MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND)

England & Wales · Charity number 1044672

Details

Other names	M E R F
Status	Registered
Legal form	Trust
Registered	1995-03-21
Register	View on the Charity Commission register

Contact

Address	1 Dacre Road Eastbourne East Sussex BN21 1RB
Phone	01323 645094
Email	tandrburden@hotmail.co.uk
Website	www.merf.org.uk

Activities

Objects: TO PROMOTE THE CHRISTIAN FAITH AS EMBODIED IN THE STATEMENT OF FAITH

Activities: To support Christian work in the lands of the Middle East, North Africa and Asia, through funding national church leaders, training, literature and practical aid.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

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Geography

- **Area of benefit:** MIDDLE EAST AND NORTH AFRICA
- Cyprus
- Egypt
- Ethiopia
- Indonesia
- Kenya
- Lebanon
- Pakistan
- Sudan

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£174,779	£154,645	-	-
2023-12-31	£183,488	£140,402	-	-
2022-12-31	£169,039	£315,793	-	-
2021-12-31	£205,505	£143,338	-	-
2020-12-31	£249,095	£131,586	-	-

Trustees

Name	Role	Appointed
Dr Iain Wright RD	Chair	2022-08-01
David Umpleby		2022-08-01
John McClean		2022-08-01
Rev Douglas McCallum		2022-08-01

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MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND)

England & Wales - Charity number 1044672

Accounts

Middle East Reformed Fellowship (England & Wales)

103 Merewood Avenue, Oxford, OX3 8EQ
Registered Charity No: 1044672

ANNUAL REPORT 2024

Trustees:

Dr. Iain Wright, Orland Park *(Hon. Chairman)*
Rev. Douglas McCallum, Cambridge
Mr. David Umpleby, Banbury
Rev. Stephen Dancer, Solihull (Till 24 Nov 2024)
Mr. John McClean, Antrim

We are saddened to report the death of Rev Stephen Dancer and mourn his loss. He served as a Trustee from August 2022.

Support Committee Members:

Rev. Timothy Burden is employed by MERF (England/Wales). He is a member of the Committee of Management of MERF and is full-time co-ordinator of the Augustine Biblical Training Programme.

Carol Jesudason is the Treasurer.

The Deed of Trust is dated 5th February 1995 and registered with the Charity Commission in England and Wales with the aim of supporting Christians in their service of Christ and the spread of the Christian Faith in Arab lands and beyond through work of the Middle East Reformed Fellowship (MERF).

MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It is a non-profit and non-political charitable organization, serving in the Muslim world on behalf of churches and believers worldwide. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism, church planting, and the distribution of aid through the agency of indigenous churches.

Our relationship with the Middle East Reformed Fellowship (our partner):

Our partnership with MERF is governed by a Grant Agreement which is subject to annual review and approval at the AGM. MERF is incorporated in the Republic of Cyprus as a Charitable Foundation. Their annual accounts and financial statements are prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the European Union. The annual accounts are audited by a firm of Certified Public Accountants and Registered Auditors in accordance with International Standards on Auditing (ISAs).

Operating Policy:

All gifts are used in accordance with the donor's wishes or, if undesignated, placed in General Funds to be used for the greatest needs as determined by MERF. No funds are transferred to countries subject to UK/EU or US sanctions.

Monitoring and verifying end use of charitable funds:
Robust mechanisms of management and a close working relationship between MERF (England/Wales) and MERF ordinarily ensure a good degree of monitoring of projects and verification that grant funds are spent on the projects for which they were intended.

Income:
The total income for the work from churches and individuals in 2024 declined compared to income for 2023 by approximately 5%.

Reserves Policy:
MERF England/Wales is a grant-making charity and the bulk of income is submitted to MERF International Headquarters in Cyprus.

Grant funds are transmitted to the bank account of MERF International when requested. At each submission a minimum of £40,000 is retained in the MERF England/Wales bank account to cover operating costs for a year. Operating costs encompass primarily the salary of one employee with associated employment costs, and costs of travel. Other costs (postage, stationery, etc) are minimal.

MERF (England & Wales) Promotional work:
The bi-monthly newsletter is produced and distributed to 2,500 recipients in England, Wales and Scotland. The work of MERF is also promoted at meetings at supporting churches and conferences, and through the MERF (England/Wales) website (merf.org.uk).

Statement of Public Benefit:
MERF (England/Wales) works to promote the spread of the Christian Faith in Muslim lands and beyond through work of the Middle East Reformed Fellowship and their partnerships with indigenous churches and workers. In every field of operation, the primary purpose of MERF is the advancement of Reformed Christian Faith in accord with the MERF Statement of Faith (which is a summary of the historic Christian faith as expressed in the early Christian creeds and the confessions of the Calvinistic Reformation).

