	-	-	-	-	-
	435,761	283,073	-	393,185	300,602	-
Total Funds as restated	511,209	992,712	26,208	481,482	591,580	14,570
			1,530,129			1,087,632

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

8. (Continued) Expenditure on Charitable Activities by Region

2022	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
Unrestricted Funds	£	£	£	£	£	£	£
General Fund	233,021	195,221	42,178	38,393	4,679	40,748	26,208
Legacy Fund	-	-	-	-	-	-	-
Designated Building Fund	124,852	70,739	-	-	-	-	-
Designated Bible Fund	27,206	7,870	179	-	-	-	-
	385,079	273,830	42,357	38,393	4,679	40,748	26,208
Restricted Funds							
Welfare Fund	286,417	58,100	149,975	1,430	11,129	-	-
Buildings Fund	11,510	56,316	-	-	-	-	-
Project Aid Fund	46,230	48,318	13,358	1048	1684	12,943	-
BMM Fund	-	-	-	-	-	20,376	--
Bible Fund	-	-	-	-	-	-	
	344,157	162,734	163,333	2,477	12,813	33,319	-
	729,236	436,564	205,690	40,871	17,492	74,068	26,208
Total Funds							1,530,129

2021	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
Unrestricted Funds	£	£	£	£	£	£	£
General Fund	142,006	109,324	13,776	12,005	8,592	36,428	14,570
Legacy Fund	-	-	-	-	-	-	-
Designated Building Fund	28,656	37,957	-	-	-	-	-
Designated Bible Fund	7,242	4,158	200	-	-	-	-
	177,904	151,439	13,976	12,005	8,592	36,428	14,570
Restricted Funds							
Welfare Fund	146,538	62,436	274,345	3,930	1,320	22,058	-
Buildings Fund	5,085	30,220	-	-	-	-	-
Project Aid Fund	45,168	33,924	23,238	1300	946	25,468	-
BMM Fund	-	-	-	-		17,811	-
Bible Fund	-	-	-	-	-	-	-
	196,791	126,580	297,583	5,230	2,266	65,337	-
	374,694	278,020	311,559	17,235	10,858	101,766	14,570
Total Funds as restated							1,108,702

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

8. (Continued) Expenditure on Charitable Activities by Region

The Expenditure on Charitable Activities for each of the Restricted Funds relates to monies raised for the specific purpose of each of those Funds. These purposes are given in Note 1 and the expenditure from each Fund is restricted to the purposes for which it was raised.

9. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totalled £143,147 (2022: £85,714).

	2022		2021	
	£	No.	£	No.
Trustee Payments				
Overseas trips – Trustees own costs	30,823	(8)	8,121	(5)
Non-Trustee costs paid via Trustee	112,000	(7)	77,256	(7)
Travel costs to meetings	-	-	-	-
Office expenses	324	(1)	337	(1)
	143,147		85,714	

During the year eight Trustees (2021: 5) went on overseas missionary visits to ten countries (2021: 3) There was no Trustees' remuneration paid during the year. During the year four trustees donated £2,577 to the charity (2021: 8, £3,946). There were no other "related party" transactions.

10. Expenditure on Support and Governance

	2022 £	2021 As restated £
Stationery, Postages and Other Office Costs	324	228
Mission News, including distribution	-	-
Zoom Charges	432	452
Bank Current Account & Exc. WU Charges	3922	2647
Corporate Insurance Policy	4,791	620
Just Giving Fees	216	216
Total General Fund Support Costs	9,685	4,163
AGM Costs, including Annual Report	483	-
Audit Fee	6,480	5,970
Legal & Professional Costs	48	1,800
Trustee Expenses	-	-
Trustee Indemnity Insurance Policy	9,512	2,637
Total General Fund Governance Costs	16,523	10,407
	26,208	14,570

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

11. Total resources Expended

Total resources expended includes an audit fee of £6,480 for 2022 (2021: £5,970).

12. Transfers between funds

2022 Transfers between Funds were made as follows:	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Building Fund to Designated Building Fund	Bible Fund to Designated Bible Fund	**Totals**
Unrestricted Funds	£	£	£	£	£
General	-	-	-	-	-
Legacy	-	(270,000)	-	-	(270,000)
Designated Building Fund	-	250,000	-	-	250,000
Designated Bible Fund	-	20,000	-	-	20,000
Restricted Funds	-	-	-	-	-
Bible Fund	-	-	-	-	-
Buildings	-	-	-	-	-
BMM Fund	-	-	-	-	-

2021 as restated Transfers between Funds were made as follows:	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Building Fund to Designated Building Fund	Bible Fund to Designated Bible Fund	**Totals**
Unrestricted Funds	£	£	£	£	£
General	-	-	-	-	-
Legacy	-	(35,000)	-	-	(35,000)
Designated Building Fund	-	-	-	-	-
Designated Bible Fund	-	35,000	-	-	35,000
				-	
Restricted Funds	-	-	-	-	-
Bible Fund	-	-	-	-	-
Buildings	-	-	-	-	-
BMM Fund	-	-	-	-	-

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

13. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£		£
Valuation at 31 December 2021	1,395,000	1,549,862	114,805	3,059,667
Additions	2,290,000	731,390	(531,390)	2,490,000
Disposals	(1,925,000)	(544,173)	544,173	(1,925,000)
Investment Charges	-	-	(23,972)	(23,972)
Equalisation	-	(1,241)	1,241	-
Investment Income	-	-	43,113	43,113
Loss on revaluation of Investments	-	(235,105)	-	(235,105)
Valuation at 31 December 2022	1,760,000	1,500,733	147,970	3,408,703

Included within the listed investments above is cash contained in the portfolio totalling £147,970 (2021: £114,805).

14. Debtors: due within one year

	2022 £	2021 £
Inland Revenue – Gift Aid recoverable	8,532	9,735
Other Debtors	68,429	55,740
Prepayments and Accrued Income	29,351	10,824
Totals	106,312	76,299

15. Creditors: amounts falling due within one year

	2022 £	2021 £
Other Creditors	24,983	35,360
Totals	24,983	35,360

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

16. Constructive Liability

2022	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
Unrestricted Funds	£	£	£		£	£
General Fund	122,025	78,971	12,550	6,910	2,825	10,000
Legacy Fund	-	-	-	-	-	-
Designated Building Fund	3,630	22,300	-	-	-	-
Designated Bible Fund	-	-	-	-	-	-
	125,655	101,271	12,550	6,910	2,825	10,000
Restricted Funds						
Welfare Fund	-	-	-	-	-	-
Disaster Fund	-	-	-	-	-	-
Buildings Fund	-	-	-	-	-	-
Project Aid Fund	-	-	-	-	-	-
BMM Fund	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	125,655	101,271	12,550	6,910	2,825	10,000
						259,211

2021 – as restated	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
Unrestricted Funds	£	£	£		£	£
General Fund	110,497	50,508	8,690	9,140	2,495	9,420
Legacy Fund	-	-	-	-	-	-
Designated Building Fund	9,210	69,642	-	-	-	-
Designated Bible Fund	-	-	-	-	-	-
	119,707	120,150	8,690	9,140	2,495	9,420
Restricted Funds						
Welfare Fund	-	-	-	-	-	-
Disaster Fund	-	-	-	-	-	-
Buildings Fund	-	3,650	-	-	-	-
Project Aid Fund	-	-	-	-	-	-
BMM Fund	-	-	-	-	-	-
Bible Fund	-	-	-	-	-	-
	-	3,650	-	-	-	-
Total Funds as restated	119,707	123,801	8,690	9,140	2,495	9,420
						273,252

A presentational adjustment has been made to the prior year's figures to disclose the Buildings Fund constructive liability.

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

17. Analysis of Net Assets between Funds

Fund Balances at 31 December 2022 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,408,703	-	3,408,703
Current Assets	268,997	680,735	949,732
Current Liabilities	(22,769)	(2,214)	(24,983)
Constructive Liabilities	(259,211)	-	(259,211)
Totals	3,395,720	678,521	4,074,242

Fund Balances at 31 December 2021 as restated are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,059,667	-	3,059,667
Current Assets	585,325	424,104	1,009,429
Current Liabilities	(26,292)	(9,068)	(35,360)
Constructive Liabilities	(269,603)	(3,650)	(273,253)
Totals	3,349,097	411,386	3,760,484

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

18. Movement on funds for the Year

2022	Balance 01.01.22	Income	Expenditure	Transfers	Investment Losses	Balance 31.12.22
Unrestricted Funds	£	£	£	£	£	£
General Fund	800,793	904,632	(580,449)	-	-	1,124,976
Legacy Fund	2,409,210	208,360	(23,972)	(270,000)	(235,105)	2,088,493
Designated Building Fund	100,450	-	(195,590)	250,000	-	154,860
Designated Bible Fund	38,645	4,002	(35,256)	20,000	-	27,391
	3,349,098	1,116,994	(835,267)	-	(235,105)	3,395,720
Restricted Funds						
Welfare Fund	287,059	808,989	(507,052)	-	-	588,996
Buildings Fund	-	67,826	(67,826)	-	-	-
Project Aid Fund	106,518	96,654	(123,580)	-	-	79,594
BMM Fund	17,809	12,501	(20,376)	-	-	9,931
Bible Fund	-	-	-	-	-	-
	411,386	985,970	(718,834)	-	-	678,522
Total Funds	3,760,484	2,102,964	(1,554,101)	-	(235,105)	4,074,242

Transfers relate to the replenishment of funds with little or no income to meet expected expenditure.

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

18. (Continued) Movement on Funds for the Year (Comparison) – as restated

2021	Balance 01.01.21	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.21
Unrestricted Funds	£	£	£	£	£	£
General Fund	634,338	503,156	(336,701)	-	-	800,793
Legacy Fund	1,890,916	497,037	(17,647)	(35,000)	73,903	2,409,210
Designated Building Fund	145,994	-	(45,544)	-	-	100,450
Designated Bible Fund	15,245	-	(11,600)	35,000	-	38,645
	2,686,493	1,000,193	(411,492)	-	73,903	3,349,097
Restricted Funds						
Welfare Fund	230,669	567,017	(510,627)	-	-	287,059
Buildings Fund	-	35,305	(35,305)	-	-	-
Project Aid Fund	120,631	115,931	(130,044)	-	-	106,518
BMM Fund	16,911	18,709	(17,811)	-	-	17,809
Bible Fund	-	-	-	-	-	-
	368,211	736,962	(693,787)	-	-	411,386
Total Funds	3,054,704	1,737,155	(1,105,279)	-	73,903	3,760,483

19. Legacies

Legacies are included in income upon the entitlement becoming legally enforceable and there being sufficient certainty as to the amount. At 31 December 2022 no outstanding legacies had been notified (2021: £0k).

20. Reconciliation of Net Income / (Expenditure) to Net Cash Flow from Operating Activities

	2022	As restated 2021
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	313,758	705,779
Adjustments for:		
(Increase)/decrease in debtors	(30,013)	267,487
Investment income	(71,280)	(44,668)
Loss on investments	235,105	(73,903)
Increase/(decrease) in creditors	(24,420)	(31,060)
Net cash provided by/(used in) operating activities	423,150	823,635
Analysis of Cash and Cash Equivalents		
Cash held in investments	147,970	114,805
Cash in hand	843,420	933,130
Total Cash and Cash Equivalents	991,390	1,047,935

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2022	2021
Carrying amount of financial assets		
Instruments measured at fair value through profit and loss	1,500,733	1,549,862

23. Employees

The Christadelphian Bible Mission does not employ any staff, volunteers undertaking all work.

24. Comparative Statement of Financial Activities

	Note	Unrestricted Funds	Restricted Funds	Total All Funds as restated 2021
Income and endowments from:		£	£	£
Donations and legacies	3	954,522	718,253	1,672,775
Charitable activities	4	-	18,709	18,709
Other trading activities	5	1,003	-	1,003
Investments	6	44,668	-	44,668
Total		1,000,193	736,962	1,737,155
Expenditure on:				
Charitable activities	7	393,845	693,787	1,087,632
Cost of raising funds	18	17,647	-	17,647
Total	10	411,492	693,787	1,105,279
Gains on investments	12	73,903	-	73,903
Net income/(expenditure)		662,604	43,175	705,779
Transfers between funds	11	-	-	-
Net Movement in Funds for the year		662,604	43,175	705,779
Reconciliation of funds: Total Funds brought forward at 1 January 2021 as restated	17	2,686,493	368,211	3,054,704
Total Funds carried forward at 31 December 2021	17	3,349,097	411,386	3,760,484

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment

Changes to the balance sheet

		As previously reported	Adjustment	As restated at 31 December 2021
		£	£	£
Constructive Liability	1	(190,750)	(82,503)	(273,253)
Net Assets	1	3,842,986	(82,503)	3,760,483
Unrestricted Funds:				
General		800,793	-	800,793
Legacy		2,409,210	-	2,409,210
Designated Building Fund	4	-	100,450	100,450
Designated Bible Fund	4	-	38,645	38,645
		3,210,003	139,095	3,349,098
Restricted Funds:				
Welfare		287,058	-	287,058
Buildings Fund	4	182,953	(182,953)	-
Project Aid Fund		106,518	-	106,518
Bible Missionary Fund		17,809	-	17,809
Bible Fund	4	38,645	(38,645)	-
		632,983	(221,598)	411,385
Total Funds		**3,842,896**	**(82,503)**	**3,760,483**

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment (continued)

Changes to the Statement of Financial Activities

SoFA – Unrestricted Funds		As previously reported	Adjustment	As restated y/e 31 December 2021
Expenditure on:		£	£	£
Charitable activities	1,2	322,131	71,714	393,845
Cost of raising funds	2	-	17,647	17,647
Other	2	32,216	(32,216)	-
Total		354,347	57,145	411,492
Gains on investments		73,903	-	73,903
Net income/(expenditure)		719,749	(57,145)	662,604
Transfers between funds	3	(35,000)	35,000	-
Net Movement in Funds for the year		684,749	(22,145)	662,604
Reconciliation of funds: Unrestricted Funds brought forward at 1 January 2021	4	2,525,254	161,239	2,686,493
Unrestricted Funds carried forward at 31 December 2021	4	3,210,003	139,094	3,349,097

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment (continued)

SoFA – Restricted Funds		As previously reported	Adjustment	As restated y/e 31 December 2021
Expenditure on:		£	£	£
Charitable activities	1	772,001	(78,214)	693,787
Cost of raising funds	2	-	-	-
Other	2	-	-	-
Total		772,001	(78,214)	693,787
Gains on investments		-	-	-
Net income/(expenditure)		(35,039)	78,214	43,175
Transfers between funds	3	35,000	(35,000)	-
Net Movement in Funds for the year		(39)	43,214	43,175
Reconciliation of funds: Restricted Funds brought forward at 1 January 2021	4	633,022	(264,811)	368,211
Restricted Funds carried forward at 31 December 2021	4	632,983	(221,597)	411,386

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment (continued)

SoFA – Total Funds		As previously reported	Adjustment	As restated y/e 31 December 2021
Expenditure on:		£	£	£
Charitable activities	1,2	1,094,132	(6,499)	1,087,633
Cost of raising funds	2	-	17,647	17,647
Other	2	32,216	(32,216)	-
Total		1,126,348	(21,068)	1,105,279
Gains on investments		73,903	-	73,903
Net income/(expenditure)		684,710	21,068	705,778
Transfers between funds		-	-	-
Net Movement in Funds for the year		684,710	21,068	705,778
Reconciliation of funds: Total Funds brought forward at 1 January 2021	1	3,158,276	(103,572)	3,054,704
Total Funds carried forward at 31 December 2021	1	3,842,986	(82,504)	3,760,482

1 Recognition of building fund constructive liability (Note 16)
2 Reallocation of other costs to costs of raising funds and support & governance costs (Note 7)
3 Reverse transfers from unrestricted funds to restricted funds (Note 12)
4 Recognition of designated fund previously disclosed as restricted fund (Note 18)

CHRISTADELPHIAN BIBLE MISSION

England & Wales - Charity number 1020558

Accounts

Company Number 2796412

The Christadelphian Bible Mission

Annual Report and Account

2021

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

Once again, we had a year in which traditional CBM activities were significantly curtailed by the various waves of COVID-19 that went round the world. During the first three quarters of the year, we were not able to carry out any overseas visits. Then in the brief interlude in quarter 4, prior to the Omicron COVID-19 variant arriving, a small number of visits to Europe and trips to Tanzania & Uganda took place.

The result of this inability to travel, like the previous year, meant that contact with brothers and sisters in our regions had to depend heavily on electronic communication means. Many countries scheduled regional regular zoom sessions. This meant that although we were not able to make our regular visits; we actually had far more contact with those who have access to a stable internet connection than we would normally have done with each other. This has been incredibly beneficial in the encouragement of fellowship between those who would normally be living in complete isolation from each other. There are several good examples of this, but a case in point would be the regular Russian speaking zoom gatherings each week where our brothers and sisters meet for a Breaking of Bread, a Bible Study around the readings and more recently also to share Sunday School lessons with the children.

During 2021 our travel costs were significantly lower than normal. In contrast the welfare expenditure was much higher than normal. A side effect of countries initiating lockdowns meant that in a number of regions our brothers and sisters lost their employment, and some significant welfare support was provided to help out. The welfare records contain many "Poverty due to Covid-19" requests.

Despite not being able to carry out face to face visits the work of preaching also moved its centre of gravity towards electronic formats. Cbmmedia.org resources continued to be generated with material using a selection from seven different languages. This body of work can then be accessed globally but can also be downloaded onto memory sticks and used on portable presentation equipment that is being trialled in several African countries.

At the AGM in 2021 we expressed our thanks to Bro Mark Sheppard who stepped down from CBM council after fulfilling a good many years of faithful service.

While many of the problems we face in our region, which include famine, conflict, illness and disease and poverty; we take great comfort knowing that these problems will soon be swept away when our Lord returns. Until then we endeavour as best we can to share the Gospel message and to encourage our brothers and sisters to walk with us to His Kingdom.

Mark Basten

WEST AFRICA

Benin Republic & Togo

Activity remains at a very limited level with only a few, mostly Nigerian brethren remaining in Cotonou in the Benin Republic and Lome in Togo.

Burundi

Preaching is going well, with plans for a campaign in July 2022 to attract local Burundians as most of our ecclesias are made up of refugees from DRC. All ecclesias in Burundi are now visited by local brethren who conduct interviews, baptisms, and teaching. The focus of outreach visits is on newly opened ecclesias – to spend more time with the newly baptized, and to help spread the truth locally. We were overjoyed by the baptism of 42 members from across Burundi. First principle teaching is a priority, as is the promoting of daily Bible readings on the WhatsApp group. A few hymns in Burundian languages have been selected and collated.

Cameroon

The internal conflict between the government and the separatists in the Anglophone region continued, and as a result many of our brothers and sisters struggled to maintain any semblance of normality in their lives. Because of this only around 60% of the ecclesias were able to meet. Recently a few have been able to return to their homes and land, and they need much support as they attempt to rebuild their lives. In some places farming projects are helping this to happen. There has been a considerable need for welfare support, especially to provide food, clothing, shelter, and medical services.

Where ecclesial life was possible - Fraternals and Sisters' gatherings provided an extra source of encouragement. One fraternal/preaching effort attracted around 500 attendees. There were 39 baptisms during the year.

D R Congo – East/West

In the absence of a visit from the UK, the burden of visits fell on Bro Kim's at Kinshasa who, during the year managed to access the following places: Mbandaka, Nkana, Maluku, Goma and Kwilu-Ngongo, accompanied on each occasion by a different brother from Kinshasa. During the course of those visits a total of 30 baptisms took place – the majority in either the Congo river or Lake Kivu. At Kwilu-Ngongo the brethren were able to broadcast on local radio, to an audience of several thousands.

DRC South / East

Brethren Kims and Anaclet Lumbu visited Kipushi and conducted outreach activities in Lubumbashi; Anaclet volunteered to stay for a further two weeks to visit contacts in Likasi, Tumbwe, Kolwezi, and Fungurume. There are approximately 30 contacts studying first principles in the area of Lubumbashi (the largest second city after Kinshasa). At Kamko, with 29 members and more contacts, 'space' is becoming tight and the ecclesia is starting to look for a place to build. A WhatsApp group encourages teaching activities, daily reading, discussion, spreading news and helps in the exchange of news with different ecclesias; and great progress is being made by a group of contacts in Kilembwe, Kasenga & Kamanyola who meet together each Sunday to study.

Ghana

With no visits being possible again this year pastoral support was given remotely. Only a few, however, have been able to benefit directly by joining zoom sessions online, so it has been impossible to assess the spiritual well-being of all the brothers and sisters, and we have relied on the diligent, faithful service of key local members.

