



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From Period start date: **1st January 2021**
To Period end date: **31st December 2021**

Charity name: Bible in Action Trust

Charity registration number: 1020637

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objective of the charity is to advance the Christian religion in the UK and in any part of the world by the propagation of the Biblical Gospel, by faithfully expounding the Word of God in a clear and relevant way through (a) preaching, (b) literature and (c) personal witness. People, thus, might be saved, Christians might be nurtured and falsehood and error might be exposed.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none">• Sunday Christian services which were advertised locally open to anyone.• Regular Bible studies which were open to anyone.• Bible Scriptures and tracts are made freely available.• Subsidised Family holidays for those needing relief.• A free Christmas carol service where the gospel message is presented.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees recognise their duty to report on the public benefit of this charity and have had regard to the guidance from the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	No volunteers were able to contribute this year
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>We praise God for sustaining us through what has been a very difficult year, due to the Covid restrictions.</p> <p>The Sunday services continued to allow us to share the Biblical gospel when the Covid restrictions allowed. It was encouraging to be able support some local visitors at our service as their churches were still closed.</p> <p>We managed to get the Christmas greetings and calendars distributed to our neighbours in the village and we were grateful for the responses in the form of Christmas cards and phone calls.</p> <p>We were unable to hold our Carol service because we had contracted Covid, although we were clear to be able to host a Christmas Morning service and support several guests before the New Year.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41		of the period
Other	There was a surplus on the General Fund this year of £13,000. This is expected to be passed on in 2022 in accordance with the charity's aims.		

Statement explaining the policy for holding reserves stating why they are held	Para 1.32	The charity holds no reserves.
Amount of reserves held	Para 1.32	Zero
Reasons for holding zero reserves	Para 1.32	Trustees of charities are under a general legal duty not to hold funds but to use them for the purposes of the charity; this is part of the basis under which charities receive preferential tax treatment, notably that they are not subject to Corporation Tax and that they can recover tax on certain donations under Gift Aid arrangements. As the charity has very low Admin costs we have no need to hold reserves and with the funds to be used for the Charities aims.
Details of fund materially in deficit	Para 1.34	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.33	The Directors/Trustees are satisfied that there is no need to hold reserves at the Balance Sheet date together with anticipated ongoing income to enable BIAT to continue during 2022 and for the foreseeable future. The financial viability of BIAT will continue to be assessed by the trustees at regular intervals.

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.48	
A description of the principal risks facing the charity	Para 1.49	

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	BIAT had a total income of £32,347 in the year, this was higher than normal as the charity caught up on its gift aid claims in the year, up from £13,713 in 2020.
		There was a surplus on the General Fund this year of £13,035. This is expected to be passed on in 2022 in accordance with the charities aims.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity holds no reserves.
Amount of reserves held	Para 1.22	Zero
Reasons for holding zero reserves	Para 1.22	Trustees of charities are under a general legal duty not to hoard funds but to use them for the purposes of the charity; this is part of the basis under which charities receive preferential tax treatment, notably that they are not subject to Corporation Tax and that they can recover tax on certain donations under Gift Aid arrangements. As the charity has very low Admin costs we have no need to hold reserves and wish the funds to be used for the Charities aims.
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The Directors/Trustees are satisfied that there is no need to hold reserves at the Balance Sheet date together with anticipated ongoing income to enable BIAT to continue during 2022 and for the foreseeable future. The financial viability of BIAT will continue to be assessed by the trustees at regular intervals.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	

Type of governing document (e.g. Memorandum and Articles of Association)	Page 1.25	Trust Deed	Other
How is the charity constituted? (e.g. Trustees, Members, etc.)	Page 1.26	An incorporated charitable company	
Trustees selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Page 1.28	A new Trustee may be appointed by a resolution of the Trustees recorded in the minutes and signed by the new Trustee and such record shall be conclusive evidence of their appointment.	

Additional information (optional)
 You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Page 1.31		
The charity's organisational structure and any wider network with which the charity works	Page 1.31		
Relationship with any related parties	Page 1.31		
Other			

Reference and Administrative details

Charity name	1050000	Registered charity number	1050000
Other name the charity uses	1050000	Registered charity number	1050000
Charity's principal address	1050000	Registered charity number	1050000
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Charity's principal address	1050000	Registered charity number	1050000

Structure, Governance and Management

Description of charity's trusts:		An unincorporated charitable association
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	An unincorporated charitable association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	A new Trustee may be appointed by a resolution of The Trustees recorded in the minutes and signed by the new Trustee and such record shall be conclusive evidence of their appointment.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		


Reference and Administrative details

Charity name	Bible in Action Trust
Other name the charity uses	
Registered charity number	1020637
Charity's principal address	Spellbrook, Oddingley, DROITWICH, Worcestershire, WR9 7ND

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	David	
Position (eg Secretary, Chair, etc)	Chairman	
Date	18 th March 2023	

BIBLE IN ACTION TRUST

Registered Charity Number 1020637

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	2021	2020
Receipts	£	£
Unrestricted donations – gift-aided	21,012	9,570
Unrestricted donations – not gift-aided	2,090	3,835
Restricted donations – gift-aided	-	-
Tom and Esther bus pass	240	240
Decorating/repairs	-	-
Brooks family	-	-
Building	-	-
Daily Manna	-	-
Pitsea holiday	-	-
Restricted donations – not gift-aided	50	-
Pitsea holiday	-	-
	<u>23,392</u>	<u>13,645</u>
Tax refund (see note 1)	9,050	-
Give As You Live	17	62
Amazon Smile	16	5
Bank refund	-	-
Interest	-	1
Total receipts	<u>32,475</u>	<u>13,713</u>
Payments		
Remittances to Haus Barnabas im Engel GdBR (German charitable status)		
– General	7,450	15,800
Donations to agents – Brooks	340	2,140
Agent's NI contributions (see note 2)	-	159
Donation to Lowther for Daily Manna costs	-	-
Total payments	<u>7,790</u>	<u>18,099</u>
Excess of Payments over Receipts	<u>24,685</u>	<u>- 4,386</u>
Bank current and savings accounts Jan. 1 st	2,109	6,495
Bank current and savings accounts Dec. 31 st	15,144	2,109
STATEMENT OF ASSETS AND LIABILITIES		
Cash funds		
Current account	13,406	371
Savings account (see note 3)	1,738	1,738
	<u>15,144</u>	<u>2,109</u>
Liabilities	<u>-</u>	<u>-</u>

NOTES

1. This is the tax refund for gift-aided donations made in 2020 and 2021 (until September). Gift aid claims made quarterly now.
2. Mr Brooks mentioned that further payments would be required in 2022 to keep it topped up - payment made in 2022.
3. The savings account is currently being used to hold funds for donations to volunteers during 2021 £1,500, building work £234.26 & unallocated £3.47 - no change on last year.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

BIBLE IN ACTION TRUST

On accounts for the year
ended

31st December 2021

Charity no
(if any)

1020637

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Paul D. Relf

Date:

26.01.2023

Name:

PAUL D. RELF

Relevant professional
qualification(s) or body
(if any):

CHARTERED ACCOUNTANT . F.C.A.

Address:

48 WYLES ROAD, CHATHAM, KENT
ME4 6LD

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Blank area for disclosure details.