Operating in more than 16 countries and 14 languages, MERF seeks to work with indigenous churches as the best body to reach a population. Indigenous Christians live permanently as part of the culture and know the language, and so face fewer of the barriers that impede the work of foreign missionaries. However, in Muslim countries Christians are a minority grouping and, in some countries, they face severe repression and persecution. MERF works to strengthen their faith, build up their confidence to evangelise, and equip them to disciple new believers; and, as the Bible is central to the growth of the Christian, MERF seeks to equip churches through biblical training. MERF also supplies diaconal aid via indigenous churches to meet immediate practical need in a crisis but always with the aim of equipping people to be as self-sufficient as is possible.

In pursuing these goals, the charity engages in many projects that serve the public benefit including the advancement of religion, the advancement of education, the prevention and relief of poverty, and the promotion of health.

1. The Advancement of Religion:
MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism and church planting.

The majority of MERF funding is directed to evangelism through gospel broadcasting by terrestrial and internet-based radio, literature distribution and the regular preaching, teaching and pastoral ministries of indigenous churches. MERF broadcasts the gospel in fourteen languages. MERF's training centres that provide both language and theological training for Christian pastors and evangelists, also operate as locations for international churches and host regular services of public worship and Sunday schools for the spiritual education of children.

2. The Advancement of Education:
MERF supports the education of more than 2750 children through the Nasim Memorial Calvin Academies in Pakistan, and funds a scholarship programme for Turkana children in Kenya. A number of the Bible-training centres also provide education in additional disciplines. For example, students at Lokichoggio also benefit from intensive instruction in the English language; students at the training centres in Indonesia also receive instruction in animal husbandry and crop cultivation; students in Pakistan also receive instruction in animal husbandry, crop cultivation and sewing. The teaching of these additional skills is intending to facilitate greater self-sufficiency.

3. The Prevention or Relief of Poverty:
Diaconal aid (i.e. humanitarian aid) is distributed to and through local churches.

- *Indonesia* - Diaconal aid is regularly distributed through local churches for the relief of poverty. Diaconal Aid was specifically directed to the relief of suffering in different regions caused by floods and drought. Instruction is given in animal husbandry and crop cultivation, and a co-op start-up scheme supports students in becoming self-sufficient, and creating a more resilient community.

- *Kenya* – MERF grants to local Turkana people free daily access to potable water from the borehole at the teaching centre and has distributed maize several times in relief of drought and famine.

- *South Sudan* – Aid is regularly distributed to poor pastors and evangelists. Also, tents, maize and fishing nets have been distributed to people displaced by the civil conflict and suffering the effects of flood and famine.

4. The Promotion of Health:
MERF supported the Baraka Presbyterian Church in Bethlehem in supplying 12 oxygen machines for high priority patients at the local hospital; and supports two clinics in Lahore, Pakistan.

CURRENT MERF PROJECTS:
Grant funds are used in support of the full range of charitable activities of MERF:

- Gospel Broadcasting:
The MERF broadcasts are designed to make known the full impact of human sinfulness and the remedy found in the riches of the redemptive grace of Christ. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence, literature and, where possible, pastoral visitation and discipling by trained local Christians. As a result of these broadcasts many have come to faith in Christ, in places where no church or foreign missionary is permitted to exist.

- Arabic Media Ministry:
The Arabic Media Ministry brings God's Word to millions of Arabic-speaking people in the Middle East; as it is an internet service this ministry has a global reach. The ministry has been extended with the introduction of new programmes in specific Arabic dialects. A new YouTube channel has been launched broadcasting live interactive programmes four days each week and which receives fruitful and encouraging responses. In addition to downloadable audio files of past programmes and biblical teaching on many subjects, the websites also host downloadable pdf files of Sunday School materials and numerous Christian e-books. Our partner churches in Egypt provide more than 50% of the Arabic Media costs.

- Farsi Media Ministry:
The Farsi Media Ministry reaches millions of Farsi-speaking people in Iran, Azerbaijan, Tajikistan, Afghanistan and Pakistan; however, as it is an internet service this ministry has a global reach. The ministry operates two websites: *Radio Shadkami* and *Radio Roshdino.* In addition to its daily broadcasts, it hosts several hundred videos and numerous Christian e-books and booklets, many of which have been downloaded many times. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature.

- Terrestrial Broadcasting:
In addition to internet-based media, MERF terrestrial broadcast teams also reach millions of people in East Africa, the Middle East, Pakistan and Indonesia in their native tongue, broadcasting in fifteen languages: Arabic; Dinka and Nuer (South Sudan); Amharic, Oromo, and Somali (Ethiopia & Somalia); Farsi (Tajikistan, Azerbaijan, Afghanistan, Iran); Amazight (Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, Mauritania) Bahasa, Javanese, Sundanese, Toraja, Bugis and Makassarese (Indonesia); and, Urdu (Pakistan).