The continued, and apparently permanent, unavailability of rented school premises by Accra and Cape Coast meetings has been an ongoing problem. While Cape Coast have been able to make some arrangements to meet, Accra have been unable to do so, and this has impacted on their morale and spiritual well-being. Not being able to hold a national fraternal gathering has been a further blow, especially considering the remoteness of some of the meetings and the small numbers at some of the ecclesias.

Guinea

Ecclesial life has been difficult in the coastal areas, due to continuing political struggles and tensions that culminated in the September coup in Conakry. Brothers and sisters from the ecclesias of Sonfonia and Coyah were adversely affected as meetings and travel were restricted for a few weeks. Thankfully, our members living in N'Zerekore, and the village ecclesias in the south-east of the country (500 miles from the capital) were unaffected by this political activity. The brethren have continued with their regular preaching programme, with seven village groups visited twice each quarter. During October a fraternal weekend was held at the Kankore ecclesial hall, when a total of 60 brothers and sisters plus 25 children and a number of visitors were encouraged by studies and discussions on first principle themes.

Ivory Coast

With Abidjan being the only meeting in the country, they have sorely missed the opportunity to meet with their Ghanaian brothers and sisters at a national fraternal. There have been problems with the local infrastructure and some assistance was sent to help repair the sewage system around the meeting room. Further assistance was sent for maintenance of the building, and the repair and ultimate replacement of the keyboard used in Sunday worship

Liberia

Although proposed visits from UK were not possible because of the pandemic, we are thankful that opportunities were taken to further the Lord's work as a result of initiatives taken by our Liberian brothers and sisters. Joint ecclesial gatherings have been a regular feature in Bong County with members from Gbarnga and Jorpolu ecclesias enjoying weekends of fellowship. In August two brothers from Monrovia travelled to ITI in River Cess county to interview and baptise seven new members, and we rejoice at the formation of this new ecclesia. In October a joint Fraternal was held in Nimba county, at which the Sanniquellie and Dulay ecclesias met for a weekend of Bible study, considering first principle and practical topics on Christian living.

Namibia

In Namibia two brethren, initially from the DRC, but more recently from refugee camps in Malawi and Zimbabwe, have found themselves (providentially!) on the same refugee camp, together with their families.

Nigeria

The National Gathering over the Easter Weekend was held using Zoom with several ecclesias setting up projectors to allow their members to participate together. It was also joined by Brethren from elsewhere in Africa and as far afield as India and the UK. In November, locally organised fraternal weekends were held in Iju-odo in the West and Isi-ala Oboro in the East. Both were well attended and of considerable benefit to those who went. At Iju-odo the gathering was blessed with the baptisms of two sisters. In March five Brethren were baptised at Atani-Abam in the East, where preaching work has been going on for some time, to form a new ecclesia. Also, in the East three Brothers were baptised at Anwai, near Asaba in December. At established ecclesias there have been baptisms during the year at Aba, Akure and Emene. Having purchased a building for use as an ecclesial hall in Enugu in December 2018 (and partially refurbished it), a project to complete renovations and provide an additional smaller room for Sunday School use and larger ecclesial gatherings was commenced towards the end of the year. The ecclesias have however, been troubled by security concerns and the falling asleep of several active brothers in 2021.

Rwanda

Our preaching lamp is still burning, and visits are encouraged to support Bro Omar and other contacts. Three Swahili contacts are being assisted in their lessons by brethren from Burundi and Bro Omari, and there are contacts in Gisenyi. Bro Omar is still committed to establishing an ecclesia in his area.

Sierra Leone

Although no visits have taken place since November 2019 (due to several forms of lockdown and religious meeting restrictions) the proclamation of God's word has not stalled. This year we were wonderfully blessed with over 120 immersed into the saving name of the Lord Jesus Christ (thanks to a very active preaching team throughout the

country), and with the addition of four new ecclesial halls at Halden Town Amputee camp, Bunumbu, Gerihun and Nghanyahun Buma (where with the aid of Agape in Action we managed the rebuild of a dilapidated government clinic).

Six new preaching areas were opened (with meetings to proclaim the gospel held once or twice a week) and this led to the formation of three new ecclesias at Makini, Gerihin, and Gorma.

In December the largest ever youth gathering took place at Bo (in the eastern region of the country) with over 150 young people attending over the weekend, using some of the CBM Media videos as the basis for talks and discussions.

Sierra Leone (one of the 2021 pilot areas for the new CBM Media project) made a very useful start with 25 videos produced in two local languages, using four sets of presentation equipment shared across 17 ecclesias and six new preaching areas.

The Gambia & Senegal

Lockdowns and border closures preventing visits and physical support from the UK were no barrier to the spread of the gospel. The members were able to organise and enjoy fellowship at two Bible School/Study weekends and we are delighted that during the year there was a 10% increase in ecclesial membership.

The Latri Kunda ecclesia welcomed a long-term visitor as a brother in Christ; and outreach work by Farafenni was rewarded with five baptisms in Basse - where an isolated brother was overjoyed to be able to share weekly fellowship with his wife and four others.

We were pleased to assist with arrangements for a Nigerian brother (isolated in Dakar, Senegal for a number of years) to return to home, and we pray that he and his natural and spiritual family will benefit from the re-union.
Internet communication with The Gambia is rather restricted, but the Newcastle UK ecclesia maintain regular contact with Latri Kunda, and occasionally with a Gambian contact currently studying in Cyprus. Towards the end of the year we responded to a couple of Internet enquiries from Gambia fed back to us from media links in America and New Zealand.

Michael Green

EAST AFRICA

Egypt

The situation in Egypt has changed little during the year. Contact is maintained with a refugee from Yemen and through him to the small group unable to escape from the troubles in that country.

Ethiopia

No visits were possible during 2021 but interaction with the brothers there continued on a weekly basis throughout the year. In fact, there was probably more actual contact this year than previously. A few of the brothers were able to use Zoom to attend memorial services in the UK. Preaching activities continued in Jimma, Sebeta and Hawassa. In the middle of the year a gathering took place of approximately half of the brothers, and this led to a revival of some activities in Nekemte. A further meeting took place on a smaller scale later in the year. A strong desire to meet together has emerged amongst them and this has been a good substitute for UK visits. The year was marred by civil war between tribal groups in the country. This mostly took place in the north and, while our members are all in the south and they were spared exposure to the fighting, they did suffer from deterioration in the economy. Even if the pandemic had not occurred the war would have made travelling to the country unsafe. Hostilities have not yet ceased and so the outlook for 2022 is unclear.

Kenya

There are 3,250 members across 130 ecclesias and a growing Sunday School of nearly 5,000 scholars. For a second year no country visit has been possible, but it is a reflection on the Kenya Committee, made up of two elected Elders

from each of the eight Areas, that has sustained growth. The increase from seven to eight Areas is progressing as well as changes in Elders in some of the Area, which is healthy and right. The introduction of regular Zoom calls with the Country Linkman were established and with the generous support of Agape-in-Action two major challenges were met. First, the Country suffered again with crop failure and famine relief was sent. Secondly, part as the result of COVID-19 effect, it was agreed a stimulus was needed for the young people and a major Youth Camp was funded in each of the Areas which provided much encouragement and opportunity to witness baptisms of our next generation. Moving into 2022, we will continue to build on the "backbone" that is the Kenya Committee, which will meet regularly under their own direction and carry forward their priorities and proposals to the UK link as required. This complements the work already undertaken in Kenya to organise printing and distribution of Swahili hymn to neighbouring East African countries and to take on preaching and support in Tanzania which will continue God willing in 2022.

Madagascar/Mayotte

We have one sister in Madagascar who we are in contact with via email and trying to encourage to join our Zoom breaking of Bread meeting in French. We now have one brother in Mayotte, who we are continuing to assist. We continue to hold a weekly breaking of bread service on Zoom which is regularly joined by three brothers who travelled to France via Mayotte. French exhortations and teaching material is distributed and accessed via www.cbmmedia.org and www.bibleuganda.com.

Malawi

No visit to Malawi has been possible as the country spent most of the last 12 months on the UK Government red list for travel. We know of only one death of a brother due to COVID-19. The brethren from the CBM Compound in Zomba have spent time trying to educate those brethren and sisters from more rural areas about COVID-19. The ecclesias are functioning as normal and various gatherings have been organised throughout the year, including a fraternal gathering for the more isolated northern ecclesias, a Youth Bible School in the south of the country, and a sister's gathering held at the CBM Compound at Chinamwali. The office staff have been interviewed by the local media about how to bring up children in a godly way. This has been encouraging as it shows how much they can organise for themselves without us.

Travel costs rose by 40% during the year, impacting the existing budget, and welfare needs continue to be an ongoing issue. Thanks to the financial help of Agape in Action we have continued the distribution of mosquito nets around the country, rolling out 300 at a time to make it more manageable for the brethren to coordinate. So far this has led to 1,500 nets received by ecclesial members in 98 ecclesias across the country.

The lack of technology has curtailed plans to meet the brethren at the CBM Compound over Zoom regularly, as their internet connection is too unstable. We suggested using a local hotel to facilitate a meeting, but all local hotels reported cancelling their Sky subscriptions as tourism bookings plummeted because of COVID-19. Baptism numbers continue to grow with a further 468 reported in 2021.

The number of Area Elders has grown during the year as large areas have been divided up to make them more manageable for those responsible for shepherding brethren and sisters across wide geographical areas. We currently have 8884 members in 172 ecclesias, distributed geographically into 38 areas. New Sunday School booklets have been printed towards the end of this year and distributed to the Area Elders at their December meeting.

Mauritius

The ecclesia in Mauritius has continued to be impacted by the COVID-19 pandemic and it has not been possible for any visits to be made to the island. While the brethren and sisters would normally have welcomed visits from brothers and sisters on vacation, they have been able to share fellowship with brethren and sisters in the UK, Australia, France, and South Africa using Zoom meetings. The ecclesia has met remotely twice weekly during the pandemic and have continued to use social media to as a preaching tool.

Mozambique

There are now over 23,000 members in 660 ecclesias, with over 14,000 Sunday School children and over 7,500 contacts. Baptisms during the last year have numbered over 2,000 as we have caught up with a backlog caused by COVID-19 in 2020. Fortunately, 2021 has seen an easing of government restrictions on ecclesial meetings and preaching and elders have been catching up on teaching work and baptisms. Currently a maximum number allowed

to meet indoors is 50 with 100 outdoors. We continue to develop our Web Site and local brethren undertake Radio Broadcasts which have been very successful. Two visits have been made by brethren to ecclesias on the side of Lake Nyasa, which are only accessible by boat.

Because of the growth in numbers of ecclesias and the number of Councillors who watch over them, we have had to re-organise our structure of administration. There are now three Sub Council areas in the north, south and centre of the country. Each has an assistant secretary who chairs quarterly meetings of the Councillors who themselves each look after 10-15 ecclesias. The building of new ecclesial halls, digging wells for clean water and dealing with ecclesial problems is now controlled by these area groups. During 2021, 56 wells have been dug providing clean water for brothers and sisters and the local villagers. Previously water was being taken from ditches, ponds, and rivers. These have been funded by Agape in Action. Some 55 new ecclesial halls or new roofs have also been provided by CBM. Because of government restrictions in the UK and Mozambique no CBM visits have been made in 2021.

Seychelles

COVID-19 has had a considerable effect on the Seychelles, not just because of the disease amongst inhabitants, but also because the islands have been closed to tourists. Whilst the situation has eased there are still conditions on entry into the country and where people can stay. The lack of tourists has meant a lack of income coming into the islands which has resulted in many hotels closing, and a Filipino brother working in Seychelles has had to return home. A sister who makes island crafts for tourists has also seen her income disappear. We have six brothers and sisters in the Seychelles, five on the island of Praslin and one brother on Mahe. They have all been fortunate to avoid illness. There have been no CBM visits this year as a consequence of Government restrictions and even correspondence to contacts has been seriously delayed. The Post Office there ceased deliveries to homes and provided service only through collection at the Post Office. CBM work has now been taken over by Brother Marc Bilton.

South Sudan

The usual visits by Ugandan brothers were not possible in 2021. COVID-19 rules prevented the two ecclesias in Juba meeting in their own hired halls in the early part of the year. A change in rules allowed the Gudele ecclesia to meet in its own hall. The Shirikat meeting continues to meet in homes. Continued unrest in the country, on top of COVID-19, makes life difficult. The renewal of our registration process has commenced. Individuals preach on a low level.
South Sudanese brothers and sisters are in the Pagirinya refugee camp in northern Uganda. The canvas walls to the ecclesial hall perished and were replaced during the year. A project to set up sewing machines and training for sisters has been going well. A visit was made by Ugandan brothers to the refugee camp.

Tanzania

Due to the COVID-19 travel restrictions there was again only one CBM visit during the year, involving visitors from both UK and Uganda. However, the AGM was fitted in during the proposed first visit for 2022 between 28th and 31st December 2021. The 'main' visit was during a window of opportunity during November. The first part of the visit concentrated on continuing with the CBM Trustees gathering information in the south, visiting our brothers and sisters in the far south-west assessing their conditions. The second week was spent at the youth camp and gathering more material for the CBM Media project, at Ifakara.

We have continued to implement the recommendations made during the CBM trustees visit in 2017, one of which was to continue to audit the use of CBM halls, a further four were visited and a further five verified, with funds for repairs made available for two. We will continue to further implement the CBM trustees' recommendations into the new year, with ongoing focus on training and development, this has already commenced during the late December 2021 visit. Further visits during 2022, God willing, will concentrate again on teaching the "elders" and will also attempt to include the south-east of the country.

Uganda

COVID-19 has again dominated our activities in Uganda in 2021 with the government being particularly strict in their restrictions. We were able to hold a visit in November, where we helped to resolve some strained relationships and gathered more material for the CBM Media project. Bibles continue to be supplied and the more developed areas

assisted preaching in other areas, including in South Sudan and Tanzania. A Ugandan sister and two Ugandan brothers joined us on a visit to Tanzania during November.

There are now 113 ecclesias, there remain 32 permanent properties and 49 temporary ones. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and CMaD has again supported water projects. There are now 1427 brothers and sisters, with 2,404 in total baptised since 1986 recorded on our database. Approximately 17 were baptised during 2021, though there are others we don't have details of. The brothers and sisters are encouraged to seek out the "lost sheep". There are just two students actively corresponding with tutors in UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase.

There has been drought and heavy rains that have required welfare help, aiding our brothers and sisters to recover from the severe rain that has again affected large parts of East Africa.

Zambia

We were unable to visit during 2021, however much preaching work was carried out by brethren in country. Their unstinting effort has resulted in many area visits, speaking to contacts and interviewing students. This has led to around 30 baptisms. Ecclesias continue to grow and thrive which is very encouraging. The 40 Lesson Course and especially the book "The Good News of the Kingdom of God" are much in use in both English and local languages. We pray that the work will be able to continue this year.

Zimbabwe

The COVID-19 epidemic dominated life in Zimbabwe in 2021. Lockdowns prevented ecclesias from meeting for extended periods; Bible schools, youth camps and other inter-ecclesial activities were unable to take place. Travel restrictions presented problems for baptismal interviews and pastoral visits to isolated members. CBM visits were not possible due to the strict 14-day quarantine period for arrivals in the country. A weekly online audio breaking of bread, established in 2020, continued into early 2021, but with numbers dwindling due to the poor signal in rural areas.

A full breaking of bread service, with contributions from local brothers submitted in advance, was posted on the CBM Zimbabwe WhatsApp site each week during lockdowns, reaching a much larger audience. It made use of CIL exhortations (usually translated into Shona) and exhortations by local brothers. Many brothers and sisters now join the WhatsApp breaking of bread and benefit from the daily thoughts, longer articles and discussion posted too, enjoying a sense of country-wide fellowship. Members in isolation were especially grateful, as the increased use of WhatsApp prompted by COVID-19 has resulted in new opportunities for them, though three ecclesias and some isolated groups still have no connectivity in their area. COVID-19 restrictions began to ease during the second half of the year, with churches permitted to meet up to a maximum of 25 people, provided all were double vaccinated. Many brothers and sisters in urban areas had received their second jab by the end of the year and some ecclesias began meeting again. Sadly, one brother has died from COVID-19. There were five baptisms in 2021.

We thank God for all His care and guidance during the year and pray for His continued guidance as together we build the community in East Africa. Thanks also to all the brothers and sisters who have supported with their prayers and finance.

John Mathias

BKRU

Russia and Belarus

Visits to Russia and Belarus were not possible throughout 2021, in the main due to COVID-19 restrictions but also because of the political standoffs between Belarus, Russia and Western Europe, which eliminated almost all flight options to these countries.

The brothers and sisters with access to technology were able to continue meeting via a CBM-funded zoom channel, and increased their meetings to include breaking of bread, Sunday school and mid-week readings sessions, with the addition later in the year of a monthly UK 'visitor' slot. This has all helped to bolster the spiritual state of those we could not visit, as well as bringing together up to 30 households from right across BKRU region each week in online fellowship, which has particularly benefited those who would normally be isolated.
An online Bible school was staged in August, with a study, readings session, children's class, and foundation class each day, and this was seen to be a great success. Recordings of the talks continue to be available on YouTube, along with a growing number of voiced-over CBM Media preaching videos.

The CBM team increased the number of newsletters being produced to send to all brothers and sisters during the year, as we continue to be concerned for the wellbeing of those without access to technology and wished to let them know we were thinking of them.

Kazakstan
The continued pandemic from COVID-19 prevented any face-to-face contact with the Kazakh brothers and sisters during 2021. However, we have held an online Breaking of Bread with them every Sunday afternoon, using Skype. This consists of a prayer, two readings from the Bible Companion, a short exhortation based on the readings, taking the emblems, a hymn from the Russian hymnbook, and a closing prayer. Bro Igor Bakai from Ukraine translates for this service, and Bro Nigel Patterson from Newquay helps out most weeks. Several from Ukraine also join in. We can only reach those with internet access, so numbers are small, varying from six to fifteen.

In place of the annual March Bible school in Omsk, to which the Kazakhs would travel by train across the border into Russia, we organised an online Bible School with eight sessions over the Kazakh Nowruz holiday weekend. This included studies from two speakers, a Breaking of Bread and a Children's session. We managed to combine an output in Zoom as well as Skype. Attendance peaked at around sixteen.

Ukraine
Few of our brothers and sisters have internet access and so it has been difficult to keep in touch. They live with the threat of possible invasion, and the take-up of vaccination has been minimal. There is also little ecclesial structure with our few members scattered across large distances. Our mainly elderly members need our prayers as much as ever. There have been some welfare payments to those in need.

Mark Whitaker

NORTH AND WEST EUROPE

Czech Republic
We have continued to meet virtually throughout the year with monthly online breaking of bread services and in June, we held an online Bible weekend. We also continue to hold monthly classes on first principle subjects which are attended by several contacts. One visit was planned for November but was cancelled due to COVID-19. We were very sorry to lose our Sis Jarmila Feimanová in her 98th year and look forward to being reunited with her in the Kingdom.

Denmark
We were delighted to be able to visit our three brothers and one sister, plus our young people and contacts, in Denmark over a long weekend in November 2021 - in what was the first 'in person' visit for two years. A highlight of the visit was being able to have a breaking of bread with all of the members in Denmark together in one place during our time there. Whilst it has been possible to keep in touch with our brothers and sister in Denmark throughout the period of the COVID-19 pandemic (using the various technologies now in regular use), it was very beneficial to meet in person again and we hope to be able to visit again in the early summer of this year, God willing.

Finland
The main family was able to attend a German Bible school.

France
The websites attract very little traffic – just eight contacts this year. However, three of them resulted in requests for the 22-lesson Correspondence Course, which were sent out by email. A further two contacts have become regular attendees at the fortnightly instruction class in French (we are currently reading slowly through the Gospel of Mark). One of them is a Spaniard living in Madrid, whilst the other (a Frenchman) also attends the weekly bi-lingual Breaking of Bread meetings by Zoom. Both of these meetings were initially set up for the benefit of four Congolese brethren who arrived in France during 2019 as refugees. The Breaking of Bread is regularly being attended by brethren and sisters from the UK and also some scattered across France, including our elderly Sis Suzanne Faihy, whom again it was not possible to visit due to COVID-19 travel restrictions. The same restrictions have also meant that a planned visit to bring the Congolese brethren together (they are also scattered across the country) has not been possible.

Italy
We have one Romanian sister and one Cameroonian sister in isolation in northern Italy. An Italian Facebook page now has several contacts from Rome and Sicily.

Malta
A 15,000 mail-drop of cards was made in the period leading up to Christmas. This invited householders to think about their lives in relation to God. QR codes on the card provided the opportunity to visit the Malta CBM website where Maltese literature was placed. Within a few days of the mail drop there were 1,700 hits to the site. It is hoped that there will be many more responses in the coming days.