- Bible Training Ministry:
Bible-training is conducted at centres in Ethiopia, Kenya, Sulawesi, Java, Pakistan, Beirut and Egypt. MERF (England/Wales) continues to be directly involved in the bible-training work based at Lokichoggio, Kenya; and Addis Ababa, Ethiopia. Rev. Tim Burden (employed by MERF England/Wales) has overall responsibility for the Bible-training programme in Kenya and Ethiopia, and is involved in planning to extend the training programme to Egypt and Indonesia. During the past year Rev. Burden has continued to produce course textbooks and a series of teaching videos for use at the training centres and online, and has been providing training to the Nuer radio producers.

- Additional Field Ministries:

Kenya – The international church at the training centre compound continues to grow and now has hundreds in regular attendance. In January 2021 twenty-five converts were baptised. 98 children attend Sunday School and shelters are being built in several villages to house meetings.
- Diaconal aid (maize distribution) has been distributed several times during the year and local Turkana are given free access to fresh water from the MERF compound bore hole.
- MERF continues to fund a scholarship programme for local Turkana children.

South Sudan – MERF continues to work in support of the Presbyterian Church of South Sudan which has 15,000 congregations. MERF supports poor pastors and evangelists. Millions of people have been displaced by the civil war (political/tribal division) that has continued for several years. In these distressing circumstances, MERF contributes to the material support of PCOSS ministers and evangelists, and provides Diaconal aid to the displaced. Diaconal Aid in the form of food, blankets and canvas tarps was distributed in areas of Pochalla county and Wanding of Akobo where many lost homes and stored food in the flooding. MERF broadcasts in the Nuer language to South Sudan, Ethiopia, Kenya and Uganda. Enquirers who respond to the broadcasts receive follow-up by email if personal follow-up is not possible. Phone cards loaded with radio broadcasts, sermons, songs and studies have been a useful resource in supporting those who have been displaced.

- Training is provided for church officers, and children & youth workers.

Ethiopia – The work in Ethiopia has faced several challenges during 2021; conflict between the Federal and regional governments has displaced 2 million and led to large-scale destruction of crops and herds. Insecurities prevent farming, markets and basic services. The UN estimates > 5 million in need of aid. Intertribal violence has spread in several regions. In the south, drought and famine increased with >30 million affected. Persecution of churches and individuals has increased; several churches have been burnt, and many families suffer social and economic difficulties. Full-time ministers struggle to survive.

- Each week the MERF team make three 30-minute radio programmes in the three major languages of Ethiopia (Amharic, Oromo, & Somali).
- The Biblical Training Programme is taught in two languages (Amharic and Oromo) and is directed at pastors and evangelists of existing churches. Seminars are organised for various church workers, especially youth ministry training. 208 people are enrolled on a course introduced specifically for Muslim-background converts to the Christian faith.
- The MERF team are involved in the translation of numerous theological books to be used as text books on the training course, and inclusion in a new study library for the use of pastors and church workers.
- Diaconal aid is used to support > 614 poor full-time ministers' and their families (3,070 individuals).
- There is an evangelistic work among Somali people in Ethiopia and Somalia.

Indonesia – The work in Indonesia raises more than 40% of its own income through a co-op start-up scheme that helps farmers purchase and raise pigs and grow dragon fruit. The small profit-share is repaid and re-invested to support others in becoming self-sufficient.
MERF also provides scholarships for less privileged children to attend school.

Sulawesi & Malang

- Work has continued to transfer the terrestrial broadcasting (in Makassarese, Toraja, and Bugis) to web-based radio broadcasting, allowing the service to be expanded.
- Radio programming in Sundanese has been expanded with additional staff appointed.
- The MERF trauma-healing centre set-up at Palau to support survivors the 2019 tsunami continues its work, but has been converted into an additional training centre.
- The Bible training centres continue to serve the churches, providing instruction for church leaders, and training children's workers and staff who teach Christianity in state schools.

Java

- Work has continued to transfer the terrestrial broadcasting (in Javanese and Sundanese) to web-based radio broadcasting, allowing the service to be expanded.
- Short videos have been produced for easy-sharing on internet and by smartphones.
- A study library has been opened to support pastors in their teaching ministry.
- The Bible training centres continue to serve the churches, providing online instruction for church leaders and evangelists and, training Sunday School teachers and children's workers.

Pakistan – Through the MERF partnership with the "Bible-believing Church of Lahore", MERF supports training at their seminary which provides training for pastors and church workers. These pastors and workers are involved in church-planting projects and running numerous literacy centres.
- There are four Nasim Memorial Calvin High Schools teaching more than 2750 children; two clinics; and several sewing centres where women are taught skills to enable them to be self-supporting.

Lebanon - Working with the Lebanon Reformed Fellowship, MERF has been teaching and training many Kurdish and Druze people who have professed faith in Jesus Christ and formed churches in Lebanon. Many Muslims have been attending services.
- Diaconal aid has been used to relieve the suffering of refugees; to provide PTSD counselling to refugees, and to assist their return to their homeland following the cessation of hostilities.

Morocco – A new field has opened up in Morocco with a team of Christians entirely composed of former Muslims. Presently the team is concentrating upon the production of programmes in Amazight, the language of Berber people living in Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, and Mauritania. This ministry operates via social media platform (eg. Facebook). Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature which is produced in Moroccan Arabic and Amazight.
- The Heidelberg Catechism translation project continues and is made available online as a pdf.

Iraq – The Gulf Wars and the subsequent insurgency led to the destruction of five of the six churches MERF partnered with in Iraq. The remaining church is only 10% its former strength. The Arabic media ministry is effective in encouraging the Christians remaining in Iraq.

Concluding remarks:
The Trustees are pleased with what has been achieved this year. We acknowledge with thankfulness the success of the stated aims of the Fellowship in its numerous ministries, and the way in which these have been sustained.

We are grateful to be able to continue playing an active role in the organization and extension of the training programmes through the support of key workers, and that promotional materials developed for use in England and Wales have proved so useful in the promotional work of other national support committees. We give thanks to God for the on-going generosity of Christian people in England and Wales who have faithfully supported our work; and for the willingness of friends to serve in support of gospel ministry in Muslim lands.

Authorised Signatories:

Iain Wright

Dr Iain Wright
(Chairman of Trustees)

Mr David Umpleby
(Trustee)

CHARITY COMMISSION FOR ENGLAND AND WALES

Middle East Reformed Fellowship (England & Wales)	1044672

Receipts and payments accounts

CC16a

For the period from	01/01/2024	To	31/12/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations: General Funds (incl tax reclaims)	162,367	-	-	162,367	157,225
Donations: Diaconal (earthquakes)	-	-	-	-	18,836
Donations: Diaconal (other)	-	6,451	-	6,451	1,157
Donations: Biblical Training	-	5,340	-	5,340	5,101
Donations: Broadcasting	-	300	-	300	610
Donations: National Evangelists	-	260	-	260	560
Donations: Literature - Tanzania	-	60	-	60	
	-		-	-	-
***Sub total** (Gross income for AR)*	162,367	12,412	-	174,779	183,488
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	162,367	12,412	-	174,779	183,488
A3 Payments					
Grants - General gift	80,000	-	-	80,000	50,000
Grants - Diaconal Lebanon	-		-	-	300
Grants - Diaconal South Sudan	-	260	-	260	160
Grants - Diaconal Pakistan	-		-	-	15
Grants - Diaconal Earthquakes	-	3,388	-	3,388	15,448
Grants - Diaconal other	-	5,894	-	5,894	691
Grants - Biblical Training	-	4,240	-	4,240	5,856
Grants - Broadcasting & Evangelism	-	650	-	650	870
Literature - Tanzania	-	124	-	124	-
Int'l Bible Training - Staff costs including travel	51,031	-	-	51,031	56,323
Cyprus ministry	826	-	-	826	1,132
Insurance	670	-	-	670	711
Promotion	897	-	-	897	2,781
Running costs	6,665	-	-	6,665	6,116
Sub total	140,089	14,556	-	154,645	140,402
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	140,089	14,556	-	154,645	140,402
Net of receipts/(payments)	22,278	- 2,144	-	20,134	43,085
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	80,320	9,925	-	90,244	47,159
Cash funds this year end	102,598	7,780	-	110,378	90,244

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Petty cash	17	-	
	Current accounts	7,427	-	
	Deposit accounts	95,154	7,780	
	Total cash funds (agree balances with receipts and payments account(s))	102,598	7,780	-

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Iain Wright	Dr Iain Wright	25/10/2025
[signature]	Mr David Umpleby	25/10/2025

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND & WALES)		
On accounts for the year ended	31 December 2024	**Charity no (if any)**	1044672
Set out on pages	Annual Report, Receipts and Payments Account pages 1 to 8		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

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 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.

Signed:	A C Wright	**Date:**	25/10/2025
Name:	A C Wright		
Relevant professional qualification(s) or body (if any):	FMAAT		
Address:	Unit 4 Green Farm, Fritwell, Bicester OX27 7QU		

Section B	Disclosure
	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.	

MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND)

England & Wales - Charity number 1044672

Accounts

Middle East Reformed Fellowship (England & Wales)

44 Hamilton Road, Hayes, Middlesex. UB3 3AS
Registered Charity No: 1044672

ANNUAL REPORT 2023

Trustees:

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Monitoring and verifying end use of charitable funds:
Robust mechanisms of management and a close working relationship between MERF (England/Wales) and MERF ordinarily ensure a good degree of monitoring of projects and verification that grant funds are spent on the projects for which they were intended. The global pandemic (2020-2022) curtailed some aspects of monitoring our activity which will be restored as restrictions continue to be lifted.