Norway
There was just one visit in 2021, due to the ongoing pandemic. This took place as a one-day trip in November when Sis Margaret Willetts was visited in Oslo and found her doing very well under the circumstances.

Poland
No visits to Poland were possible in 2021 due to COVID. However, we have continued to hold our regular bi-weekly Breaking of Bread on a Sunday and Bible Studies on a Tuesday. In addition, we held two Bible weekends in place of our normal two visits. We were delighted that in the summer we were able to witness the baptism of Brother Lukasz, even if we had to view this on zoom from the UK. We were saddened to report the falling asleep in Christ of two of our more elderly brothers who were both living some distance from our other brothers and sisters.

Portugal
No activity since the start of the COVID-19 pandemic.

Sweden
The small group of Afghan refugees and asylum seekers in Vasteras has reduced in part due to some deportations back to other European countries. Those with Swedish passports are in contact through WhatsApp and Zoom with Persian language services in the UK. A small number of sympathetic older native Swedish Bible students are in contact via our Kristadelfianer Facebook page.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics and Hungary

With no mission visits taking place, the main emphasis has been on maintaining communication and providing welfare support where required. Several of our brothers and sisters continue to utilise Zoom, including Memorial services and other meetings with ecclesia's where they have an association. This has also enabled isolated brethren to take part in giving readings, prayers, and Bible talks. Others take part in weekly memorial services specifically held for them including for our brethren in Serbia, arranged each week with several brethren from the UK exhorting on a rota basis, along with support from other brethren and sisters.

The small group in Montenegro, continue to meet online with their fellow Russian brethren and sisters. We were delighted that it was possible for a baptism to take place in October of the wife of one of our brethren.

Bulgaria

The situation in Bulgaria remains largely unchanged. There are 15 baptised members, 5 brothers and 10 sisters, all based in the capital Sofia. They meet irregularly for breaking of bread, but it is certainly the case that without visits from the UK their motivation does suffer. No visits were possible in 2021 due to COVID-19.

Estonia

Unfortunately, we have not been able to visit because of lockdowns and the continued spread of COVID-19. Most of the year their border has been closed to UK visitors, but they are slowly changing their rules. We know that at least two of our long-standing contacts have died during this year. Contact with our brother and sisters in Estonia has been sporadic because they are elderly, do not speak any English and cannot cope with modern technology. One of our translators in Tallinn does keep in touch with one or two of them and informs us of their welfare. Two of our very elderly sisters we have not been able to obtain any response from, despite trying different methods of contact. We shall not know the true situation until we can visit in person.

During the year we have continued to send out each month both an exhortation and Bible study to our brothers and sisters in their own language. Once a quarter, we have sent out to all our contacts a Bible talk in their own languages, hoping that it may maintain their interest in God's word and with us. At the end of the year, we have sent to all our brothers and sisters and our regular friends an ALS preaching calendar as another means of keeping the Gospel before them and the great hope it contains.

Greece

Our brothers and sisters regularly join online breaking of bread meetings with an ecclesia in Canada, and we are also able to keep in touch with them via email and online. We also continue to gain contacts via our Greek-language website.

Israel

The brothers and sisters in Israel continue to meet together monthly at the recording brother's flat for a memorial meeting. A few of the older brothers and sisters have been unable to attend these meetings this year due to ill health but visits within country have been made to support them. International travel has not been possible due to restrictions. One elderly brother sadly fell asleep at the end of the year.

Moldova

No visits have been possible during 2021 but contact with our eight Moldovan Sisters has been maintained via telephone calls, the postal system, and WhatsApp. The Moldovans have continued to receive Isolation League material and other material. One Sister is able to 'attend' the weekly Breaking of Bread run for the brothers and sisters in Romania via Zoom.

Romania

Throughout the year the majority of our Romanian brothers and sisters have been meeting online twice a week, for Bible Class and Breaking of Bread meetings. In June we were encouraged by the baptism of a new sister at Ciupercenii

Vechi ecclesia. Also in June, we organised an online Bible Weekend, where we were able to share study, praise, and fellowship.

Our members continue to actively encourage and support one another through online, telephone, and face-to-face contact where possible. We have an active Sunday School at one ecclesia, and we continue to preach via our Romanian-language website.

South Caucasus

Our two Sisters who live in Rustavi, an ex-Russian enclave south of Tbilisi, the capital of Georgia, have been unwilling to travel to the Bible schools in Kiev in recent years. Contact has always been spasmodic with our sisters who live in poverty. There have been no visits in recent years. Contact by email through a sister in the UK has been useful. We have one brother in Yerevan, the capital of Armenia. He has travelled to different countries in a professional capacity but visits to meet him have not been possible. The only way of contacting him has been via email.

Turkey

The Ecclesias in Turkey consist mostly of Iranian refugees and asylum seekers. Others are living in Isolation in more than a dozen cities scattered around the country. There are around 250 to 300 brothers and sisters in total. It has been a great privilege to witness the formation of a new ecclesia of 11 Turkish brothers and sisters in Istanbul.

Refugee brothers and sisters in Turkey are under constant observation by the Turkish police often with the objective of deporting them back to Iran. Nevertheless, they continue to preach to their neighbours who are often themselves Christian converts who have crossed the border from Iran into Turkey. This activity has been curtailed due to COVID-19, resulting in just three baptisms in 2021 compared to 80 or so in 2020. There are a small number of people, mostly in isolation who having been interviewed are awaiting baptism, interviews having been conducted remotely by brothers in the UK.

There were no CBM visits during 2021. Regular contact is maintained with the Ecclesias both by regular meetings with ecclesial leaders and correspondence with individual members. Project aid has helped to provide computer equipment for three ecclesias to improve connectivity with the wider brotherhood and to organise their own Sunday services and study classes. Links are also provided for other to 'tune in' to bilingual services and studies offered in the UK. Weekly invitations to join classes offered every day / evening in the UK result in attendances of thirty or more brothers and sisters to many of these sessions and this has remained constant during the year.

Michael Harrison

WELFARE

It is remarkable how God works in our lives, in the lives of our community and in the works of the nations. Over the many years of CBM providing Welfare support, it is our usual practice to provide food aid in times of flooding and famine. It is usual to provide medical support for those who need emergency or life saving treatments. It is usual to care for the poor, widows and orphans. 2021 was not usual.

The level of welfare expenditure in 2021 was unprecedented and exceeds anything incurred in previous years by more than £100,000.

For the first time more money has been spent on Welfare in Europe than Africa. All the usual life events occurred, but for the second year running very few visits took place due to travel restrictions caused by Coronavirus. In country, work, movement and food was less problematic than 2020 in most places, but there were still some areas where life was still disrupted.

In Cameroon the civil unrest still persists which has made farming and living at home difficult, so regular support is required. In Turkey many are without work, state support or United Nations aid and struggle with daily living. Famines and other natural disasters again impacted on the lives of many thousands of our brothers and sisters.

We are mindful aid can easily become temptation and a distraction from the Gospel message. We are keen to only provide essential help that would not hinder the lives of the recipients. Hindering in the past has been spiritual, the love of money, power, status or resources corrupting those who should be loving the Lord their God and their neighbour. It can hinder emotionally and physically. Dependence on Welfare does not encourage people to work for their own bread. To this end a review of Welfare was carried out in December, the discussions following this may direct welfare in the future, should Our Father be willing.

In order to carry out our Lord's command to love one another, large amounts of money are spent proving that essential support to our brothers and sisters in Turkey as well as other areas like Cameroon and food stricken East Africa. Having said this, the unprecedented financial support expended in 2021 has been matched with the blessing of our Father and your generosity, with an exceptional increase in donations. That increase in donations has enabled us to continue to care for those most in need.

In total £511K was expended on Welfare in 2021. The detail of how this was distributed is provided in the accounts that follow in this report. The most significant requirements by type were:

Support for refugees in Turkey - £254k
Food Aid provision to Kenya, Malawi, Mozambique, Uganda, Zambia and refugees in East Africa - £137k
Support to Cameroon due to conflict - £25k

Marc Bilton

SAFEGUARDING

The CBM Safeguarding policy version was updated, approved, and adopted. Safeguarding issues are reviewed regularly. No incidents had been reported during 2021. A training video has been produced for field workers, who are expected to have viewed the video.

Steve Jefferies

PROJECT AID

Project Aid continues to be actively used to channel our charitable giving direct to causes. Requests are approved by an area Linkman. The up-to-the-minute status of projects and the submission of projects is via www.cbm.org.uk.

Giving to a specific project is a good way for an individual or an ecclesia to get involved in the various aspects of mission work:

* **Projects to supply ecclesial needs**

  Bible reference books, Funding to translate Christadelphian works, Laptop computers & printing equipment, Projectors for CBM preaching videos, Ecclesial maintenance, Latrines and sanitaryware, Benches/chairs/tables, Bicycle transport & maintenance, Roadside signs.

* **Assistance with personal needs for those in difficult circumstances**

  Spectacles: Adult literacy courses: Help to attend a Bible school / Youth Gathering etc.

* **Self-help schemes to promote employment prospects**

  Crops (coos, groundnut, rice, maize); Animals (sheep & goats, rabbits, chickens)
  Start-up costs for trading (dried fish, vegetables, second-hand clothing); Sewing machines.

Michael Green

THIS IS YOUR BIBLE

www.thisisyourbible.com is the online Bible course management system funded by the three CBMs. Its purpose is to encourage those who are seeking the Truth to engage with the site and enrol on a distance learning course. The site allows visitors to submit an answer to a basic Gospel-related question (e.g. Do Christians need to read the Old Testament?), read and watch related preaching materials, obtain an e-mail address of a Christadelphian they can write to directly, register for distance learning and browse topical articles. Key metrics for 2021 are as follows:

- 51,288 people visited the site
- 8,400 of these were from CBM UK areas
- 250 individual questions were asked and answered

Jon Hale

LITERATURE

New booklets on 'Developing an Ecclesia' and an 'Elders Handbook'. Small print runs have been produced and have been used in Uganda and Tanzania. Towards the end of the year an order for Swahili hymn books was placed to assist with worship in a number of the East African territories.

Ivor Southgate

CBM MEDIA

There are 195 videos have been completed in seven different languages (English 82, Krio 69, Mende 5, French 25, Swahili 3, Russian 10, Spanish 1). Additional pages have been added for Christian living in English and Krio. The 30-lesson Growing in Christ post baptismal course has been completed in English, including an introductory video. 10 lessons have been completed in the Christian living series and some of these will be used in the Sierra Leone CYC Gathering. A 7-part series on Developing an Ecclesia is underway. The Sierra Leone pilot is underway now that COVID-19 restrictions have been lifted.

Bob Fox

TRUSTEES' REPORT

A. REFERENCE AND ADMINISTRATIVE INFORMATION

The Christadelphian Bible Mission (abbreviated to 'CBM') was incorporated on 5 March 1993 and the company number is 2796412. The registered address is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The CBM is also registered with the Charity Commission and the registration number is 1020558.

TRUSTEES

During the year, the following have served as Trustees, who are also the Directors of the Company:

M J Basten ..... Chairman
P N Boyd ..... Secretary
D Jenkins ..... Treasurer
R M Bilton
R W Fox
M H Green
M D Harrison
S A Jefferies
J Mathias
J V R Morgan
M Sheppard ..... Retired 26.06.2021
I J Southgate ..... Appointed 26.06.2021
M D Whittaker

The trustees retiring by rotation at the AGM in June 2022 are R J Fox, M H Green, D Jenkins and J V R Morgan. R J Fox has indicated his desire to stand down, the other three are available for re-election. Trustees are appointed by members of the company at the AGM.

Principal Advisers

The addresses of the CBM's principal bankers and auditors are:

Principal Bankers:	Lloyds TSB plc, 16 Gentleman's Walk, Norwich, NR2 1LZ.
Auditors:	Azets Audit Services, Ty Derw Lime Tree Court, Cardiff Gate Business Park, Cardiff, CF23 8AB

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The CBM is a company limited by guarantee and has no share capital. In the event of the company being wound up each member is required to contribute an amount not exceeding £1. The operations of CBM are governed by the Memorandum and Articles of Association, which were agreed on 5 March 1993 and amended by special resolution on 24 June 2006.

Recruitment and Appointment of Management Committee (Council)

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of Council. Under the requirements of the Memorandum and Articles of Association one third of the members of Council must retire each year with those being longest in office retiring at the next Annual General Meeting. A retiring member of Council will be eligible to seek re-election.

Council has the authority to co-opt members to its number to fill any vacancy left open at any time. All co-opted members must either seek re-election at the Annual General Meeting following their appointment or step down from the post. Members of Council are elected by paper ballot at the Annual General Meeting.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity. The majority have been fieldworkers before appointment to Council. The officers of the company provide assistance to new trustees, as required, with a regular check-up on progress.

All new trustees receive a pack containing:

- Memorandum and Articles of Association
- The Charity Commission's guide "The Essential Trustee"
- Latest financial statements

Organisational Structure

The CBM Council may number between 10 and 15 members, dependent on the number of posts to be held. At present there are 12 trustees. Responsibility for the day to day running of each area covered by the CBM is delegated to Area Committees and through them to country linkmen. Budgetary control rests with Council, with individual linkmen determining how each country budget is to be spent in conjunction with their respective area committee.

The Council of the CBM, and its committees, meet four times a year, or as often as is necessary. Minutes of the committee meetings are submitted to Council.

Risk Management

CBM Council recognises their responsibility to keep risk at a minimum and have developed risk models in connection with their work on Missionary trips. An assessment of the risks that CBM and its workers might face, particularly in the field, has been prepared and contingency responses documented. A copy of this assessment is available from the Treasurer.

The CBM is supported by voluntary donations and legacies, the amount of which is outside the control of the Trustees. The greatest risk to continuing operations is a significant reduction in those donations and legacies, so that expenditure exceeds income.

The Trustees have taken steps to keep the Christadelphian Community informed both of its work and its financial position but are aware of the demands to that community from other charitable organisations. They have also taken steps to keep expenditure under close control. Budgets have been agreed consistent with the level of reserves held by CBM and forecasts of income from different sources to manage the company sustainably, allowing for growth in numbers of ecclesias, in countries visited and inflation. A budget framework previously set at a sustainable level in the light of the charities' balances was maintained for 2021. The Trustees plan to set budgets for ensuing years to allow the work to continue. They recognise that the reduction in the size of the Christadelphian community in the UK will make significant increases in income unlikely. In spite of this, Council reviews at each meeting the need for, and the direction of further publicity.

Because of the location and nature of a number of the ecclesias supported by CBM, the Trustees have identified that there is an inherent risk that funds will either not reach their intended recipient or will not be used by the recipient as the Trustees expected. The Trustees mitigate this risk by linkmen visiting each of their countries regularly and obtaining quality feedback from the intended recipient.

C. OBJECTIVES AND ACTIVITIES

The objective for which the company was established is defined in the Memorandum and Articles of Association and is *"to promote and advance the Christadelphian faith throughout the world"*. An essential element of this is the welfare of our brethren and sisters in overseas countries, many of whom live in conditions of great suffering.

The CBM currently operates in over 58 different countries throughout Africa, Europe and the Middle East. In 2022 it will continue, God willing, to promote and advance the Christadelphian faith in those countries, and in any others into which it is called.

The aim of the CBM in pursuing this objective is to increase the number of baptised brethren and sisters practising the Christadelphian faith throughout the territories in which it is active, support the growth in Biblical understanding of brethren and sisters in those territories and their ability to apply the teaching of the Bible to the practical circumstances of their lives. Additionally, it aims to support the essential wellbeing of brethren and sisters in the countries in which it operates, by meeting the provision of the essentials of life and medical needs, where they cannot be supported from their own resources, in a balanced way that does not place them in a significantly advantageous position in material benefits over the norm for the area in which they live.

Consistent with these aims the CBM seeks to have a strategy in place for each country in which it has been consistently active for a number of years, to move towards the long-term goal of independence from the UK. This assists with addressing the sustainability of the CBM and focuses on the need to develop a sufficiently mature and consistent number of brethren and sisters who have the ability and experience to maintain the ongoing operations related to the Christadelphian faith in their own country without the support of CBM. It is recognised that in the foreseeable future this will not be fully possible in many countries, especially in the need for financial support to fully fund activities, nevertheless CBM is working to move as close to this goal as practical in each case.

As local circumstances, the size of the Christadelphian community, length of operation and maturity vary in each of the 58 countries, the strategy for achieving the regular and long-term aims in each area is determined by the linkman as appropriate for the country for which he is responsible, subject to peer review by the members of the relevant area committee.

The most significant activities undertaken to support these aims, are:

1. Facilitating regular worship primarily through ensuring the availability of rent or building projects to furnish appropriate premises and teaching materials.
2. Supporting preaching through funding of advertising, provision of literature and participation of visiting brethren and sisters.
3. Undertaking visits to review and advance the operations of CBM in each country, working with local brethren and sisters to understand and develop an appropriate plan and organisation for each country.
4. Facilitating and / or participating in Bible Schools, Workshops and Classes for the development of brethren and sisters.
5. Providing welfare support to address genuine cases of need.

All CBM workers are volunteers who derive no personal benefit from CBM whatsoever. It is not possible to state categorically the number of volunteers involved in CBM work, but it is estimated to be in excess of 850 worldwide. The work covered includes: fieldworkers visiting countries overseas, correspondence leaders, correspondence tutors both in the UK and overseas, linkmen, welfare teams and fundraisers. Individuals may be employed to run offices in the overseas country but are paid by the local Ecclesial setup and are not employed by CBM. The Linkman will take steps to ensure that the remuneration levels of paid workers

are fair for the area but not excessive for the skills required, without getting involved in the remuneration setting process itself.

In 2021 the ability of the charity to meet its objectives was again hindered by the continuing global Covid-19 pandemic, which prevented the majority of planned overseas visits from being carried out. Area teams used technology in order to maintain support remotely as well as could be achieved depending upon the connectivity available in the countries for which they are responsible.

D. ACHIEVEMENTS AND PERFORMANCE

Reports on the activities of the CBM for 2021, showing the achievement of each team, are contained on pages 3 to 15 of this report. These detail the visits and projects, including online activities that have been used to meet the objectives. It has again been a fruitful year, under God's blessing, despite the difficulties which have restricted local activities as well as visits, with reports of over 2785 baptisms and many initiatives to teach and develop Brothers and Sisters and contacts, noted in this report. Because of the nature of the work, teams do not have targets to meet. It is, therefore, difficult to review performance. However, during the year the level of activities in each country and response rates have been reviewed and changes made where necessary.

E. FINANCIAL REVIEW

The Statement of Financial Activities of the CBM for 2021 and the Balance sheet at 31 December 2021, together with associated explanatory notes, are given on pages 27 - 44 of this Trustees' Report.

Total income for 2021 increased by 34.5% compared with 2020. **Total expenditure** increased by 28.5% compared with 2020. Expenditure from unrestricted funds rose 25% and from restricted funds by 30%. The increase from restricted funds being driven by welfare spending. Details of significant movements in the Funds are given in the following paragraphs. Governance and support costs are 1.9% (2020:2.5%) of total income for the year.

The **General (Preaching) Fund** incurred expenditure of £337K (2020: £268K) which represents a 25% increase on 2020, although spend remained significantly below budgeted levels.

Total unrestricted **Legacies** received or receivable in 2021 were £462k (2020: £398k), which represents 27% of income during the year. The Fund covers any excess of expenditure over income from the General (Preaching) Fund, allows for building of halls and allows for the expansion of preaching work into new areas. Legacies specifically for the Welfare Fund of £55k (2020: £31k) were received during the year.

Expenditure from the **Welfare Fund** in 2021 was £511k (2020: £340k), This exceptionally high level of spending, which is the largest amount spent in this area in a single year (amounting to an increase of 34.5% on the welfare spend in 2019, the largest previous annual figure) was as a result of support provided for those whose livelihood was severely impacted by Covid-19, together with the amount of Food Aid support provided in response to natural disasters in parts of East Africa. The welfare fund received £567K (2020 £202k), in income during the year, which was an increase of 181% on 2020 due to the generosity of the Christadelphian Community both in the UK and overseas, when made aware of the needs. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £130k against around 220 projects overseas (2020: 89K). **Hall and Building Fund** expenditure of £102k covered projects in Democratic Republic of Congo, Kenya, Nigeria, Sierra Leone, Uganda and Zambia. Again, the pandemic limited the number of projects which could proceed, being supported by both of these funds. The **Bible Missionary** expenditure was £18k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure also of £12k bought

Bibles for those brothers and sisters unable to afford one for themselves, particularly in Africa. Council decided towards the end of 2021 that this fund should also support the provision of hymn books.

Total Balances at the year-end increased by £685k compared with 31 December 2020 and now stand at £3.843m. These high balances allow a budgeted pattern of overspend against regular forecastable income and they reflect unpredictable legacy income; we are able to continue to plan with confidence and support the level of building activity carried out in recent years because of the balances. Additionally, the balances have enabled us to sustain our preaching and to respond quickly to the large calls for emergency welfare aid that Council receives from time to time. The current pandemic of Covid-19 continues to require a high level of welfare support, which together with regular natural disasters experienced in East Africa is likely to see another high level of welfare expenditure during 2022.

Reserves

It is the policy of the Christadelphian Bible Mission to maintain the General Fund Balance at a minimum of £150,000 so as to provide an adequate level of working balance in that Fund. In the event that it does fall below that figure a transfer is made from the Legacy Fund to restore the balance to £150,000.

The Trustees also seek to maintain reserves equivalent to the value of the constructive liabilities for a period of three years, in order that should income diminish significantly, the obligations of the CBM could be serviced for this period while the charity redefines its activities to meet this newsituation.

The total reserves of the CBM at 31 December 2021 were £3.843m, an increase of £685k from 2020. It is not the policy of the CBM to maintain high levels of reserves but to use them to pursue its objective of preaching. The CBM expects to support a full programme of activity once the ability to travel is no longer restricted and to take steps to replace some of the activity that has not been possible due to the pandemic. However, it is essential to keep a reasonable level of reserves so that expenditure can be funded in advance of the receipt of regular income and, also, funds are available to meet emergency situations such as the repatriation of a fieldworker from overseas in case of an emergency.

Investment Policy

At the year-end £3.060m in funds is invested. Investment funds are held partly in "high-interest" bearing fixed term bank or building society accounts with maturation dates of one or two years. These accounts offer slightly better rates of interest within the minimal levels currently available without tying the funds up for too long. Funds in accounts of this type were £1.395m.

The remaining investment funds are held in an ethical investment vehicle, to prudently secure and enhance the value of the company's reserves until they are required to support expenditure. In addition to dividend income of £31.5K the value of the portfolio increased by £74k during 2021. The value of this investment was £1.665m at 31 December 2021.

F. PLANS FOR FUTURE PERIODS

The stated objective of the CBM is the promotion and advancement of the Christadelphian faith throughout the world. Since 2000 other organisations in the Christadelphian Community have taken responsibility for Asia, the Pacific and the Americas, allowing CBM to focus its efforts in Africa, Europe and the Middle East. Plans for the future include ensuring that those countries where we have had a presence for some considerable time should move to increasing self-sufficiency, and this is recognised as the ultimate objective for all countries in which we work. This process will allow development work in some areas where we are not currentlyworking.

In all countries, members are encouraged to teach the Bible to those they meet, with active support from CBM tutors in the UK or their own country. New ecclesias are formed when there are sufficient members

and they are encouraged to move toward self-sufficiency for both preaching and welfare needs and move away from a reliance on the UK initiating outreach to the local community. Developing interest in new countries is always slow; work is usually initiated by newspaper advertising or the Internet, often using the website jointly sponsored with CBM of the Americas and Australasian CBM.

Impact of Covid-19

The pandemic and the international response to address it disrupted the Charity's plans in 2021 more than was hoped at the time of last year's report. CBM's ongoing commitment to provide financial support for rent and other legal and operational requirements in many of our territories continued to be met, but budgeted expenditure although larger than in 2020 was still significantly reduced, largely as a consequence of the limited amount of international travel that was possible.

The CBM Welfare committee, comprising the Welfare Secretary, Chairman, General Secretary, Treasurer and East and West Africa Secretaries agreed in April 2020 a framework for responding to need within the Christadelphian Communities in Africa, which are more numerous than those supported in Europe, also taking into account detailed information on the level of support likely to be required by Iranian (Christadelphian) refugees in Turkey. The framework is designed to provide assistance in an even handed and sustainable way, taking account of the CBM's core welfare principles. This framework guided the exceptionally large amount of welfare spending incurred in 2021 and a further welfare review was initiated at the end of the year.

The ability of the CBM to maintain activity at current levels depends on continuing receipt of legacy income. Legacy income is variable and cannot be forecasted. The Charity is managed to maintain reserves to support activity over a three-year period, allowing time for strategy to be adjusted to respond to changing levels of income. Forecastable income to the General Fund runs at approximately 400K per annum, this was exceeded in 2021 with donors responding to the challenges created by the pandemic, particularly with strong individual donations, both regular and one off, which also generated an increased amount of gift aid.

CBM workers creatively use technology and other initiatives to engage with Christadelphian's and contacts in the mission areas that would normally be visited. In parts of Europe particularly, the very encouraging developments of 2020 continued where online platforms increased the fellowship opportunities available to the Brethren and Sisters we support. The CBM Media project to provide digital materials to ecclesias in the mission field begun in 2020 has remained a significant focus in 2021 and in plans for 2022.

G. TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of Christadelphian Bible Mission for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting 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 and of the income and expenditure of the charitable company for that period. 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 judgments and accounting 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 charitable company 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

AUDITORS

Azets Audit Services, who have conducted the audit, was appointed as the charitable company's auditors at the 2021 AGM.

Auditors' limitation of liability

The Trustees have agreed that the auditors' liability for any economic loss or damage suffered by the charity arising out of or in connection with their audit services shall be limited, unless it arises through the auditors' willful default of their obligations.

I. PUBLIC BENEFIT

The Trustees acknowledge their requirement to demonstrate that CBM has a charitable purpose that is for the public benefit. Details of how CBM has achieved this are provided on pages 3 - 15 of this report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities CBM should undertake.

J. FUNDRAISING

The Christadelphian Bible Mission was set up to act on behalf of the Christadelphian Community in the UK to promote and advance the Christadelphian faith throughout the world. Funds are exclusively received from the Christadelphian Community, primarily within the UK, but with a small number of donations from Christadelphians in The Netherlands, Germany and the United States. Funds are received from three sources:

- Collections taken by Christadelphian Ecclesias (congregations) during their Sunday worship
- Individual donations from Christadelphians in the UK
- Legacies left by Christadelphians in their estates

To maintain the flow of donations the Trustees seek to keep the Christadelphian Community in the UK informed about the activities and affairs of the CBM. This is carried out by the circulation of the legal Annual Report and Accounts and a brochure style summary distributed to Christadelphian Ecclesias in the UK and those members who attend the AGM. Occasional Newsletters by print or email are circulated to the Recording Brethren / Secretaries of Christadelphian Ecclesias in the UK and those members who have opted in to receive email communication. Trustees and CBM workers also make presentations at Christadelphian Ecclesias or gatherings from time to time.

The Trustees do not believe it appropriate to their circumstances to appoint a professional fundraiser or any other person to raise funds on behalf of CBM.

Due to the nature of the fundraising activity undertaken with no direct approach to individuals being undertaken the Trustees have not subscribed to any fundraising standards or scheme for fundraising regulation. The CBM has received no complaints concerning fundraising or fundraising activities.

The Trustees manage the information distributed to encourage donations to support the work of the Charity, primarily through the Trustee appointed as Publicity Secretary. They are satisfied that the approach taken does not unreasonably intrude on anyone's privacy, is not unreasonably persistent and does not place undue pressure on any person to give money or property.

Approved and signed on behalf of the Trustees

P Boyd (Secretary) 26th February 2022

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Opinion

We have audited the financial statements of Christadelphian Bible Mission for the year ended 31st March 2021 which comprise the consolidated Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2021, and of the charity's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Report of the Trustees , other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report[6]. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or

otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and report in accordance with this Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 . Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services

Chartered Accountants and Statutory Auditors

Ty Derw

Lime Tree Court

Cardiff Gate Business Park

Cardiff

CF23 8AB

Date 07-07-2022

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

THE CHRISTADELPHIAN BIBLE MISSION

Statement of Financial Activities for the year ended 31st December 2021

Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2021	Total All Funds 2020
Income and endowments from:		£	£	£	£
Donations and legacies	3	954,522	718,253	1,672,775	1,222,427
Charitable activities	4	-	18,709	18,709	16,097
Other trading activities	5	1,003	-	1,003	1,622
Investments	6	44,668	-	44,668	51,033
Total		1,000,193	736,962	1,737,155	1,291,179
Expenditure on:					
Charitable activities	7	322,131	772,001	1,094,132	844,320
Other	9	32,216	-	32,216	31,846
Total	10	354,347	772,001	1,126,348	876,166
Gains on investments	12	73,903	-	73,903	11,003
Net income/(expenditure)		719,749	(35,039)	684,710	426,016
Transfers between funds	11	(35,000)	35,000	-	-
Net Movement in Funds for the year		684,749	(39)	684,710	426,016
Reconciliation of funds: Total Funds brought forward at 1 January 2021	16, 17	2,525,254	633,022	3,158,276	2,732,260
Total Funds carried forward at 31 December 2021	16,17	3,210003	632,983	3,842,986	3,158,276

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006

All activities are continuing

The Notes on pages 30 - 44 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION
Balance Sheet at 31 December 2021

	Notes	2021	2020
Fixed Assets		£	£
Investments	12	3,059,667	2,348,885
Current Assets			
Debtors	13	76,299	343,786
Cash at bank and in hand		933,130	701,706
		1,009,429	1,045,492
Current Liabilities			
Creditors: amounts falling due within one year	14	(35,360)	(78,989)
Net current assets		974,069	966,503
Total assets less current liabilities		4,033,736	3,315,388
Provision for Constructive Liability	15	(190,750)	(157,112)
Net Assets	16	**3,842,986**	**3,158,276**
Funds			
Unrestricted Funds:			
General	17	800,793	634,338
Legacy	17	2,409,210	1,890,916
Restricted Funds:			
Welfare	17	287,058	230,669
Buildings Fund	17	182,953	249,566
Project Aid Fund	17	106,518	120,631
Bible Missionary Fund	17	17,809	16,911
Bible Fund	17	38,645	15,245
Total Funds	17	**3,842,986**	**3,158,276**

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2021 although an audit has been carried out under section 144 of the Charities Act 2011. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime

Approved on behalf of the Council of the Christadelphian Bible Mission on 26th February 2021 and signed on its behalf by

M J. Basten

M Basten – Chairman

D Jenkins – Treasurer

The Notes on pages 30 - 44 form part of the financial statements

CHRISTADELPHIAN BIBLE MISSION
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	2021	2020
		£	£
Net cash provided by/(used in) operating activities	20	**823,635**	91,679
Cash flows from investing activities:			
Proceeds from sale of investments		**925,474**	176,199
Interest Received		**44,668**	51,033
Purchase of investments		**(1,512,398)**	(384,573)
Net cash provided by (used in) investing activities		**(542,256)**	(157,341)
Change in cash and cash equivalents in the reporting period		**281,379**	(65,662)
Cash and cash equivalents at the beginning of the reporting period		**766,555**	832,217
Cash and cash equivalents at the end of the reporting period	20	**1,047,935**	766,555

The Notes on pages 30 - 44 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

1. Accounting Policies

Legal Form

The company was incorporated in England and Wales and its registered office is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The charity is a charitable company.

Basis of Preparation

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Presentation of the accounts on a going concern basis

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Taxation

As a registered charity, The Christadelphian Bible Mission is entitled to the exemption from taxation in respect of income and capital gains received with sections 478-489 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Foreign Currency

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

Recognition of income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donations

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

Tax reclaim on donations and gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends
This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure Recognition and Irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees' report and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Buildings and land overseas
The policy of the charity is to fund a number of purchases of land and the construction of buildings in mission areas. These assets are purchased to enable the local members to worship and give them a meeting room. Where possible these are registered in the name of the local community, but in those

countries where the local organisation is not recognised, the assets are held in the name of the UK charity as a nominee for purposes of protection of the asset against confiscation or dispute, or where this is not possible by trustees appointed in the Country with sufficient independence from one another and standing to provide adequate protection.

CBM have no control over the use of such assets and none of the rewards of ownership. The charity has no real powers to force a sale or to recover the proceeds of a sale if one is made. In reality the assets are not controlled by the charity, the name on legal documents is simply as a nominee and procedural and the substance of the land and buildings purchased is that they are charitable expenditure that passes out of the hands of the charity when purchased. Consequently, all purchases of land and buildings are written off in the year in which expenditure is incurred.

Investments

The policy of the charity is that the majority of its funds are split between readily accessible "high interest" bearing bank/building society accounts and an investment vehicle from which funds if required could be withdrawn in a staged manner with little notice. These arrangements are made to maximise income and to provide a measure of security for the company's reserves against inflation and other factors. Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Investment income plus associated tax recoverable is credited to income when received, using statement dates for dividends.

Stocks of literature

These stocks are written off in the year in which expenditure is incurred as they have no net realisable value.

Cash at Bank

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Provisions for liabilities – constructive liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

The charity understands the need to make provision for constructive liabilities. The SORP requires a charity to recognise liabilities arising from funding commitments and constructive obligations.

Evidence of a constructive obligation exists where:

a. the commitment made by the charity is specific, e.g. a promise is made to provide a particular service or grant funding;

b. this commitment is communicated directly to specific beneficiaries or grant recipients; and

c. there is an established pattern of practice that indicates to the recipients of services or funding that the charity will meet its commitment.

The policy of the charity is to recognise those liabilities established by past patterns in connection with regular payments made that it would be valid for the recipient to expect. In particular this relates to rent of properties and regular preaching grants made.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

The Unrestricted Funds are as follows:

General (Preaching) Fund covers all the general preaching work, pastoral work and administration costs of the Christadelphian Bible Mission. Funding is received by donations from Ecclesias and individual brethren and sisters.

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

Legacy Fund Most legacy receipts do not have any restriction and are credited to the General Legacy Fund to be used wherever necessary in the work of the CBM. If the legacy has a restriction placed on it then it will be credited to the relevant fund.

The Restricted Funds represent monies donated for specific purposes. Thus the:

Welfare Fund is for the support of brethren and sisters overseas in need,
Disaster Fund is for emergency use for support following the effects of natural disasters,
Buildings Fund is for the construction and repair of Ecclesial Halls,
Project Aid Fund is for expenditure on specific projects.
Bible Missionary Fund (BMM Fund) relates to a quarterly Magazine that includes news from all missionary areas.
Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. The amount shown in the accounts represents the amount designated by Council at the year end, plus restricted donations made during the year.

2. Critical Accounting Estimates
In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

3. Income from Donations and Legacies

	2021			2020		
	Donations – Non Gift Aid	Donations - Gift Aid	Legacies	Donations – Non Gift Aid	Donations - Gift Aid	Legacies
Unrestricted Funds	£	£	£	£	£	£
General Fund	315,745	177,185	-	363,772	130,819	-
Legacy Fund	-	-	461,592	-	-	398,302
	315,745	177,185	461,592	363,772	130,819	398,302
Restricted Funds						
Welfare Fund	402,449	109,978	54,590	144,390	26,108	31,143
Buildings Fund	35,305	-	-	27,580	-	-
Project Aid Fund	89,146	26,785	-	76,756	21,050	-
Bible Fund	-	-	-	7	2500	-
	526,900	136,763	54,590	248,733	49,658	31,143
Total Funds	842,645	313,948	516,182	612,505	180,477	429,445
			1,672,775			1,222,427

4. Income from Charitable Activities

	2021 £	2020 £
Bible Missionary Magazine Sales	18,709	16,097
Totals	18,709	16,097

5. Income from Other Trading Activities

	2021 £	2020 £
Stamp Sales	883	1,278
Book Sales	120	344
Totals	1,003	1,622

6. Income from Investments

	2021 £	2020 £
Interest receivable on short term cash deposits	13,183	27,828
Dividend Income	31,485	23,205
Totals	44,668	51,033

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

7. Expenditure on Charitable Activities

A split between grants payable and cost of activities is broadly determined as:
"Grants" are amounts paid directly to brethren and sisters and Ecclesias overseas for ecclesial support and to give welfare/famine/refugee support over which the CBM Trustees have no control.
"Cost of Activities" represents amounts paid either overseas or in the UK to meet specific costs for ecclesial and preaching support or to give welfare/famine/refugee support identified to CBM, over which the CBM Trustees retain control until the debt is settled

	2021		2020	
	Grants	Cost Of Activities	Grants	Cost Of Activities
Unrestricted Funds	£	£	£	£
General Fund	88,297	233,834	99,245	151,645
Legacy Fund	-	-	-	-
	88,297	233,834	99,245	151,645
Restricted Funds				
Welfare Fund	393,185	117,443	209,397	130,937
Disaster Fund	-	-	-	-
Buildings Fund	-	101,918	-	132,489
Project Aid Fund	-	130,044	-	88,770
BMM Fund	-	17,811	-	16,219
Bible Fund	-	11,600	-	15,618
	393,185	378,816	209,397	384,033
Total Funds	481,482	612,650	308,642	535,678
		1,094,132		844,320

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

7. (Continued) Expenditure on Charitable Activities by Region

2021	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
Unrestricted Funds	£	£	£	£	£	£
General Fund	142,006	109,324	13,776	12,005	8,592	36,428
Legacy Fund	-	-	-	-		-
	142,006	109,324	13,776	12,005	8,592	36,428
Restricted Funds						
Welfare Fund	146,538	62,437	274,345	3,930	1,320	22,058
Buildings Fund	33,741	68,177	-	-	-	-
Project Aid Fund	45,168	33,924	23,238	1,300	946	25,468
BMM Fund	-	-	-	-	-	17,811
Bible Fund	7,242	4,158	200	-	-	-
	232,689	168,696	297,783	5,230	2,266	65,337
	374,695	278,020	311,559	17,235	10,858	101,765
Total Funds						1,094,132

2020	East Africa	West Africa	East Europe	West Europe	Other
Unrestricted Funds	£	£	£	£	£
General Fund	122,710	91,700	23,674	(5,118)	17,924
Legacy Fund	-	-	-	-	-
	122,710	91,700	23,674	(5,118)	17,924
Restricted Funds					
Welfare Fund	95,577	62,053	14,403	163,417	4,884
Buildings Fund	97,276	35,213	-	-	-
Project Aid Fund	39,257	30,300	7,721	1,798	9,694
BMM Fund	-	-	-	-	16,219
Bible Fund	13,392	2,165	-	61	-
	245,502	129,731	22,124	165,276	30,797
	368,212	221,431	45,798	160,158	48,721
Total Funds					844,320

The Expenditure on Charitable Activities for each of the Restricted Funds relates to monies raised for the specific purpose of each of those Funds. These purposes are given in Note 1 and the expenditure from each Fund is restricted to the purposes for which it was raised.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

8. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totalled £85,714 (2020: £65,434).

	2021		2020	
	£	No.	£	No.
Trustee Payments				
Overseas trips - Trustees own costs	8,121	(5)	5,768	(4)
Non-Trustee costs paid via Trustee	77,256	(7)	59,411	(5)
Travel costs to meetings	-	-	-	-
Office expenses	337	(1)	255	(1)
	85,714		65,434	

During the year 4 Trustees (2020 :4) went on overseas missionary visits to 3 countries (2020 :3) There was no Trustees' remuneration paid during the year. During the year 8 trustees donated £3,946 to the charity (2020: 7, £6,071). There were no other "related party" transactions.

9. Expenditure on Other

	2021	2020
	£	£
Stationery, Postages and Other Office Costs	227	-
Mission News, including distribution	-	-
Zoom Charges	452	
Bank Current Account & Exc. WU Charges	2,647	1,652
Corporate Insurance Policy	620	1,804
Investment advice & Management	17,647	14,282
Just Giving Fees	216	216
Total General Fund Support Costs	21,809	17,954
AGM Costs, including Annual Report		255
Audit Fee	5,970	5,850
Legal & Professional Costs	1,800	-
Trustee Expenses		-
Trustee Indemnity Insurance Policy	2,637	7,787
Total General Fund Governance Costs	10,407	13,892
	32,216	31,846

10. Total resources Expended

Total resources expended includes an audit fee of £5,970 for 2020 (2020 £5,850).

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

11. Transfers between funds

2021	Unrestricted Funds		Restricted Funds		
Transfers between Funds were made as follows:	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Legacy to General re Deficit for year	-	-	-	-	-
Legacy to Restricted Funds to fund activities	-	(35,000)		-	35,000
Totals	-	(35,000)	-	-	35,000
		(35,000)			35,000

2020	Unrestricted Funds		Restricted Funds		
Transfers between Funds were made as follows:	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Legacy to General re Deficit for year	-	-	-	-	-
Legacy to Restricted Funds to fund activities	-	(220,000)	200,000	-	20,000
Totals	-	(220,000)	200,000	-	20,000
		(220,000)			220,000

12. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£	£	£
Valuation at 31 December 2020	1,302,591	981,445	64,849	2,348,885
Additions	795,000	718,275	(187,643)	1,325,632
Disposals	(702,591)	(222,883)	222,883	(702,591)
Investment Charges	-	-	(17,647)	(17,647)
Equalisation	-	(877)	877	-
Investment Income	-	-	31,485	31,485
Gain on Investments	-	73,903	-	73,903
Valuation at 31 December 2021	1,395,000	1,549,863	114,804	3,059,667

Included within the listed investments above is cash contained in the portfolio totalling £114,805 (2020: £64,849).