Income:
The total income for the work from churches and individuals in 2023 rose compared to income for 2022 by approximately 9%.

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- *South Sudan* – Aid is regularly distributed to poor pastors and evangelists. Also, tents, maize and fishing nets have been distributed to people displaced by the civil conflict and suffering the effects of flood and famine.

4. The Promotion of Health:
MERF supported the Baraka Presbyterian Church in Bethlehem in supplying 12 oxygen machines for high priority patients at the local hospital; and supports two clinics in Lahore, Pakistan.

CURRENT MERF PROJECTS:

Grant funds are used in support of the full range of charitable activities of MERF:

- Gospel Broadcasting:

The MERF broadcasts are designed to make known the full impact of human sinfulness and the remedy found in the riches of the redemptive grace of Christ. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence, literature and, where possible, pastoral visitation and discipling by trained local Christians. As a result of these broadcasts many have come to faith in Christ, in places where no church or foreign missionary is permitted to exist.

- Arabic Media Ministry:

The Arabic Media Ministry brings God's Word to millions of Arabic-speaking people in the Middle East; as it is an internet service this ministry has a global reach. The ministry has been extended with the introduction of new programmes in specific Arabic dialects. A new YouTube channel has been launched broadcasting live interactive programmes four days each week and which receives fruitful and encouraging responses. In addition to downloadable audio files of past programmes and biblical teaching on many subjects, the websites also host downloadable pdf files of Sunday School materials and numerous Christian e-books. Our partner churches in Egypt provide more than 50% of the Arabic Media costs.

- Farsi Media Ministry:

The Farsi Media Ministry reaches millions of Farsi-speaking people in Iran, Azerbaijan, Tajikistan, Afghanistan and Pakistan; however, as it is an internet service this ministry has a global reach. The ministry operates two websites: *Radio Shadkami* and *Radio Roshdino.* In addition to its daily broadcasts, it hosts several hundred videos and numerous Christian e-books and booklets, many of which have been downloaded many times. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature.

- Terrestrial Broadcasting:

In addition to internet-based media, MERF terrestrial broadcast teams also reach millions of people in East Africa, the Middle East, Pakistan and Indonesia in their native tongue, broadcasting in fifteen languages: Arabic; Dinka and Nuer (South Sudan); Amharic, Oromo, and Somali (Ethiopia & Somalia); Farsi (Tajikistan, Azerbaijan, Afghanistan, Iran); Amazight (Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, Mauritania) Bahasa, Javanese, Sundanese, Toraja, Bugis and Makassarese (Indonesia); and, Urdu (Pakistan).

- Bible Training Ministry:

Bible-training is conducted at centres in Ethiopia, Kenya, Sulawesi, Java, Pakistan, Beirut and Egypt. MERF (England/Wales) continues to be directly involved in the bible-training work based at Lokichoggio, Kenya; and Addis Ababa, Ethiopia. Rev. Tim Burden (employed by MERF England/Wales) has overall responsibility for the Bible-training programme in Kenya and Ethiopia, and is involved in planning to extend the training programme to Egypt and Indonesia. During the past year Rev. Burden has continued to produce course textbooks and a series of teaching videos for use at the training centres and online, and has been providing training to the Nuer radio producers.

- Additional Field Ministries:

Kenya – The international church at the training centre compound continues to grow and now exceeds 300 in regular attendance. In January 2021 twenty-five converts were baptised. 98 children attend Sunday School and shelters are being built in several villages to house meetings.

- Diaconal aid (maize distribution) has been distributed several times during the year and local Turkana are given free access to fresh water from the MERF compound bore hole.
- MERF continues to fund a scholarship programme for local Turkana children.

South Sudan – MERF continues to work in support of the Presbyterian Church of South Sudan which has 15,000 congregations. MERF supports poor pastors and evangelists. Millions of people have been displaced by the civil war (political/tribal division) that has continued for several years. In these distressing circumstances, MERF contributes to the material support of PCOSS ministers and evangelists, and provides Diaconal aid to the displaced. Diaconal Aid in the form of food, blankets and canvas tarps was distributed in areas of Pochalla county and Wanding of Akobo where many lost homes and stored food in the flooding. MERF broadcasts in the Nuer language to South Sudan, Ethiopia, Kenya and Uganda. Enquirers who respond to the broadcasts receive follow-up by email if personal follow-up is not possible. Phone cards loaded with radio broadcasts, sermons, songs and studies have been a useful resource in supporting those who have been displaced.

- Training is provided for church officers, and children & youth workers.

Ethiopia – The work in Ethiopia has faced several challenges during 2021; conflict between the Federal and regional governments has displaced 2 million and led to large-scale destruction of crops and herds. Insecurities prevent farming, markets and basic services. The UN estimates > 5 million in need of aid. Intertribal violence has spread in several regions. In the south, drought and famine increased with >30 million affected. Persecution of churches and individuals has increased; several churches have been burnt, and many families suffer social and economic difficulties. Full-time ministers struggle to survive.

- Each week the MERF team make three 30-minute radio programmes in the three major languages of Ethiopia (Amharic, Oromo, & Somali).
- The Biblical Training Programme is taught in two languages (Amharic and Oromo) and is directed at pastors and evangelists of existing churches. Seminars are organised for various church workers, especially youth ministry training. 208 people are enrolled on a course introduced specifically for Muslim-background converts to the Christian faith.
- The MERF team are involved in the translation of numerous theological books to be used as text books on the training course, and inclusion in a new study library for the use of pastors and church workers.
- Diaconal aid is used to support > 614 poor full-time ministers' and their families (3,070 individuals).
- There is an evangelistic work among Somali people in Ethiopia and Somalia.

Indonesia – The work in Indonesia raises more than 40% of its own income through a co-op start-up scheme that helps farmers purchase and raise pigs and grow dragon fruit. The small profit-share is repaid and re-invested to support others in becoming self-sufficient.
MERF also provides scholarships for less privileged children to attend school.

Sulawesi & Malang

- Work has continued to transfer the terrestrial broadcasting (in Makassarese, Toraja, and Bugis) to web-based radio broadcasting, allowing the service to be expanded.
- Radio programming in Sundanese has been expanded with additional staff appointed.
- The MERF trauma-healing centre set-up at Palau to support survivors the 2019 tsunami continues its work, but has been converted into an additional training centre.
- The Bible training centres continue to serve the churches, providing instruction for church leaders, and training children's workers and staff who teach Christianity in state schools.

Java

- Work has continued to transfer the terrestrial broadcasting (in Javanese and Sundanese) to web-based radio broadcasting, allowing the service to be expanded.
- Short videos have been produced for easy-sharing on internet and by smartphones.
- A study library has been opened to support pastors in their teaching ministry.
- The Bible training centres continue to serve the churches, providing online instruction for church leaders and evangelists and, training Sunday School teachers and children's workers.

Pakistan – Through the MERF partnership with the "Bible-believing Church of Lahore", MERF supports training at their seminary which provides training for pastors and church workers. These pastors and workers are involved in church-planting projects and running numerous literacy centres.
- There are four Nasim Memorial Calvin High Schools teaching more than 2750 children; two clinics; and several sewing centres where women are taught skills to enable them to be self-supporting.

Lebanon - Working with the Lebanon Reformed Fellowship, MERF has been teaching and training many Kurdish and Druze people who have professed faith in Jesus Christ and formed churches in Lebanon. Many Muslims have been attending services.
- Diaconal aid has been used to relieve the suffering of refugees; to provide PTSD counselling to refugees, and to assist their return to their homeland following the cessation of hostilities.

Morocco – A new field has opened up in Morocco with a team of Christians entirely composed of former Muslims. Presently the team is concentrating upon the production of programmes in Āmazight, the language of Berber people living in Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, and Mauritania. This ministry operates via social media platform (eg. Facebook). Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature which is produced in Moroccan Arabic and Amazight.
- The Heidelberg Catechism translation project continues and is made available online as a pdf.

Iraq – The Gulf Wars and the subsequent insurgency led to the destruction of five of the six churches MERF partnered with in Iraq. The remaining church is only 10% its former strength. The Arabic media ministry is effective in encouraging the Christians remaining in Iraq.

Concluding remarks:
The Trustees are pleased with what has been achieved this year. We acknowledge with thankfulness the success of the stated aims of the Fellowship in its numerous ministries, and the way in which these have been sustained.

We are grateful to be able to continue playing an active role in the organization and extension of the training programmes through the support of key workers, and that promotional materials developed for use in England and Wales have proved so useful in the promotional work of other national support committees. We give thanks to God for the on-going generosity of Christian people in England and Wales who have faithfully supported our work; and for the willingness of friends to serve in support of gospel ministry in Muslim lands.

Authorised Signatories:

Iain Wright

Dr Iain Wright
(Chairman of Trustees)

Mr David Umpleby
(Trustee)

15. 12. 2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Middle East Reformed Fellowship (England & Wales)	1044672