13. Debtors: due within one year

	2021 £	2020 £
Inland Revenue – Gift Aid recoverable	9,735	7,811
Other Debtors and Prepayments	66,564	335,975
Totals	76,299	343,786

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

14. Creditors: amounts falling due within one year

	2021 £	2020 £
Other Creditors	35,360	78,989
Totals	35,360	78,989

15. Constructive Liability

2021	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
Unrestricted Funds	£	£	£		£	£
General Fund	110,497	50,508	8,690	9,140	2,495	9420
Legacy Fund	-	-	-		-	-
	110,497	50,508	8,690	9,140	2,495	9,420
Restricted Funds						
Welfare Fund	-	-	-		-	-
Disaster Fund	-	-	-		-	-
Buildings Fund	-	-	-		-	-
Project Aid Fund	-	-	-		-	-
BMM Fund	-	-	-		-	-
Bible Fund	-	-	-		-	-
	-	-	-		-	-
Total Funds	110,497	50,508	8,690	9,140	2,495	9,420

190,750

2020	East Africa	West Africa	East Europe	West Europe	Other
Unrestricted Funds	£	£	£	£	£
General Fund	94,009	44,253	8,720	10,130	-
Legacy Fund	-	-	-	-	-
	94,009	44,253	8,720	10,130	-
Restricted Funds					
Welfare Fund	-	-	-	-	-
Disaster Fund	-	-	-	-	-
Buildings Fund	-	-	-	-	-
Project Aid Fund	-	-	-	-	-
BMM Fund	-	-	-	-	-
Bible Fund	-	-	-	-	-
	-	-	-	-	-
Total Funds	94,009	44,253	8,720	10,130	-

157,112

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

16. Analysis of Net Assets between Funds

Fund Balances at 31 December 2021 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,059,667	-	3,059,667
Current Assets	367,378	642,051	1,009,429
Current Liabilities	(26,292)	(9,068)	(35,360)
Constructive Liabilities	(190,750)	-	(190,750)
Totals	3,210,003	632,983	3,842,986

Fund Balances at 31 December 2020 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	2,348,885	-	2,348,885
Current Assets	355,543	689,949	1,045,492
Current Liabilities	(22,062)	(56,927)	(78,989)
Constructive Liabilities	(157,112)	-	(157,112)
Totals	2,525,254	633,022	3,158,276

17. Movement on funds for the Year

2021	Balance 01.01.21	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.21
Unrestricted Funds	£	£	£	£	£	£
General Fund	634,338	503,156	(336,701)	-	-	800,793
Legacy Fund	1,890,916	497,037	(17,646)	(35,000)	73,903	2,409,210
	2,525,254	1,000,193	(354,347)	(35,000)	73,903	3,210,003
Restricted Funds						
Welfare Fund	230,669	567,017	(510,628)	-	-	287,058
Buildings Fund	249,566	35,305	(101,918)	-	-	182,953
Project Aid Fund	120,631	115,931	(130,044)	-	-	106,518
BMM Fund	16,911	18,709	(17,811)	-	-	17,809
Bible Fund	15,245	-	(11,600)	35,000	-	38,645
	633,022	736,962	(772,001)	35,000	-	632,983
Total Funds	3,158,276	1,737,155	(1,126,348)	-	73,903	3,842,986

Transfers relate to the replenishment of funds with little or no income to meet expected expenditure.

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

17. (Continued) Movement on Funds for the Year (Comparison)

2020	Balance 01.01.20	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.20
Unrestricted Funds	£	£	£	£	£	£
General Fund	398,040	504,753	(268,454)	-	-	634,338
Legacy Fund	1,673,399	440,796	(14,282)	(220,000)	11,003	1,890,916
	2,071,439	945,548	(282,736)	(220,000)	11,003	2,525,254
Restricted Funds						
Welfare Fund	369,362	201,641	(340,334)	-	-	230,669
Buildings Fund	154,475	27,580	(132,489)	200,000	-	249,566
Project Aid Fund	111,595	97,806	(88,770)	-	-	120,631
BMM Fund	17,033	16,097	(16,219)	-	-	16,911
Bible Fund	8,356	2,507	(15,618)	20,000	-	15,245
	660,821	345,631	(593,430)	220,000	-	633,022
Total Funds	2,732,260	1,291,179	(876,166)	-	11,003	3,158,276

18. Legacies

Legacies are included in income upon the entitlement becoming legally enforceable and there being sufficient certainty as to the amount. At 31 December 2021 no outstanding legacies had been notified (2020: £250k).

19. Employees

The Christadelphian Bible Mission does not employ any staff, volunteers undertaking all work.

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

20. Reconciliation of Net Income / (Expenditure) to Net Cash Flow from Operating Activities

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	684,710	426,016
Adjustments for:		
(Increase)/decrease in debtors	267,487	(268,902)
Investment income	(44,668)	(51,033)
Gains on investments	(73,903)	(11,003)
Increase/(decrease) in creditors	(9,991)	(3,399)
Net cash provided by/(used in) operating activities	823,635	91,679
Analysis of Cash and Cash Equivalents		
Cash held in investments	114,805	64,849
Cash in hand	933,130	701,705
Total Cash and Cash Equivalents	1,047,935	766,554

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2021	2020
Carrying amount of financial assets		
Instruments measured at fair value through profit and loss	1,549,862	981,445

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

23. Comparative Statement of Financial Activities

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2020	Total All Funds 2019
Income and endowments from:		£	£	£	£
Donations and legacies	3	892,893	329,534	1,222,427	970,151
Charitable activities	4	-	16,097	16,097	16,636
Other trading activities	5	1,622	-	1,622	3,010
Investments	6	51,033	-	51,033	22,684
Total		945,548	345,631	1,291,179	1,012,481
Expenditure on:					
Charitable activities	7	250,890	593,430	844,320	1,274,062
Other	9	31,846	-	31,846	23,582
Total	10	282,736	593,430	876,166	1,297,644
Gains on investments	12	11,003		11,003	30,796
Net income/(expenditure)		673,815	(247,799)	426,016	(254,367)
Transfers between funds	11	(220,000)	220,000	-	-
Net Movement in Funds for the year		453,815	(27,799)	426,016	(254,367)
Reconciliation of funds: Total Funds brought forward at 1 January 2020	16,17	2,071,439	660,821	2,732,260	2,986,627
Total Funds carried forward at 31 December 2020	16,17	2,525,254	633,022	3,158,276	2,732,260

CHRISTADELPHIAN BIBLE MISSION

England & Wales - Charity number 1020558

Accounts

Company Number 2796412

The Christadelphian Bible Mission

Annual Report and Account

2020

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

If ever we needed to be reminded that the Lord God rules in the Kingdom of men, then the year 2020 was that year. With all the careful planning and budgeting that had been done in 2019 (of course God willing) in fact very little of that actually took place due to the Covid19 pandemic that struck the world.

So far only a small number of our brothers and sisters to our knowledge have suffered with this virus; most of these occurring in East Europe. For reasons that we can only speculate on, we are pleased to report that in God's mercy Covid19 has so far not ravaged Africa in the way that it has done in Europe.

It was the year when we were guided to think differently. A few overseas visits did take place in January and February, but from then on, we were forced to be creative. In most cases this has had some very beneficial results. In many cases our brothers and sisters in other countries have responded by taking a larger role in the leadership and guidance of their countries. The Gospel has continued to be preached and there are numerous examples of baptisms taking place, particularly in Africa. With travel being limited we have been experimenting with the use of smart projectors being sent abroad. Local brothers are then using these with video presentations sent from the UK via our cbmmedia.org project. Many countries have actually had more fellowship than in previous years with extensive usage of zoom to hold remote, but more regular Breaking of Bread services.

Although our spend on travel has been minimal, the need for more welfare funding has occurred. Covid19 has caused many of our brothers and sisters to lose their employment. Support has been provided. The year also finished with poor harvests in East Africa, particularly Mozambique, and again support has been provided.

One of the signs of the times in Luke 21 is that of pestilences alongside those of famine and war. In this sick, restless world we pray that 2021 will be the year that our Lord returns. Until he comes, we do not know how much more chaos will occur in this world; However, we pray that by God's grace we can continue to work together as brothers and sisters across Europe and Africa to encourage each other until he returns.

Mark Basten

CBM and Covid19

Whilst this report contains information from the various areas which are looked after by C.B.M (UK) it does not contain the usual detail of visits made to C.B.M. areas. This is largely because very few visits took place during 2020. This was an inevitable result of the Covid19 pandemic. For a Mission organisation not to have mission visits must be very unusual and would have been unthinkable at one time. However apart from a few visits in the early part of the year it was not possible to go to see brothers and sisters and contacts in distant lands, not just because of all the regulations, but also because it would have been unwise to risk taking the virus to others. It seems unlikely that visits will be able to resume on a wider scale until the latter part of 2021.

The year has not been without positive outcomes however, for much use has been made of modern technology in many territories, so that isolated members are able to have contact with others on a much more regular basis. There have been Breaking of Bread meetings and Bible Study and Reading Groups using one or other of the platforms available, and the inevitable and necessary committee work needed to facilitate such activity has also been made so much easier by such meetings. Welfare has played a large role but demands on the Welfare Fund have not been as large as were at one time expected.

CBM Council seeks the continuing prayers of the brotherhood for those who we are for the moment unable to visit. The rest of this report gives the detail by country.

WEST AFRICA

There is nothing to report for either Angola or the Benin Republic.

Burundi

There were no lockdowns or restrictions for Memorial meetings, but each ecclesia took strict measures to provide water and soap for the washing of hands prior to breaking bread and drinking wine. The government still wants to see Associations and Religious Organisation contributing to the progress of the country. Preaching activities are going well in Bukinanyama, Musasa, Kavumu, Gitega, Giterani, Kirundo, and established ecclesias in the country. New outreach activities are being launched - Burundian brothers have been encouraged to get more involved in reaching out to native Burundians; and a WhatsApp group has enabled more to be done locally – teaching activities with daily Bible reading and discussion, and with the spread of news and the exchange of ideas with other ecclesias. The Christadelphian Instructor, a booklet on The Devil and some other important teachings have been translated into Burundian languages; and the Burundian hymn book is still work in progress.

Cameroon

The internal conflict that has been troubling Cameroon since it flared up into strikes, sporadic violence, and displacement of sections of the population has sadly continued during 2020 with little sign of improvement. Inevitably along with Covid19 pandemic there have been widespread detrimental effects to ecclesial activity. There have been cases of brethren being kidnapped then released, and at least one brother and sister have lost their lives as a direct result of the conflict. However not all the news is negative, and we have been blessed by our heavenly Father in many ways.

Just under half of the ecclesias continue to operate, and there have been fraternal gatherings at Benakuma, Tole, Buea and Bonaberi, and also a Sisters' class. The event at Benakuma attracted over 300 Brothers and Sisters and interested friends, and a similar event is planned for January 2021. We anticipate several baptisms to result from these efforts. There have been 15 baptisms overall and again we anticipate more in the near future because we know that several candidates have been unable to attend due to violence in their immediate area.

One way in which we have been able to support has been by sending Bibles, Bible reading planners, and Bible literature. In the Benakuma area the four local ecclesias have established a system by which speakers and teachers move around the other ecclesias in the area to provide greater variety in input and fellowship.

D R Congo – East/West

Brethren from Kinshasa were able to go to places that were originally on the schedule for the annual visit from the UK, including short visits to Kwilu-Ngongo and Matadi in the west, and a much longer visit to Goma and Bukavu in the east. During those visits a total of 21 baptisms took place. Veronica buckets and digital thermometers were widely purchased – in some areas they were specifically required by the local authorities as a condition for ecclesial meetings continuing.

D R Congo - South/East

The spread of the truth has progressed well despite local officials reinforcing health and preventive measures. All ecclesias were supplied with water and soap to use prior to memorial services, but there was difficulty in sourcing thermometers. Preaching initiatives (similar to those in Burundi) have been introduced. Local brethren visited the Ubwari area along the shore of Lake Tanganyika – to Katete, Nguma, Muji Mwema, Sebele, Mirimba, Ngaji, Kitalamu, Kavimba, Kamanyola, Nsange, Fizi, and Baraka; and with the launch of the Kamkolobondo ecclesia it is anticipated that the truth will flourish in the Kalemie area as well. More Swahili booklets, leaflets and hymns books will be required to help advance the truth in Kalemie and the Fizi area, and Kazimia needs frequent visits to strengthen the work.

Ghana

The Accra and Cape Coast ecclesias were unable to meet regularly as the school buildings that they rented were closed to them. There is an obvious need to find a solution. Restrictions also made it difficult for Bro. Thomas Ampadu to visit other ecclesias to encourage them. The situation in Subri needs to be clarified when visits are permitted. On the

positive side, Bro. Thomas has been able to join with both the Lapworth and Teignmouth ecclesias by way of Zoom to join in the breaking of bread service. It is a pity that more cannot do this.

Guinea

The Lord's work has continued to prosper, particularly in the forest region, where a programme of sustained preaching activity in villages close to N'Zerekore has borne much fruit with 23 baptisms. These happily coincided with a visit from UK during the first quarter of the year. Since then, an important local initiative has led to the formation of a preaching team, set up on the back of a training programme to enable younger members to be involved and take responsibility for the work. Some elderly members, who have lived for many years in the refugee camp at Laine, have now returned to Liberia, and we pray that they will have taken the gospel back home with them. The news from Guinea's capital, Conakry is less positive. This area has faced much unrest during the year due to acrimonious presidential elections and subsequent violence. Members have feared for their safety, and regular meetings near to the capital, have not always been possible.

Ivory Coast

Political unrest surrounding the presidential election, challenging economic conditions resulting in very high rates of unemployment in Abidjan, a sister robbed of all of her few possessions at gun point and a serious sewage spillage in the area around the meeting room are a few of the difficulties that have confronted this small ecclesia. The latter is gradually being resolved and the political unrest has died down, but making ends meet is an ongoing problem. Thankfully, Bro. Maximus Mensah reports that all the members are well and some join with him on Zoom to share the breaking of bread with the Lapworth ecclesia.

Liberia

A visit from UK in January supported 7 of the 10 ecclesias, and 11 good confessions of faith were witnessed. Outreach work undertaken by members of Sanniquellie ecclesia resulted in further baptisms at the village of Dulay, close to the border with Ivory Coast. And, in Bong county the Gbarnga ecclesia supported the members of Jorpolu with regular visits, and an organised preaching programme. We witnessed the baptism of the first sister at Jorpolu. The response at Buchanan was similarly encouraging with two baptisms and the prospect of a further increase. During the winter visit, quantities of the anti-malarial drug Profrantrine, were distributed to the ecclesias.

Nigeria

With the assistance of former members now in Canada, the Lagos Ecclesia operated Zoom meetings for 6 months in 2020, providing a service to others in Nigeria and further afield who had access to the technology to join when unable to meet locally. The ecclesia benefited from exhortations and studies provided by many brethren from around the world.

Preaching continued across the Country. In the East a substantial impact was made through the use of preaching through broadcast addresses on the radio. In particular use of a new station in the Enugu area generated large numbers of contacts. A minibus, with the principal purpose of providing transport for preaching work arrived and was put into service in the latter part of the year. Baptisms from more traditional preaching initiatives were reported at Benin City and Akure.

A number of leading Brethren have suffered from poor health and we were sorry to hear of the falling asleep of Brother Tony Coker, the long-serving Recording Brother of Kaduna during the early part of the year.

Rwanda

We did not manage to visit Bro Omari and contacts in Gisenyi, although he is still committed to establishing an ecclesia in his area. There are 3 contacts in Kigali who are still taking some Swahili lesson assisted by local brethren from Burundi, and the group of students taught by Bro Omar.

Sierra Leone

Preaching continued subject to local restrictions; and in November after sustained twice weekly efforts, 31 baptisms took place in the Bo ecclesial hall for a newly formed sub ecclesia at Gerihun; and in the Eastern provinces over 130 candidates were hoping to be interviewed before the end of the year.

Two new ecclesias were established in the East of the country; and two additional preaching areas were opened up - in the north east at Kono (made famous by the film Blood Diamond) and in the North West at Makini (a very large iron-ore mining town).

St Helena & Ascension Island

For 16 years a small team have made occasional visits, and worked hard to encourage 'The Saints' (that is what the islanders are called) ... but sadly none have shared the desire to join us 'as Saints in Christ'

So, due to lack of response from the islanders, and Bro David Leigh's need to step down as Linkman ... it was decided to suspend preaching activity on the islands at the year-end – unless our Lord re-directs us.

The Gambia & Senegal

Early in the Spring of a challenging year the brethren and sisters were encouraged by a brother and sister who were on holiday from the UK; and before taking an earlier than intended flight home they were able to share the daily readings at Latri Kunda and lead Bible weekend studies in Farafenni ... but subsequently preaching activity there has been curtailed by lockdowns and by the physical restrictions experienced by the Recording brother after suffering a stroke. Sadly, a sister in Basse fell asleep in Christ ... but happily a young sister at Latri Kunda has frequently secured a mobile phone link to benefit from study sessions with the Newcastle UK ecclesia.

Michael Green.

EAST AFRICA

Egypt

Correspondence continued with a keen contact and the 40-lesson course was completed by April. A request for baptism followed but the actual baptism must wait until a visit is possible. The contact is translating the teaching material we send him and sending it on to a group of 8 others in war torn Yemen. This is seed going into ground we cannot see, but we pray that much fruit will result.

Ethiopia

An early visit was achieved before Covid19 put a stop to all travelling. All of the groups of brothers were visited with the exception of Nekemte. However, several members from Nekemte were able to travel and meet with the visitors. The effect of cancelled visits is shown in declining ecclesial activity. In one place this has led to members joining other churches. To some extent the 2020 visit slowed this decline but only briefly.

The highlight of the year was a baptism in Jimma; since then, our new brother has started preaching in an area where we had not previously had a presence. Electronic links to UK ecclesial meetings have been implemented in the second half of the year but not all can benefit from this. We pray that the Lord of the harvest will watch over this part of His vineyard.

Kenya

Despite the additional challenges in daily life reports, our brothers and sisters continue to witness to the gospel both at home and also abroad. Memorial services have been resumed and even some Bible Schools, sisters' camps and Youth camps have taken place. Baptisms continue to bless and grow the ecclesias and these are communicated now by the Area Elders directly to the Christadelphian office in the UK. The Kenya Committee now comprises 16 Area Elders, having overseen the introduction of an eighth Area, North Rift Valley. This reflects the continuing development of the country to manage its own affairs both practically and spiritually. There are 3,000 members across 127 ecclesias and

a Sunday School membership of over 4,000 scholars. Some of the Kenya Committee represented the country at one of the CBM Publicity Zoom calls in September. This proved helpful and the facility was trialled as a means of communication between the link team and the Kenya Committee in December.

Madagascar

We still only have 1 sister with whom we are in contact via email and trying to encourage her to join our Zoom breaking of Bread meeting in French. We now only have one brother in Mayotte, whom we are continuing to assist as all the other brothers have been moved to France. They now hold a weekly breaking of bread meetings, together with brothers and siters in France, Belgium and UK. French exhortations are distributed and access to media via www.cbmmedia.org and www.bibleuganda.com help with exhortations, first principles and Bible studies.

Malawi

There are about 8,700 members in 177 ecclesias, and it is pleasing to report about 280 baptisms during the year.

Sadly, the year began again with a need to support brothers and sisters affected by flooding in the southern areas of the country. The environmental issues felt across the globe continue to impact those whose livelihoods depend on subsistence farming, and this is a large percentage of our members. Covid19 has also impacted the country, but at the end of April the Malawi Supreme Court upheld an injunction against the Malawian Government's plan to enforce a national 21-day lockdown, concluding that the government had not made enough provision to stop poor people going hungry. Official figures report nearly 12,000 cases of coronavirus, half of which are active, and 300 deaths. Thankfully so far, we have yet to hear of any brothers and sisters who have become seriously ill because of the virus. The economic effect, however, is being felt by many, especially in urban areas.

As no national lockdowns were enforced most ecclesias continued to meet, having received advice on best-practice from the CBM Office at Chinamwali. We continued to receive news that baptisms were still able to take place in certain parts, and these have been regularly shared through the Christadelphian Magazine. However, other regional preaching campaigns, and some of the Areas Elders Meetings were postponed to avoid unnecessary risks associated with wider travel. Work on translating CBM materials into Chichewa is ongoing, and we are hoping to explore the option of the Malawians becoming more involved in correspondence teaching. A programme of mosquito net provision has begun to be rolled-out in the latter half of the year to support those members who have not been able to purchase their own nets.