Receipts and payments accounts

CC16a

For the period from	01/01/2023	To	31/12/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations: General Funds (incl tax reclaims)	157,225	-	-	157,225	159,674
Donations: Diaconal (earthquakes)	-	18,836	-	18,836	-
Donations: Diaconal (other)	-	1,157	-	1,157	1,275
Donations: Biblical Training	-	5,101	-	5,101	4,740
Donations: Broadcasting	-	610	-	610	1,170
Donations: National Evangelists	-	560	-	560	180
Donations: Literature - Tanzania	-	-	-	-	2,000
	-	-	-	-	-
Sub total *(Gross income for AR)*	157,225	26,263	-	183,488	169,039
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	157,225	26,263	-	183,488	169,039
A3 Payments					
Grants - General gift	50,000	-	-	50,000	90,000
Grants - Diaconal Lebanon	-	300	-	300	22,000
Grants - Diaconal South Sudan	-	160	-	160	30,640
Grants - Diaconal Pakistan	-	15	-	15	194
Grants - Diaconal Earthquakes	-	15,448	-	15,448	-
Grants - Diaconal other	-	691	-	691	34,405
Grants - Biblical Training	-	5,856	-	5,856	25,420
Grants - Broadcasting & Evangelism	-	870	-	870	60,865
Int'l Bible Training - Staff costs including travel	56,323	-	-	56,323	43,498
Cyprus ministry	1,132	-	-	1,132	-
Insurance	711	-	-	711	604
Promotion	2,781	-	-	2,781	2,230
Running costs	6,116	-	-	6,116	5,937
Sub total	117,063	23,340	-	140,402.41	315,793
A4 Asset and investment purchases. (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	117,063	23,340	-	140,402	315,793
Net of receipts/(payments)	40,162	2,924	-	43,085	- 146,754
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	40,158	7,001	-	47,159	193,913
Cash funds this year end	80,320	9,925	-	90,244	47,159

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Petty cash	17	-	
	Current accounts	6,849	-	
	Deposit accounts	73,454	9,925	
	Total cash funds (agree balances with receipts and payments account(s))	80,320	9,925	-
		OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Iain Wright	Dr Iain Wright	15/12/2024
D Umpleby	Mr David Umpleby	15/12/2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND & WALES)		
On accounts for the year ended	31 December 2023	**Charity no (if any)**	1044672
Set out on pages	Annual Report, Receipts and Payments Account pages 1 to 8		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

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 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.

Signed:	A C Wright	**Date:**	15/12/2024
Name:	A C Wright		
Relevant professional qualification(s) or body (if any):	FMAAT		
Address:	Unit 4 Green Farm, Fritwell, Bicester OX27 7QU		

MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND)

England & Wales - Charity number 1044672

Accounts

Middle East Reformed Fellowship (England & Wales)

44 Hamilton Road, Hayes, Middlesex. UB3 3AS
Registered Charity No: 1044672

ANNUAL REPORT 2022

Trustees:

Dr. Iain Wright, Orland Park *(Hon. Chairman)*
Rev. Douglas McCallum, Cambridge
Mr. David Umpleby, Banbury
Rev. Stephen Dancer, Solihull
Mr. John McClean, Antrim

Support Committee Members:

Rev. Gareth James, Doncaster
Rev. Timothy Burden, Eastbourne

- Dr David George, Mr. John Lodge, Rev. Joseph Petitt, Mr. Richard Hall and Mr. Huw Jones all resigned as a trustees on 31 July 2022.
- Mr. Hugh Pollington (Honorary Treasurer) resigned on 29 March 2023.
- Dr. Iain Wright, Rev. Stephen Dancer, Rev. Douglas McCallum, Mr. John McClean and Mr. David Umpleby were appointed Trustees on 1 August 2022 in accordance with the Trust Deed.
- Rev. Timothy Burden is employed by MERF (England/Wales). He is a member of the Committee of Management of MERF and is full-time co-ordinator of the Augustine Biblical Training Program.

The Deed of Trust is dated 5th February 1995 and registered with the Charity Commission in England and Wales with the aim of promoting the spread of the Christian Faith in Arab lands and beyond through work of the Middle East Reformed Fellowship (MERF).

MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It is a non-profit and non-political charitable organization, serving in the Muslim world on behalf of churches and believers worldwide. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism, church planting, and the distribution of aid through the agency of indigenous churches.

Our relationship with the Middle East Reformed Fellowship (our partner):

Our partnership with MERF is governed by a Grant Agreement which is subject to annual review and approval at the AGM. MERF is incorporated in the Republic of Cyprus as a Charitable Foundation. Their annual accounts and financial statements are prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the European Union. The annual accounts are audited by a firm of Certified Public Accountants and Registered Auditors in accordance with International Standards on Auditing (ISAs).

Operating Policy:

All gifts are used in accordance with the donor's wishes or, if undesignated, placed in General Funds to be used for the greatest needs as determined by MERF. No funds are transferred to countries subject to UK/EU or US sanctions.

Monitoring and verifying end use of charitable funds:
Robust mechanisms of management and a close working relationship between MERF (England/Wales) and MERF ordinarily ensure a good degree of monitoring of projects and verification that grant funds are spent on the projects for which they were intended. The global pandemic (2020-2022) curtailed some aspects of monitoring our activity which will be restored as restrictions continue to be lifted.