Mauritius

Mauritius has suffered significantly from the Covid19 pandemic. As an island, with a reasonably advanced Public Health system, it was able to rapidly close its borders to visitors and initiate a strict population lockdown, resulting in just 500 identified cases and 10 recorded deaths. This lockdown is still in place with visitors being required to stay in Government approved hotels for a period of 14 days on arrival into the country. The ecclesia was still able to preach the gospel through the use of live internet streaming. Sadly, in August Bro. Lindsay Plasson, was drowned whilst the tug he was working on was assisting in a clean-up operation.

Mozambique

The year started with over 18,000 brothers and sisters meeting in 538 ecclesias. Meetings very soon became impossible as the Covid19 epidemic took hold. All teaching for baptism was also limited as the Mozambique authorities had declared a state of emergency and meetings were halted and travel was severely restricted, these restrictions did prevent any widespread infection. Nationally about 18,000 were infected with 143 deaths, as far as we know no brothers and sisters have been infected. Brothers and sisters have continued meeting in homes. Although preaching and campaigning has come to a standstill, work has been progressing on a Web Site to make the truth available in Portuguese to those who can access it, and through Radio Broadcasts which have been very successful in arousing interest. In order to be able to meet again the authorities have insisted on temperature thermometers, a water supply for washing and only 50 % capacity in meetings, as well as the usual masks, spacing and hand washing etc. CBM has supplied money for the thermometers and Veronica buckets. The Secretary confirmed that most meetings then recommenced. The planned programme for providing new ecclesial buildings, new roofs, ecclesial signs, also had to be delayed but recommenced towards the end of the year. Agape in Action provided funds for 29 wells to ensure clean

water. A serious famine was declared in the provinces of Tete, Sofala and Manica due to poor rainfall. This affected 5,800 brothers and sisters and 3,500 children and CBM Welfare contributed funds for food. The Government distributed mosquito nets to all families in order to reduce the effect of Malaria. We would like to thank all those brothers and sisters who have contributed to help the work in Mozambique through their collections and through Project Aid for Bibles and Hymn books, teaching notes, furniture, signs and wells. Their contributions have been so gratefully received by the brothers and sisters there.

Seychelles

Covid19 has had a considerable effect; not because the island was severely affected by the spread of the disease, but because tourism dried up. So many hotels laid off staff. This included one of our brethren, a Filipino brother has had to return home; and a sister whose work consisted of creating island crafts for sale. Correspondence to the island was also badly affected, with letters posted in the UK in March not arriving until October! But our brothers and sisters have been well blessed having avoided illness.

South Sudan

There was a single trip to Juba in January by Uganda brothers, during which 3 sisters were baptised. One brother died during the year, so there are now 46 brothers and sisters in Juba. The Covid19 crisis meant that prices increased and life became harder. Some aid was sent during the year. Attempts have been made to keep in contact via WhatsApp, but connections are poor. One brother was taught to teach the truth to new contacts. The ecclesia in the Pagirinya refugee camp (north Uganda) has had a difficult time. External funding was reduced during the year and men have travelled outside the camp looking for an income. There were few mature brothers initially and these have reduced, so that the ecclesia struggles to maintain a regular breaking of bread. Where other churches provide food and school clothing, this provides a temptation for some of our members. Both groups at Juba and Pagirinya need our prayers.

Tanzania

There was only one visit during the year, involving visitors from UK and Uganda. The first part of the visit concentrated on continuing with the CBM Trustees information gathering in the west, visiting our brothers and sisters in the refugee camps and assessing their conditions. The second week was spent at the youth camp at Ifakara. We have continued to implement the recommendations made during the CBM trustees' visit in 2017, one of which was the attempted recovery of CBM halls that were being misused – 2 were unfortunately sold without reference to CBM (UK) and as a result replacement land was purchased, causing more governance concerns. The building accommodation at Ifakara that was improved has been a great success and accommodated the youth at the camp. We will continue to further implement the CBM trustees' recommendations into the new year, with ongoing focus on training and development.

Uganda

Covid19 has dominated our activities in Uganda as an extract from one of the Ugandan elders recently stated: *"Greetings in the name of our Lord Jesus Christ amen, we are so grateful we brothers and sisters of Eastern South to hear that GOD is still with you all, God is doing good work in this hard situation of covid-19, we pray that we are to win because God is with us. Thanks to you and our country secretary we received our Q4 which was good work of our country secretary being trusted. We also appreciate you for the work of getting as temperature gun in our area we cannot forget to say thanks to our country secretary is the one who brought to as. I appreciate the good work of our area secretary for encouraging our fellow brothers and sisters in this hard situation of covid-19 for keeping distance, washing hands and wearing masks."* There was only one privately sponsored visit to Uganda during the year. The annual Youth camp, sisters' workshops and elders' workshops took place before travel restrictions were introduced. Bibles continue to be supplied and the more developed areas assisted in supporting preaching in other areas, including in South Sudan and in Tanzania. There are now 109 ecclesias, with 32 permanent properties and 46 temporary ones. All building was suspended because of Covid19 however, emergency repairs took place. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and CMaD has again supported water projects. Water harvesting projects are supported via cycle ride sponsorships. There are now 1410 brothers and sisters, with 2,380 in total baptised since 1986, with approximately 20 baptised during 2020. The brothers and sisters are encouraged to seek out the "lost sheep". There are just 6 students actively corresponding with tutors in UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase. There have been various

natural disasters that have required welfare help, aiding our brothers and sisters to recover from the severe rain that has again affected large parts of East Africa.

Zambia

Visits were carried out by the Zambia Committee who have encouraged ecclesias, and contacts and carried out a number of interviews, this has meant that the number of brothers and sisters has grown by around 25. This is really good news, and it is encouraging to see that despite the difficulties, the Brotherhood has come together (safely) and grown spiritually. The correspondence course in local languages continues to thrive and to bring people to a knowledge of the gospel. We pray that all of this good work may continue, and that 2021 brings the return of the Lord

Zimbabwe

It was a difficult year for the brotherhood with various lockdowns in the country. There were no fellowship gatherings and long periods without ecclesial meetings. Online Breaking of Bread meetings started in April and continued for several months, but not many were able to participate due to poor connectivity in many areas. Providing baptismal interviews has been frustrating due to the travel restrictions and some are still waiting, so there were only four baptisms. The Zimbabwe Christadelphian WhatsApp site provided spiritual food several times a week, but many members do not have smart phones and were totally isolated for much of the year.

Zoom meetings with the countrywide elders were difficult as some areas have poor signals however most of the committee members assembled in Bulawayo at the end of the year, some having made enormous journeys. There were many welfare requests resulting from crop failures. In December Cyclone Chalane threatened to cause massive flooding and huge wind damage on a par with Cyclone Idai in 2019, but prayers were answered and its effects were minimal.

John Mathias

BKRU

Visits to **Belarus, Russia, Kazakhstan** and **Ukraine** take place usually outside of the winter months, since travelling around at those times of year can be very difficult. This means that visits would normally start no earlier than March and finish by late October/early November. As a result of this, the Covid19 pandemic had the effect of completely upending all plans for visits to these countries during 2020, such that none were able to take place.

Out of adversity have come some benefits, however, as brothers and sisters with access to some technology were motivated by the Covid19 restrictions on movement and meeting up to start meeting others on zoom. A small meeting, created by Russians living in Montenegro was supported by CBM to have a paid-for zoom account and invitations were sent to all brothers and sisters across the Russian-speaking countries, asking if they would like to join in regular breaking of bread meetings online. This practice has continued every week since it got underway in the spring of 2020 and has been added to by mid-week readings sessions and occasional lectures online. In the absence of visits from the UK to these 4 countries, therefore, an online community spreading from South Belarus right across to Siberia and Kazakhstan has sprung up, providing much-needed fellowship and support in difficult times.

In addition to this activity, the ecclesia in Siberia met online each week for a number of months, and individuals have also tuned into UK meetings throughout the year. Kazakh brothers and sisters have also been able to meet online together in small numbers too.

With God's blessing we hope to be able to make visits once again later in 2021, especially to see those who have not had the option of joining others on the internet during 2020, and so have been cut off from all but postal or telephone contact.

Mark Whittaker

NORTH AND WEST EUROPE

Czech Republic

Whilst the country fared well during the initial outbreak in the Spring, things were a lot worse in the later part of the year, with the Czech Republic being one of the most affected places in Europe. However, this enabled us to start monthly breaking of bread services online, with the thought, why have we not done this before! Whilst around half of our members were able to attend online, some of our older sisters without the required technology were left isolated for more than 12 months but were very much in our prayers. We also started an online Bible Reading Group which attracted a good attendance of around half a dozen contacts and brothers and sisters.

Denmark

It has been good to be in close contact with the community in Denmark via text/WhatsApp, video calls and Zoom. In addition, the Denmark community has had the benefit of being able to join in with ecclesial services via Zoom and as a result to make closer ties with brothers and sisters in the wider community. We look forward to encouraging this during 2021 and to visiting again when that becomes possible during the year, God willing.

France.

After several years of low-scale activity, the tempo has picked up. In 2019 we reported on the baptism of 2 Iranians (husband and wife), who subsequently left France (the sister to Canada, the brother, back to Iran, still waiting for the opportunity to rejoin his wife). In 2020 a further 2 Iranians were baptised, this time via Zoom, with over 50 'attending'. One of them is currently studying in Belgium, but both have become long-distance members of West Birmingham ecclesia where there is already a significant Iranian membership. During the course of the year, we became aware of the presence of some refugees from the Democratic Republic of Congo who had been granted asylum in France. For their benefit a weekly bi-lingual Breaking of Bread was started on Zoom, and there are now between 20 and 30 from across France, Belgium and the UK regularly attending., This includes up to 4 of these Congolese brethren. The occasional visits to our elderly Sister Suzanne Faihy have inevitably not happened recently, but happily she is now able to join the Breaking of Bread meetings by Zoom.

Malta

Last year the decision was taken to meet in homes rather than renting a meeting room. Largely this has not happened, and meetings have been via Zoom, and these have been supported by some of those who have visited the island. The members have largely benefitted from online meetings, as some were not able to attend physical meetings, and a laptop has been provided to one couple to enable them to join in.

Malta Facebook site and a new website were launched during the year. These are publicised in various ways including posters in buses. The Google website truth4malta is also still in use and contains copies of all of the Maltese literature, and links to thisisyourbible.com. "Glad Tidings" magazines continue to be sent to Doctors Surgeries and libraries. This is an ongoing witness with local brothers taking a copy to anywhere where there is a waiting room. Leaflets distribution was suspended due to Covid19.

Norway

A short visit to see two sisters in the Oslo area took place in January. Two further visits booked for the first half of 2020 had to be cancelled because of Covid19. Although no visits to Norway have taken place since the pandemic began, contact with our three isolated sisters has been maintained, one of whom is currently living in the UK. The Norwegian website continues to attract an average of 300 hits per month.

Poland

Two of our community of Polish brothers and sisters were afflicted with Covid19, fortunately without any long-term effect so far thanks be to God. It turns out that Covid19 has had an unexpected benefit for our brothers and sisters. We were forced to confront technology and use it for our meetings! It was so successful that instead of having two face to face meetings a year for a Breaking of Bread service, we are now having a Bible Class and a Breaking of Bread service every two weeks. This has given a significant boost to the level of fellowship that we are experiencing. We have had no baptisms this year, but we have between 2 to 5 regular visitors now attending our two-weekly zoom calls.

Portugal
There were three groups in the country, all in isolation from each other and having no communication. The brother all alone in Lisbon has returned to his native India, the three Portuguese in the south meet together and have been in email contact. The two English in the north do not communicate and seem happy alone. All in all, 2020 has been a negative year and we look forward to being able to resume visits one day. We have learned to really mean it when we say, "if the Lord wills".

Sweden
The Vasteras house meeting continues with reduced numbers due to deportations of Afghan members refused asylum. Other members are in isolation.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics and Hungary
Communication with many of our brothers and sisters has been maintained utilising modern technology 'online' as we continue to 'walk together' in fellowship as we see the day approaching. Whilst 'virtual' fellowship is not the same, it has become very important in our care for one another in our united walk to the Kingdom. Several brothers and sisters now enjoy online Memorial services and other meetings with UK ecclesia's, whilst others take part in weekly memorial services specifically set up for them, which is a great source of spiritual help and comfort. An example of this is the small group in Montenegro, who regularly meet with their fellow Russian brothers and sisters.

The Adriatics website is www.cbm4yu.com and for Hungary www.cbmhu.org. Several 'first principle' leaflets have been translated and these have been loaded onto the website for Slovenia http.//bratje-v-kristusu.com

Bulgaria
There are currently 5 brothers and 10 sisters in Bulgaria; all are in Sofia. Sadly, Sister Ellie Pesheva fell asleep in April after a long and painful struggle with cancer. One sister had contracted Covid19, but she has since recovered. Contacts continued to be made via social media, Zoom and email. There is no doubt that without visits from UK the desire to meet together does wane. They do meet together in groups on an intermittent basis, but ecclesial life has undoubtedly suffered.

Estonia
When Estonia opened its borders again, isolation was required for 14 days on entry and on returning. Recently the UK has closed the corridor to Estonia because the number of cases there is rising. One of our translators wrote recently that he, as a teacher, was having to work both at school and online and things were not good. He could see them heading for a lockdown.

As in previous years we have continued to send a monthly exhortation to our bro/sisters. We have added to this a monthly Bible talk to keep their minds spiritually active. These are translated into Estonian before they are sent. All our brothers and /sisters are in isolation and speak little if any English and find it difficult to cope with technology.

Some of the Bible talks we had been sending to our brothers and sisters had subjects which were suitable for contacts also, so we have been sending them a Bible talk every quarter, hoping to maintain their interest in the Bible and with us. Finally, we have ended the year by sending to brothers and sisters and our regular friends an CALS Preaching calendar with our best wishes for a better year in 2021.

Finland
Bro. Karl Balloch and family, originally from Pakistan are very anxious to preach since moving as refugees. Karl has produced several news sheets and distributed them. Bro. Ezekiel Longwa who learned the Truth in Tongogara in Zimbabwe is resident in Kupio, some distance away, but the two groups are in touch.

Greece

Our brothers and sisters regularly join online breaking of bread meetings with an ecclesia in Canada, and we are also able to keep in touch with them via email and social media. We are thankful that our Greek brothers and sisters have not been adversely affected economically. We have also gained new contacts this year via our Greek-language website.

Israel

Some of the brothers and sister were able to meet up between lockdowns but sadly most have not been able to have much fellowship. The ecclesia seemed reluctant to use online video conferencing partly due to the older age of some of the members. However, the recording brother was provided with details for joining the Russian Zoom meetings since the brothers and sisters in the ecclesia speak Russian, in the hope that they would be able in time to make use of this. There was some encouraging email correspondence during the year about a potential baptism.

Moldova

Only one visit to Moldova was possible; in February, before travel restrictions took effect. It was a successful Bible study weekend with six of our eight Moldovan sisters attending. The other two were working abroad.

Since then, the Moldovans continued to receive Isolation League materials and other material from ourselves. Some are in direct communication, but several do not possess the means to do this so much has to be done via the post. Some also communicate with each other on a regular basis. One sister is able to 'attend' the weekly Breaking of Bread run for the Brothers and Sisters in Romania via Zoom.

A recent issue which has proved a challenge has been getting necessary welfare aid for winter fuel and medical supplies to a sister who lives in the internationally unrecognised region of Transdniestria. This was eventually achieved via the good offices of Western Union and the CBM Finance Brother.

Romania

We have benefitted from being able to hold regular online meetings with brothers and sisters in Romania, with a Bible Class each Thursday evening and a Breaking of Bread each Sunday afternoon. We're grateful for the support of a number of brothers and sisters from the UK in sustaining these meetings, but much of the initiative has come from our Romanian brothers and sisters themselves.

Our Romanian brothers and sisters also actively keep in touch with each other and with us via social media and by telephone. We trialled an online preaching event earlier in the year and hope to repeat this. We continue to gain new contacts via our Romanian-language website.

South Caucasus

Interest in **Georgia** has declined since its early promise and it has not been possible to visit for some time. Some contact is maintained with one sister who is doing some translation work. There is little to report for **Armenia,** where the one brother has had a protracted stay in Canada, but has now returned, or **Azerbaijan,** which is now at war, and so cannot be visited.

Turkey

The ecclesias are made up of Iranian refugees and asylum seekers. There are six ecclesias in four main cities, E***, I***, D*** and K***, where refugees have been placed by the Turkish government. Others are living in isolation in more than a dozen cities scattered around the country. There are around 250 to 300 brothers and sisters in total. There is also a small embryonic group of Turkish speakers in Istanbul.

Preaching activity resulted in 80 or so baptisms early in the year, before the Covid19 outbreak. There are a small number of people, mostly in isolation who have been interviewed and are awaiting baptism, interviews having been conducted remotely from the UK.

Regular contact is maintained with the Ecclesias who either organise their own Sunday services and study classes via social media or 'tune in' to bilingual services and studies offered in the UK.

Life as a refugee is always fraught with difficulty. Life as a Christian convert refugee in a majority Muslim country is particularly fraught. Brothers and sisters in Turkey are often discriminated against and are doubly at risk of being made homeless, losing what employment they have and experiencing their children being bullied and intimidated at school. Health insurance has been removed from Iranian refugees, and many refugees are being deported back to Iran.

Welfare assistance has been provided to these families for food, rent and help with utility bills. This is managed via welfare 'teams' of varying sizes dependent on the situation in each of the ecclesias. Most brothers and sisters are now in receipt of some form of CBM welfare help and the situation is kept under careful review.

Michael Harrison

WELFARE

But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." Therefore I will boast all the more gladly of my weaknesses, so that the power of Christ may rest upon me. For the sake of Christ, then, I am content with weaknesses, insults, hardships, persecutions, and calamities. For when I am weak, then I am strong. (2 Corinthians 12:9-10)

How weak have we been in 2020? The rise of a virus has shown the world and our community how powerless we are. Our weakness has not been limited to sickness, hospitalisation and death, for millions around the World this has been the case. Our weakness has not been limited to economic factors due to lack of work, or paying for health care, or National debt caused by support investment. Our weakness is not limited to Social restrictions, not being able to travel, halls being closed. Our weakness is humanity's inability to control nature - that God is in control, that God knows what is best, that God is powerful and strong. That Grace is sufficient for us.

By the grace of God Our Father, we have a hope that goes beyond the present afflictions. It does not mean that we will be free from those thorns in the flesh, we must through much tribulation enter into the Kingdom of God.

As a result, CBM have made very few visits, yet the work of the Welfare Fund has not diminished, but rather increased. In April as the severity of Coronavirus was being realised, we planned for massive expenditure. Hospital costs, lack of work, lack of income, lack of food and increases in prices, utility bills and housing costs, additional resources needed to combat the disease, and any other unforeseen necessities. Think of these across all of Europe and Africa. By God's Grace the pandemic wasn't as fierce in Africa as it was in Europe, large amounts of support were needed, but thankfully few were ill.

Across Europe and especially in Turkey the need was far greater. That verse above about weaknesses, insults, hardships, persecutions and calamities has certainly been the case. With your help we have tried to help them through this difficult time.

We can see how the world is readying itself for the return of Christ. Pestilence has affected everyone. There is still war in Cameroon affecting our Brothers and Sisters in a very serious way. There is religious persecution in many countries. We had thought we had escaped major famine this year, but in December East Africa once more was affected with tens of thousands of pounds going to feed our members there.

This has been the second year in a row where we have spent considerably above our usual amount. Things keep mounting. Thanks to God's blessing and your generosity we have been able to meet the needs of our worldwide family.

Marc Bilton

SAFEGUARDING

The CBM's Safeguarding lead is Brother Steve Jefferies. Safeguarding concerns are notified to Brother Steve using the email address safeguarding@cbm.org.uk. This email address is also monitored by Sister Lorraine Berridge. Both Steve and Lorraine have professional experience in the field of safeguarding. The CBM Council regularly reviews the Safeguarding policy which can be made available to interested parties; the council are notified of any safeguarding concerns. In 2020, there have been no safeguarding concerns reported to the safeguarding team.

Steve Jefferies

PROJECT AID

Project Aid is an opportunity to channel our charitable giving direct to causes and requests that have been approved by an area Linkman for individual brethren, sisters and ecclesias in the mission field.

For up-to-the-minute viewing and selection of projects ... please visit www. *cbm.org.uk*
To access

- Select **'Submit a Project Aid'** on the **'grey'** ribbon
- After browsing the list – click on the project of your choice
- Complete the boxes in the **'pink'** area – and
- Tick the **'grey'** box **'submit my funding'**

The project is now 'reserved' in your name (or anonymous) and awaiting your funds

Giving to a specific project is a good way for an individual or an ecclesia to get involved in the various aspects of mission work:

*** Projects to supply ecclesial needs**

Hymn Books, Bible reference books, Funding to translate Christadelphian works, Laptop computers printing equipment, Projectors for CBM preaching videos, Ecclesial maintenance, Latrines and sanitaryware, Benches/chairs/tables, Bicycle transport & maintenance, Roadside signs.

*** Assistance with personal needs for those in difficult circumstances**

Spectacles: Adult literacy course: Help to attend a Bible school / Youth Gathering etc.

*** Self-help schemes to promote employment prospects**

Crops (coos, groundnut, rice, maize); Animals (sheep & goats, rabbits, chickens)
Start-up costs for trading (dried fish, vegetables, second-hand clothing); Sewing machines.

Michael Green

THIS IS YOUR BIBLE

www.thisisyourbible.com is the online Bible course management system funded by the three CBMs. Its purpose is to encourage those who are seeking the Truth to engage with the site and enrol on a distance learning course.

The site allows visitors to submit an answer to a basic Gospel-related question (e.g. Do Christians need to read the Old Testament?), read and watch related preaching materials, obtain an e-mail address of a Christadelphian they can write to directly, register for distance learning and browse topical articles.

Key metrics for 2020 are as follows:

- 51,312 people visited the site
- 10,207 of these were from CBM UK areas
- 300 individual questions were asked and answered

Jon Hale

LITERATURE

For reasons stated elsewhere in this annual report, 2020 has been a quiet year on the literature front, at least as regards actual booklets and other physical material. However, the online literature is available twenty-four hours a day! As a reminder, this can be viewed, and courses/leaflets downloaded from the resources section of the CBM website.

Events of the last few months have underlined the benefits of having comprehensive online literature availability and we shall endeavour to enhance this over the coming months.

If readers have any suggestions for adding to the available material, be it actual or online, they will be gratefully received and considered.

This is an appropriate opportunity to thank Bro. Andrew Walker, the outgoing literature secretary, for his dedicated work over many years.

Ivor Southgate

CBM Media

During 2020 CBM launched a new pilot project to deliver short first principle preaching and exhortation videos initially in English, with the longer-term objective of translating them into other languages. CBM is fully aware that many of the countries in which we operate have poor internet connectivity and Brothers and Sisters are unlikely to have smartphones for the foreseeable future. Therefore, several methods of accessing the material would be made available:

1. A multilingual website with download links
2. A supply of memory sticks to the main ecclesia's in-country
3. Supply rechargeable LED projectors and PA systems.

The website was completed in June 2020 and uploaded with the first 15 videos in English. By the end of the year, this had increased to 37 preaching, 14 exhortations and two instructional videos in English. Thirty-two had been translated into Krio, one into Swahili and two into French.

Projectors and PA systems have been sent to Sierra Leone and Uganda as part of a pilot project. The feedback so far has been excellent, albeit they have only been used within ecclesia's due to Covid19 restrictions. Another series of 10 scripts have been finalised intended for those Brothers and Sisters who have been newly baptised with further scripts on Living the truth in production subject to the Lords will, as are all our plans.

Bob Fox

TRUSTEES' REPORT

A. REFERENCE AND ADMINISTRATIVE INFORMATION

The Christadelphian Bible Mission (abbreviated to 'CBM') was incorporated on 5 March 1993 and the company number is 2796412. The registered address is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The CBM is also registered with the Charity Commission and the registration number is 1020558.

TRUSTEES

During the year, the following have served as Trustees, who are also the Directors of the Company:

M J Basten ..... Chairman
M Sheppard ..... Secretary
D Jenkins ..... Treasurer
R M Bilton
P N Boyd ..... Appointed 27.06.2020
R W Fox
M H Green
P D Hale ..... Retired 30.06.2020
M D Harrison
S A Jefferies
J Mathias
J V R Morgan
M D Whittaker ..... Appointed 27.06.2020

The trustees retiring by rotation at the AGM in June 2021 are R M Bilton, M D Harrison, J Mathias and M Sheppard. M Sheppard has indicated his desire to stand down, the other three are available for re-election. Trustees are appointed by members of the company at the AGM.

Principal Advisers

The addresses of the CBM's principal bankers and auditors are:

Principal Bankers:	Lloyds TSB plc, 16 Gentleman's Walk, Norwich, NR2 1LZ.
Auditors:	Azets Audit Services, Ty Derw Lime Tree Court, Cardiff Gate Business Park, Cardiff, CF23 8AB

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The CBM is a company limited by guarantee and has no share capital. In the event of the company being wound up each member is required to contribute an amount not exceeding £1. The operations of CBM are governed by the Memorandum and Articles of Association, which were agreed on 5 March 1993 and amended by special resolution on 24 June 2006.

Recruitment and Appointment of Management Committee (Council)

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of Council. Under the requirements of the Memorandum and Articles of Association one third of the members of Council must retire each year with those being longest in office retiring at the next Annual General Meeting. A retiring member of Council will be eligible to seek re-election.

Council has the authority to co-opt members to its number to fill any vacancy left open at any time. All co-opted members must either seek re-election at the Annual General Meeting following their appointment or step down from the post. Members of Council are elected by paper ballot at the Annual General Meeting.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity. The majority have been fieldworkers before appointment to Council. The officers of the company provide assistance to new trustees, as required, with a regular check-up on progress.

All new trustees receive a pack containing:

- Memorandum and Articles of Association
- The Charity Commission's guide "The Essential Trustee"
- Latest financial statements

Organisational Structure

The CBM Council may number between 10 and 15 members, dependent on the number of posts to be held. At present there are 12 trustees. Responsibility for the day to day running of each area covered by the CBM is delegated to Area Committees and through them to country linkmen. Budgetary control rests with Council, with individual linkmen determining how each country budget is to be spent in conjunction with their respective area committee.

The Council of the CBM, and its committees, meet four times a year, or as often as is necessary. Minutes of the committee meetings are submitted to Council.

Risk Management

CBM Council recognises their responsibility to keep risk at a minimum and have developed risk models in connection with their work on Missionary trips. An assessment of the risks that CBM and its workers might face, particularly in the field, has been prepared and contingency responses documented. A copy of this assessment is available from the Treasurer.

The CBM is supported by voluntary donations and legacies, the amount of which is outside the control of the Trustees. The greatest risk to continuing operations is a significant reduction in those donations and legacies, so that expenditure exceeds income.

The Trustees have taken steps to keep the Christadelphian Community informed both of its work and its financial position but are aware of the demands to that community from other charitable organisations. They have also taken steps to keep expenditure under close control. Budgets have been agreed consistent with the level of reserves held by CBM and forecasts of income from different sources to manage the company sustainably, allowing for growth in numbers of ecclesias, in countries visited and inflation. A budget framework previously set at a sustainable level in the light of the charities' balances was maintained for 2020. The Trustees plan to set budgets for ensuing years to allow the work to continue. They recognise that the reduction in the size of the Christadelphian community in the UK will make significant increases in income unlikely. In spite of this, Council reviews at each meeting the need for, and the direction of further publicity.

Because of the location and nature of a number of the ecclesias supported by CBM, the Trustees have identified that there is an inherent risk that funds will either not reach their intended recipient or will not be used by the recipient as the Trustees expected. The Trustees mitigate this risk by linkmen visiting each of their countries regularly and obtaining quality feedback from the intended recipient.

C. OBJECTIVES AND ACTIVITIES

The objective for which the company was established is defined in the Memorandum and Articles of Association and is *"to promote and advance the Christadelphian faith throughout the world"*. An essential element of this is the welfare of our brethren and sisters in overseas countries, many of whom live in conditions of great suffering.

The CBM currently operates in over 58 different countries throughout Africa, Europe and the Middle East. In 2021 it will continue, God willing, to promote and advance the Christadelphian faith in those countries, and in any others into which it is called.

The aim of the CBM in pursuing this objective is to increase the number of baptised brethren and sisters practising the Christadelphian faith throughout the territories in which it is active, support the growth in Biblical understanding of brethren and sisters in those territories and their ability to apply the teaching of the Bible to the practical circumstances of their lives. Additionally, it aims to support the essential wellbeing of brethren and sisters in the countries in which it operates, by meeting the provision of the essentials of life and medical needs, where they cannot be supported from their own resources, in a balanced way that does not place them in a significantly advantageous position in material benefits over the norm for the area in which they live.

Consistent with these aims the CBM seeks to have a strategy in place for each country in which it has been consistently active for a number of years, to move towards the long-term goal of independence from the UK. This assists with addressing the sustainability of the CBM and focuses on the need to develop a sufficiently mature and consistent number of brethren and sisters who have the ability and experience to maintain the ongoing operations related to the Christadelphian faith in their own country without the support of CBM. It is recognised that in the foreseeable future this will not be fully possible in many countries, especially in the need for financial support to fully fund activities, nevertheless CBM is working to move as close to this goal as practical in each case.

As local circumstances, the size of the Christadelphian community, length of operation and maturity vary in each of the 58 countries, the strategy for achieving the regular and long-term aims in each area is determined by the linkman as appropriate for the country for which he is responsible, subject to peer review by the members of the relevant area committee.

The most significant activities undertaken to support these aims, are:

1. Facilitating regular worship primarily through ensuring the availability of rent or building projects to furnish appropriate premises and teaching materials.
2. Supporting preaching through funding of advertising, provision of literature and participation of visiting brethren and sisters.
3. Undertaking visits to review and advance the operations of CBM in each country, working with local brethren and sisters to understand and develop an appropriate plan and organisation for each country.
4. Facilitating and / or participating in Bible Schools, Workshops and Classes for the development of brethren and sisters.
5. Providing welfare support to address genuine cases of need.

All CBM workers are volunteers who derive no personal benefit from CBM whatsoever. It is not possible to state categorically the number of volunteers involved in CBM work, but it is estimated to be in excess of 850 worldwide. The work covered includes: fieldworkers visiting countries overseas, correspondence leaders, correspondence tutors both in the UK and overseas, linkmen, welfare teams and fundraisers. Individuals may be employed to run offices in the overseas country but are paid by the local Ecclesial setup and are not employed by CBM. The Linkman will take steps to ensure that the remuneration levels of paid workers

are fair for the area but not excessive for the skills required, without getting involved in the remuneration setting process itself.

In 2020 the ability of the charity to meet its objectives was hindered by the global Covid19 pandemic, which prevented the majority of planned overseas visits from being carried out. Area teams increased the use of technology in order to maintain support remotely as well as could be achieved depending upon the connectivity available in the countries for which they are responsible.

D. ACHIEVEMENTS AND PERFORMANCE

Reports on the activities of the CBM for 2020, showing the achievement of each team, are contained on pages 3 to 15 of this report. These detail the visits and projects, including increased online activities that have been used to meet the objectives. It has again been a fruitful year, under God's blessing, despite the difficulties which have restricted local activities as well as visits, but we are aware of over 540 baptisms and many initiatives to teach and develop Brothers and Sisters and contacts, noted in this report. Because of the nature of the work, teams do not have targets to meet. It is, therefore, difficult to review performance. However, during the year the level of activities in each country and response rates have been reviewed and changes made where necessary.

E. FINANCIAL REVIEW

The Statement of Financial Activities of the CBM for 2020 and the Balance sheet at 31 December 2020, together with associated explanatory notes, are given on pages 27 - 44 of this Trustees' Report.

Total income for 2020 increased by 27.5% compared with 2019. **Total expenditure** fell by 32.5% compared with 2019. The reduction was almost all due to the inability to send workers into the field on visits. Details of significant movements in the Funds are given in the following paragraphs. Governance and support costs are 2.5% (2019: 2.3%) of total income for the year.

The **General (Preaching) Fund** incurred expenditure of £251K (2019: £608K) which was £244k less than its income almost replacing the reduction from spending exceeding income in 2019.

Total unrestricted **Legacies** received or receivable in 2020 were £398k (2019: £280k), which includes a legacy estimated at £250k which has been notified but not yet received. The Fund covers any excess of expenditure over income from the General (Preaching) Fund, allows for building of halls and allows for the expansion of preaching work into new areas. Legacies specifically for the Welfare Fund of £31k (2019: £40k) were received during the year.

Expenditure from the **Welfare Fund** in 2020 was £340k (2019: £348k), This historically high level of spending, which represented a small decrease on the exceptional level of spend incurred in 2019 was as a result of support provided for those whose livelihood was severely impacted by Covid19. In 2019 the figure was influenced by the amount of Food Aid support in response to natural disasters in parts of East Africa, which while still significant was not as great in 2020. The welfare fund received £202K in income during the year, which was an increase of 19% on 2019. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £89k against around 260 projects overseas (2019: 102K). **Hall and Building Fund** expenditure of £132k covered projects in Democratic Republic of Congo, Guinea, Kenya, Malawi, Mozambique, Sierra Leone, Tanzania and Uganda. Again, the pandemic limited the number of projects which could proceed, being supported by both of these funds. The **Bible Missionary** expenditure was £16k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure also of £16k bought Bibles for those brothers and sisters unable to afford one for themselves, particularly in Africa.

Total Balances at the year-end increased by £426k compared with 31 December 2019 and now stand at £3.158m. These high balances allow a budgeted pattern of overspend against regular forecastable income and they reflect unpredictable legacy income; we are able to continue to plan with confidence and support the level of building activity carried out in recent years because of the balances. Additionally, the balances have enabled us to sustain our preaching and to respond quickly to the large calls for emergency welfare aid that Council receives from time to time. The current pandemic of Covid19 being an obvious example, which together with famine situations being reported in East Africa is likely to see another high level of welfare expenditure required in 2021.

Reserves

It is the policy of the Christadelphian Bible Mission to maintain the General Fund Balance at a minimum of £150,000 so as to provide an adequate level of working balance in that Fund. In the event that it does fall below that figure a transfer is made from the Legacy Fund to restore the balance to £150,000.

The Trustees also seek to maintain reserves equivalent to the value of the constructive liabilities for a period of three years, in order that should income diminish significantly, the obligations of the CBM could be serviced for this period while the charity redefines its activities to meet this new situation.

The total reserves of the CBM at 31 December 2020 were £3.158m, an increase of £426k from 2019. It is not the policy of the CBM to maintain high levels of reserves but to use them to pursue its objective of preaching. The CBM expects to support a full programme of activity once the ability to travel is no longer restricted and to take steps to replace some of the activity that has not been possible due to the pandemic. However, it is essential to keep a reasonable level of reserves so that expenditure can be funded in advance of the receipt of regular income and, also, funds are available to meet emergency situations such as the repatriation of a fieldworker from overseas in case of an emergency.

Investment Policy

At the year-end £2.35m in funds is invested. Investment funds are held partly in "high-interest" bearing fixed term bank or building society accounts with maturation dates of one or two years. These accounts offer slightly better rates of interest within the minimal levels currently available without tying the funds up for too long. Funds in accounts of this type were £1.30m.

The remaining investment funds are held in an ethical investment vehicle, to prudently secure and enhance the value of the company's reserves until they are required to support expenditure. The economic impact of the pandemic initially hit the value of this portfolio, but it recovered during the year to record modest growth of £11k. The value of this investment was £1.046m at 31 December 2020.

F. PLANS FOR FUTURE PERIODS

The stated objective of the CBM is the promotion and advancement of the Christadelphian faith throughout the world. Since 2000 other organisations in the Christadelphian Community have taken responsibility for Asia, the Pacific and the Americas, allowing CBM to focus its efforts in Africa, Europe and the Middle East. Plans for the future include ensuring that those countries where we have had a presence for some considerable time should move to increasing self-sufficiency, and this is recognised as the ultimate objective for all countries in which we work. This process will allow development work in some areas where we are not currently working.

In all countries, members are encouraged to teach the Bible to those they meet, with active support from CBM tutors in the UK or their own country. New ecclesias are formed when there are sufficient members and they are encouraged to move toward self-sufficiency for both preaching and welfare needs and move away from a reliance on the UK initiating outreach to the local community. Developing interest in new

countries is always slow; work is usually initiated by newspaper advertising or the Internet, often using the website jointly sponsored with CBM of the Americas and Australasian CBM.

Impact of Covid 19

The pandemic and the International response to address it disrupted the Charity's plans in 2020 as anticipated in last year's report. CBM's ongoing commitment to provide financial support for rent and other legal and operational requirements in many of our territories continued to be met, but the expected reduction in budgeted expenditure was realised as a consequence of the limited amount of International travel that was possible.

The CBM Welfare committee, comprising the Welfare Secretary, Chairman, General Secretary, Treasurer and East and West Africa Secretaries agreed in April 2020 a framework for responding to need within the Christadelphian Communities in Africa, which are more numerous than those supported in Europe, also taking into account detailed information on the level of support likely to be required by Iranian (Christadelphian) refugees in Turkey. The framework is designed to provide assistance in an even handed and sustainable way, taking account of the CBM's core welfare principles. The level of need, while substantial, did not reach the higher end of the estimates prepared and was managed within the available balance and income received in the Welfare Fund. High levels of welfare expenditure are again expected for 2021 and the situation is kept under regular review.

The ability of the CBM to maintain activity at current levels depends on continuing receipt of legacy income. Legacy income is variable and cannot be forecasted. The Charity is managed to maintain reserves to support activity over a three-year period, allowing time for strategy to be adjusted to respond to changing levels of income. Forecastable income to the General Fund runs at approximately 400K per annum, this was exceeded in 2020 with donors responding to the challenges created by the pandemic, particularly with strong individual donations, both regular and one off, which also generated an increased amount of gift aid.

CBM workers have creatively used technology and other initiatives to engage with Christadelphian's and contacts in the mission areas that would normally be visited. In parts of Europe particularly, there have been some very encouraging developments where online platforms have increased the fellowship opportunities available to the Brethren and Sisters we support. The lack of travel possible has also directed focus and impetus to the CBM Media project to provide digital materials to ecclesias in the mission field.

G. TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of Christadelphian Bible Mission for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting 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 [and the group] and of the income and expenditure of the charitable company for that period. 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 judgments and accounting 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 charitable company 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company [and the group] and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

•there is no relevant audit information of which the charitable company's auditors are unaware; and

•the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

AUDITORS

Baldwins Audit Services was appointed as the charitable company's auditors at the 2020 AGM. During 2020 they rebranded as Azets Audit Services who have conducted the audit.

Auditors' limitation of liability

The Trustees have agreed that the auditors' liability for any economic loss or damage suffered by the charity arising out of or in connection with their audit services shall be limited, unless it arises through the auditors' willful default of their obligations.

I. PUBLIC BENEFIT

The Trustees acknowledge their requirement to demonstrate that CBM has a charitable purpose that is for the public benefit. Details of how CBM has achieved this are provided on pages 3 - 15 of this report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities CBM should undertake.

J. FUNDRAISING

The Christadelphian Bible Mission was set up to act on behalf of the Christadelphian Community in the UK to promote and advance the Christadelphian faith throughout the world. Funds are exclusively received from the Christadelphian Community, primarily within the UK, but with a small number of donations from Christadelphians in The Netherlands, Germany and the United States. Funds are received from three sources:

- Collections taken by Christadelphian Ecclesias (congregations) during their Sunday worship
- Individual donations from Christadelphians in the UK
- Legacies left by Christadelphians in their estates

To maintain the flow of donations the Trustees seek to keep the Christadelphian Community in the UK informed about the activities and affairs of the CBM. This is carried out by the circulation of the legal Annual Report and Accounts and a brochure style summary distributed to Christadelphian Ecclesias in the UK and

those members who attend the AGM. Occasional Newsletters by print or email are circulated to the Recording Brethren / Secretaries of Christadelphian Ecclesias in the UK and those members who have opted in to receive email communication. Trustees and CBM workers also make presentations at Christadelphian Ecclesias or gatherings from time to time.

The Trustees do not believe it appropriate to their circumstances to appoint a professional fundraiser or any other person to raise funds on behalf of CBM.

Due to the nature of the fundraising activity undertaken with no direct approach to individuals being undertaken the Trustees have not subscribed to any fundraising standards or scheme for fundraising regulation. The CBM has received no complaints concerning fundraising or fundraising activities.

The Trustees manage the information distributed to encourage donations to support the work of the Charity, primarily through the Trustee appointed as Publicity Secretary. They are satisfied that the approach taken does not unreasonably intrude on anyone's privacy, is not unreasonably persistent and does not place undue pressure on any person to give money or property.

Approved and signed on behalf of the Trustees

M Sheppard (Secretary) 6th March 2021

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Opinion

We have audited the financial statements of The Christadelphian Bible Mission (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements

-give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;

-have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and

-have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work

we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

-the information given in the financial statements is inconsistent in any material respect with the trustees' report; or

-sufficient accounting records have not been kept; or

-the financial statements are not in agreement with the accounting records; or

-we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

•Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;

•Reviewing minutes of meetings of those charged with governance;

•Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;

•Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

•Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

22-07-2021

Azets Audit Services

Chartered Accountants

Statutory Auditor

Ty Derw

Lime Tree Court

Cardiff Gate Business Park

Cardiff

CF23 8AB

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

THE CHRISTADELPHIAN BIBLE MISSION
Statement of Financial Activities for the year ended 31st December 2020
Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2020	Total All Funds 2019
Income and endowments from:		£	£	£	£
Donations and legacies	3	892,893	329,534	1,222,427	970,151
Charitable activities	4	-	16,097	16,097	16,636
Other trading activities	5	1,622	-	1,622	3,010
Investments	6	51,033	-	51,033	22,684
Total		945,548	345,631	1,291,179	1,012,481
Expenditure on:					
Charitable activities	7	250,890	593,430	844,320	1,274,062
Other	9	31,846	-	31,846	23,582
Total	10	282,736	593,430	876,166	1,297,644
Gains on investments	12	11,003	-	11,003	30,796
Net income/(expenditure)		673,815	(247,799)	426,016	(254,367)
Transfers between funds	11	(220,000)	220,000	-	-
Net Movement in Funds for the year		453,815	(27,799)	426,016	(254,367)
Reconciliation of funds: Total Funds brought forward at 1 January 2020	16,17	2,071,439	660,821	2,732,260	2,986,627
Total Funds carried forward at 31 December 2020	16,17	2,525,254	633,022	3,158,276	2,732,260

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006

All activities are continuing

The Notes on pages 30 - 44 form part of the financial statements

Company Number 2796412

THE CHRISTADELPHIAN BIBLE MISSION

Balance Sheet at 31 December 2020

	Notes	2020	2019
		£	£
Fixed Assets			
Investments	12	2,348,885	2,126,368
Current Assets			
Debtors	13	343,786	74,884
Cash at bank and in hand		701,706	770,508
		1,045,492	845,392
Current Liabilities			
Creditors: amounts falling due within one year	14	(78,989)	(57,051)
Net current assets		966,503	788,341
Total assets less current liabilities		3,315,388	2,914,709
Provision for Constructive Liability	15	(157,112)	(182,449)
Net Assets	16	**3,158,276**	**2,732,260**
Funds			
Unrestricted Funds:			
General	17	634,338	398,040
Legacy	17	1,890,916	1,673,399
Restricted Funds:			
Welfare	17	230,669	369,362
Disaster	17	-	-
Buildings Fund	17	249,566	154,475
Project Aid Fund	17	120,631	111,595
Bible Missionary Fund	17	16,911	17,033
Bible Fund	17	15,245	8,356
Total Funds	17	**3,158,276**	**2,732,260**

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2020 although an audit has been carried out under section 144 of the Charities Act 2011. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime

Approved on behalf of the Council of the Christadelphian Bible Mission on 6th March 2021 and signed on its behalf by

M Basten – Chairman **D Jenkins – Treasurer**

The Notes on pages 30 - 44 form part of the financial statements

CHRISTADELPHIAN BIBLE MISSION
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	2020	2019
		£	£
Net cash provided by/(used in) operating activities	20	**91,679**	(208,334)
Cash flows from investing activities:			
Proceeds from sale of investments		**176,199**	-
Interest Received		**51,033**	22,684
Purchase of investments		**(384,573)**	(933,863)
Net cash provided by (used in) investing activities		**(157,341)**	(911,179)
Change in cash and cash equivalents in the reporting period		**(65,662)**	(1,119,513)
Cash and cash equivalents at the beginning of the reporting period		**832,217**	1,951,730
Cash and cash equivalents at the end of the reporting period	20	**766,555**	832,217

The Notes on pages 30 - 44 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

1. Accounting Policies

Legal Form
The company was incorporated in England and Wales and its registered office is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The charity is a charitable company.

Basis of Preparation
The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Presentation of the accounts on a going concern basis
At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Taxation
As a registered charity, The Christadelphian Bible Mission is entitled to the exemption from taxation in respect of income and capital gains received with sections 478-489 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Foreign Currency
Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

Recognition of income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies
Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donations
Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

Tax reclaim on donations and gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Income from interest, royalties and dividends
This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure Recognition and Irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees' report and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Offsetting
There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Buildings and land overseas
The policy of the charity is to fund a number of purchases of land and the construction of buildings in mission areas. These assets are purchased to enable the local members to worship and give them a meeting room. Where possible these are registered in the name of the local community, but in those countries where the local organisation is not recognised, the assets are held in the name of the UK charity as a nominee for

purposes of protection of the asset against confiscation or dispute, or where this is not possible by trustees appointed in the Country with sufficient independence from one another and standing to provide adequate protection.

CBM have no control over the use of such assets and none of the rewards of ownership. The charity has no real powers to force a sale or to recover the proceeds of a sale if one is made. In reality the assets are not controlled by the charity, the name on legal documents is simply as a nominee and procedural and the substance of the land and buildings purchased is that they are charitable expenditure that passes out of the hands of the charity when purchased. Consequently, all purchases of land and buildings are written off in the year in which expenditure is incurred.

Investments

The policy of the charity is that the majority of its funds are split between readily accessible "high interest" bearing bank/building society accounts and an investment vehicle from which funds if required could be withdrawn in a staged manner with little notice. These arrangements are made to maximise income and to provide a measure of security for the company's reserves against inflation and other factors. Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Investment income plus associated tax recoverable is credited to income when received, using statement dates for dividends.

Stocks of literature

These stocks are written off in the year in which expenditure is incurred as they have no net realisable value.

Cash at Bank

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Provisions for liabilities – constructive liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

The charity understands the need to make provision for constructive liabilities. The SORP requires a charity to recognise liabilities arising from funding commitments and constructive obligations.

Evidence of a constructive obligation exists where:
a. the commitment made by the charity is specific, e.g. a promise is made to provide a particular service or grant funding;
b. this commitment is communicated directly to specific beneficiaries or grant recipients; and
c. there is an established pattern of practice that indicates to the recipients of services or funding that the charity will meet its commitment.

The policy of the charity is to recognise those liabilities established by past patterns in connection with regular payments made that it would be valid for the recipient to expect. In particular this relates to rent of properties and regular preaching grants made.

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

The Unrestricted Funds are as follows:

General (Preaching) Fund covers all the general preaching work, pastoral work and administration costs of the Christadelphian Bible Mission. Funding is received by donations from Ecclesias and individual brethren and sisters.

Legacy Fund Most legacy receipts do not have any restriction and are credited to the General Legacy Fund to be used wherever necessary in the work of the CBM. If the legacy has a restriction placed on it then it will be credited to the relevant fund.

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

The Restricted Funds represent monies donated for specific purposes. Thus the:

Welfare Fund is for the support of brethren and sisters overseas in need,
Disaster Fund is for emergency use for support following the effects of natural disasters,
Buildings Fund is for the construction and repair of Ecclesial Halls,
Project Aid Fund is for expenditure on specific projects.
Bible Missionary Fund (BMM Fund) relates to a quarterly Magazine that includes news from all missionary areas.
Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. The amount shown in the accounts represents the amount designated by Council at the year end, plus restricted donations made during the year.

2. Critical Accounting Estimates

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. Income from Donations and Legacies

	2020			2019		
	Donations – Non Gift Aid	Donations - Gift Aid	Legacies	Donations – Non Gift Aid	Donations - Gift Aid	Legacies
Unrestricted Funds	£	£	£	£	£	£
General Fund	363,772	130,819	-	257,430	127,690	-
Legacy Fund	-	-	398,302	-	-	280,206
	363,772	130,819	398,302	257,430	127,690	280,206
Restricted Funds						
Welfare Fund	144,390	26,108	31,143	98,336	31,256	40,339
Disaster Fund	-	-	-	-	-	-
Buildings Fund	27,580	-	-	26,889	-	-
Project Aid Fund	76,756	21,050	-	79,992	26,286	-
Bible Fund	7	2,500	-	227	1,500	-
	248,733	49,658	31,143	205,444	59,042	40,339
Total Funds	612,505	180,477	429,445	462,874	186,732	320,545
			1,222,427			970,151

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

4. Income from Charitable Activities

	2020 £	2019 £
Bible Missionary Magazine Sales	16,097	16,636
Totals	16,097	16,636

5. Income from Other Trading Activities

	2020 £	2019 £
Stamp Sales	1,278	1,385
Book Sales	344	1,625
Totals	1,622	3,010

6. Income from Investments

	2020 £	2019 £
Interest receivable on short term cash deposits	27,828	19,759
Dividend Income	23,205	2,925
Totals	51,033	22,684

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

7. Expenditure on Charitable Activities

A split between grants payable and cost of activities is broadly determined as:
"Grants" are amounts paid directly to brethren and sisters and Ecclesias overseas for ecclesial support and to give welfare/famine/refugee support over which the CBM Trustees have no control.
"Cost of Activities" represents amounts paid either overseas or in the UK to meet specific costs for ecclesial and preaching support or to give welfare/famine/refugee support identified to CBM, over which the CBM Trustees retain control until the debt is settled

	2020		2019	
	Grants	Cost of Activities	Grants	Cost of Activities
Unrestricted Funds	£	£	£	£
General Fund	99,245	151,645	96,518	511,552
Legacy Fund	-	-	-	-
	99,245	151,645	96,518	511,552
Restricted Funds				
Welfare Fund	209,397	130,937	145,699	202,199
Disaster Fund	-	-	917	-
Buildings Fund	-	132,489	-	191,032
Project Aid Fund	-	88,770	-	102,362
BMM Fund	-	16,219	-	17,181
Bible Fund	-	15,618	-	6,602
	209,397	384,033	146,616	519,376
Total Funds	308,642	535,678	243,134	1,030,928
		844,320		1,274,062

7. (Continued) Expenditure on Charitable Activities by Region

2020	East Africa	West Africa	East Europe	West Europe	Other
Unrestricted Funds	£	£	£	£	£
General Fund	122,710	91,700	23,674	(5,118)	17,924
Legacy Fund	-	-	-	-	-
	122,710	91,700	23,674	(5,118)	17,924
Restricted Funds					
Welfare Fund	95,577	62,053	14,403	163,417	4,884
Disaster Fund	-	-	-	-	-
Buildings Fund	97,276	35,213	-	-	-
Project Aid Fund	39,257	30,300	7,721	1,798	9,694
BMM Fund	-	-	-	-	16,219
Bible Fund	13,392	2,165	-	61	-
	245,502	129,731	22,124	165,276	30,797
	368,212	221,431	45,798	160,158	48,721
Total Funds					844,320

2019	East Africa	West Africa	East Europe	West Europe	Other
Unrestricted Funds	£	£	£	£	£
General Fund	221,831	156,705	136,989	66,667	25,878
Legacy Fund	-	-	-	-	-
	221,831	156,705	136,989	66,667	25,878
Restricted Funds					
Welfare Fund	214,844	51,361	43,734	10,827	27,132
Disaster Fund	917	-	-	-	-
Buildings Fund	110,603	80,429	-	-	-
Project Aid Fund	47,410	26,121	16,968	2,512	9,351
BMM Fund	-	-	-	-	17,181
Bible Fund	4,715	1,887	-	-	-
	378,489	159,798	60,702	13,339	53,664
	600,320	316,503	197,691	80,006	79,542
Total Funds					1,274,062

The Expenditure on Charitable Activities for each of the Restricted Funds relates to monies raised for the specific purpose of each of those Funds. These purposes are given in Note 1 and the expenditure from each Fund is restricted to the purposes for which it was raised.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

8. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totalled £65,434 (2019: £61,840).

	2020		*2019*	
	£	No.	£	No.
Trustee Payments				
Overseas trips - Trustees own costs	5,768	(4)	18,091	(8)
Non-Trustee costs paid via Trustee	59,411	(5)	43,626	(7)
Travel costs to meetings	-	-	48	(1)
Office expenses	255	(1)	75	(1)
	65,434		61,840	

During the year 4 Trustees (2019 :8) went on overseas missionary visits to 3 countries (2019 :13) There was no Trustees' remuneration paid during the year. During the year 7 trustees donated £6,071 to the charity (2019: 5, £5,397). There were no other "related party" transactions.

9. Expenditure on Other

	2020	2019
	£	£
Stationery, Postages and Other Office Costs	-	401
Mission News, including distribution	-	-
Bank Current Account & Exc. WU Charges	1652	30
Corporate Insurance Policy	1,804	5,679
Investment advice & Management	14,282	7,353
Just Giving Fees	216	216
Total General Fund Support Costs	17,954	13,679
AGM Costs, including Annual Report	255	1,387
Audit Fee	5,850	5,670
Trustee Expenses		723
Trustee Indemnity Insurance Policy	7,787	2,123
Total General Fund Governance Costs	13,892	9,903
	31,846	23,582

10. Total resources Expended

Total resources expended includes an audit fee of £5,850 for 2020 (2019 £5,670).

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

11. Transfers between funds

2020	Unrestricted Funds		Restricted Funds		
Transfers between Funds were made as follows:	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Legacy to General re Deficit for year	-	-	-	-	-
Legacy to Restricted Funds to fund activities	-	(220,000)	200,000	-	20,000
Totals	-	(220,000)	200,000	-	20,000
		(220,000)			220,000

(Comparison)

2019	Unrestricted Funds		Restricted Funds		
Transfers between Funds were made as follows:	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Legacy to General re Deficit for year	-	-	-	-	-
Legacy to Restricted Funds to fund activities	-	(100,000)	100,000	-	-
Totals	-	(100,000)	100,000	-	-
		(100,000)			100,000

12. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£		£
Valuation at 31 December 2019	1,100,000	964,659	61,709	2,126,368
Additions	202,780	182,992	(182,992)	202,780
Disposals	-	(176,199)	176,199	-
Investment Charges	(1,622)	-	(14,282)	(15,904)
Equalisation	-	(1,010)	1,010	-
Investment Income	1,433		23,205	24,638
Gain on Investments	-	11,003	-	11,003
Valuation at 31 December 2020	1,302,591	981,445	64,849	2,348,885

13. Debtors: due within one year

	2020 £	2019 £
Inland Revenue – Gift Aid recoverable	7,811	9,248
Other Debtors and Prepayments	335,975	65,636
Totals	343,786	74,884

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

14. Creditors: amounts falling due within one year

	2020 £	2019 £
Other Creditors	78,989	57,051
Totals	78,989	57,051

15. Constructive Liability

2020	East Africa	West Africa	East Europe	West Europe	Other
Unrestricted Funds	£	£	£	£	£
General Fund	94,009	44,253	8,720	10,130	-
Legacy Fund	-	-	-	-	-
	94,009	44,253	8,720	10,130	-
Restricted Funds					
Welfare Fund	-	-	-	-	-
Disaster Fund	-	-	-	-	-
Buildings Fund	-	-	-	-	-
Project Aid Fund	-	-	-	-	-
BMM Fund	-	-	-	-	-
Bible Fund	-	-	-	-	-
	-	-	-	-	-
Total Funds	94,009	44,253	8,720	10,130	-

157,112

2019	East Africa	West Africa	East Europe	West Europe	Other
Unrestricted Funds	£	£	£	£	£
General Fund	94,218	42,030	8,860	31,385	-
Legacy Fund	-	-	-	-	-
	94,218	42,030	8,860	31,385	-
Restricted Funds					
Welfare Fund	-	-	-	-	5,956
Disaster Fund	-	-	-	-	-
Buildings Fund	-	-	-	-	-
Project Aid Fund	-	-	-	-	-
BMM Fund	-	-	-	-	-
Bible Fund	-	-	-	-	-
	-	-	-	-	5,956
Total Funds	94,218	42,030	8,860	31,385	5,956

182,449

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

16. Analysis of Net Assets between Funds

Fund Balances at 31 December 2020 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	2,348,885	-	2,348,885
Current Assets	355,543	689,949	1,045,492
Current Liabilities	(22,062)	(56,927)	(78,989)
Constructive Liabilities	(157,112)	-	(157,112)
Totals	2,525,254	633,022	3,158,276

Fund Balances at 31 December 2019 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	2,126,368	-	2,126,368
Current Assets	158,377	687,015	845,392
Current Liabilities	(36,813)	(20,238)	(57,051)
Constructive Liabilities	(176,493)	(5,956)	(182,449)
Totals	2,071,439	660,821	2,732,260

17. Movement on funds for the Year

2020	Balance 01.01.20	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.20
Unrestricted Funds	£	£	£	£	£	£
General Fund	398,040	504,752	(268,454)	-	-	634,338
Legacy Fund	1,673,399	440,796	(14282)	(220,000)	11,003	1,890,916
	2,071,439	945,548	(282,736)	(220,000)	11,003	2,525,254
Restricted Funds						
Welfare Fund	369,362	201,641	(340,334)	-	-	230,669
Disaster Fund	-	-	-	-	-	-
Buildings Fund	154,475	27,580	(132,489)	200,000	-	249,566
Project Aid Fund	111,595	97,806	(88,770)	-	-	120,631
BMM Fund	17,033	16,097	(16,219)	-	-	16,911
Bible Fund	8,356	2,507	(15,618)	20,000	-	15,245
	660,821	345,631	(593,430)	220,000	-	633,022
Total Funds	2,732,260	1,291,179	(876,166)	-	11,003	3,158,276

Transfers relate to the replenishment of funds with little or no income to meet expected expenditure.

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

17. (Continued) Movement on Funds for the Year (Comparison)

2019	Balance 01.01.19	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.19
Unrestricted Funds	£	£	£	£	£	£
General Fund	623,732	388,130	(624,299)	-	10,477	398,040
Legacy Fund	1,457,543	302,890	(7,353)	(100,000)	20,319	1,673,399
	2,081,275	691,020	(631,652)	(100,000)	30,796	2,071,439
Restricted Funds						
Welfare Fund	547,329	169,931	(347,898)	-	-	369,362
Disaster Fund	917	-	(917)	-	-	-
Buildings Fund	218,618	26,889	(191,032)	100,000	-	154,475
Project Aid Fund	107,679	106,278	(102,362)	-	-	111,595
BMM Fund	17,578	16,636	(17,181)	-	-	17,033
Bible Fund	13,231	1,727	(6,602)	-	-	8,356
	905,352	321,461	(665,992)	100,000	-	660,821
Total Funds	2,986,627	1,012,481	(1,297,644)	-	30,796	2,732,260

18. Legacies

Legacies are included in income upon the entitlement becoming legally enforceable and there being sufficient certainty as to the amount. At 31 December 2020 one outstanding legacy, estimated at £250,000 had been notified (2019: £nil).

19. Employees

The Christadelphian Bible Mission does not employ any staff, volunteers undertaking all work.

20. Reconciliation of Net Income / (Expenditure) to Net Cash Flow from Operating Activities

	2020 £	2019 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	426,016	(254,367)
Adjustments for:		
(Increase)/decrease in debtors	(268,902)	67,674
Investment income	(51,033)	(22,684)
Gains on investments	(11,003)	(30,796)
Increase/(decrease) in creditors	(3,399)	31,839
Net cash provided by/(used in) operating activities	91,679	(208,334)
Analysis of Cash and Cash Equivalents		
Cash held in investments	64,849	61,709
Cash in hand	701,705	770,508
Total Cash and Cash Equivalents	766,554	832,217

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2020	2019
Carrying amount of financial assets		
Instruments measured at fair value through profit and loss	981,445	964,659

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

23. Comparative Statement of Financial Activities

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2019	Total All Funds 2018
Income and endowments from:		£	£	£	£
Donations and legacies	3	665,326	304,825	970,151	1,112,845
Charitable activities	4	-	16,636	16,636	15,965
Other trading activities	5	3,010	-	3,010	4,076
Investments	6	22,684	-	22,684	14,560
Total		691,020	321,461	1,012,481	1,147,446
Expenditure on:					
Charitable activities	7	608,070	665,992	1,274,062	1,013,195
Other	9	23,582	-	23,582	13,943
Total	10	631,652	665,992	1,297,644	1,027,138
Gains on investments	12	30,796		30,796	
Net income/(expenditure)		90,164	(344,531)	(254,367)	120,308
Transfers between funds	11	(100,000)	100,000	-	-
Net Movement in Funds for the year		(9,836)	(244,531)	(254,367)	120,308
Reconciliation of funds: Total Funds brought forward at 1 January 2019	16,17	2,081,275	905,352	2,986,627	2,866,319
Total Funds carried forward at 31 December 2019	16,17	2,071,439	660,821	2,732,260	2,986,627