Income:
The total income for the work from churches and individuals in 2022 fell compared to income for 2021 by approximately 15% if you exclude the legacy income in 2021.

Reserves Policy:
MERF England/Wales is a grant-making charity and the bulk of income is submitted to MERF International Headquarters in Cyprus.

Grant funds are transmitted to the bank account of MERF International when requested. At each submission a minimum of £40,000 is retained in the MERF England/Wales bank account to cover operating costs for a year. Operating costs encompass primarily the salary of one employee with associated employment costs, and costs of travel. Other costs (postage, stationery, etc) are minimal.

MERF (England & Wales) Promotional work:
The bi-monthly newsletter is produced and distributed to 3,000 recipients in England, Wales and Scotland. The work of MERF is also promoted at meetings at supporting churches and conferences, and through the MERF (England/Wales) website (merf.org.uk). Promotional videos produced by MERF (England/Wales) are used by the support committees of Canada, the U.S.A., Australia and New Zealand for promotional work in those countries, and Dutch subtitles enable the use of the videos for use in the Netherlands. We have also supplied additional promotional materials (e.g. PowerPoint presentations) to other national support committees to assist their promotional work.

Statement of Public Benefit:
MERF (England/Wales) works to promote the spread of the Christian Faith in Muslim lands and beyond through work of the Middle East Reformed Fellowship and their partnerships with indigenous churches and workers. In every field of operation, the primary purpose of MERF is the advancement of Reformed Christian Faith in accord with the MERF Statement of Faith (which is a summary of the historic Christian faith as expressed in the early Christian creeds and the confessions of the Calvinistic Reformation).

Operating in more than 16 countries and 14 languages, MERF seeks to work with indigenous churches as the best body to reach a population. Indigenous Christians live permanently as part of the culture and know the language, and so face fewer of the barriers that impede the work of foreign missionaries. However, in Muslim countries Christians are a minority grouping and, in some countries, they face severe repression and persecution. MERF works to strengthen their faith, build up their confidence to evangelise, and equip them to disciple new believers; and, as the Bible is central to the growth of the Christian, MERF seeks to equip churches through biblical training. MERF also supplies diaconal aid via indigenous churches to meet immediate practical need in a crisis but always with the aim of equipping people to be as self-sufficient as is possible.

In pursuing these goals, the charity engages in many projects that serve the public benefit including the advancement of religion, the advancement of education, the prevention and relief of poverty, and the promotion of health.

CURRENT MERF PROJECTS:
Grant funds are used in support of the full range of charitable activities of MERF:

- Gospel Broadcasting:
The MERF broadcasts are designed to make known the full impact of human sinfulness and the remedy found in the riches of the redemptive grace of Christ. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence, literature and, where possible, pastoral visitation and discipling by trained local Christians. As a result of these broadcasts many have come to faith in Christ, in places where no church or foreign missionary is permitted to exist.

- Arabic Media Ministry:
The Arabic Media Ministry brings God's Word to millions of Arabic-speaking people in the Middle East; as it is an internet service this ministry has a global reach. The ministry has been extended with the introduction of new programs in specific Arabic dialects. A new YouTube channel has been launched broadcasting live interactive programs four days each week and which receives fruitful and encouraging responses. In addition to downloadable audio files of past programs and biblical teaching on many subjects, the websites also host downloadable pdf files of Sunday School materials and numerous Christian e-books. Our partner churches in Egypt provide more than 50% of the Arabic Media costs.

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- Terrestrial Broadcasting:
In addition to internet-based media, MERF terrestrial broadcast teams also reach millions of people in East Africa, the Middle East, Pakistan and Indonesia in their native tongue, broadcasting in fifteen languages: Arabic; Dinka and Nuer (South Sudan); Amharic, Oromo, and Somali (Ethiopia & Somalia); Farsi (Tajikistan, Azerbaijan, Afghanistan, Iran); Amazight (Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, Mauritania) Bahasa, Javanese, Sundanese, Toraja, Bugis and Makassarese (Indonesia); and, Urdu (Pakistan).

- Bible Training Ministry:
Bible-training is conducted at centres in Ethiopia, Kenya, Sulawesi, Java, Pakistan, Beirut and Egypt. The work of Bible-training across all fields (greatly curtailed throughout 2020 in response to the Covid-19 pandemic) is now largely recovered. MERF (England/Wales) continues to be directly involved in the bible-training work based at Lokichoggio, Kenya; and Addis Ababa, Ethiopia. Rev. Tim Burden (employed by MERF England/Wales) has overall responsibility for the Bible-training programme in Kenya and Ethiopia, and is involved in planning to extend the training programme to Egypt and Indonesia. During the past year Rev. Burden has continued to produce course textbooks and a series of teaching videos for use at the training centres and online, and has been providing training to the Nuer radio producers.

- Additional Field Ministries:

Kenya – The international church at the training centre compound continues to grow and now exceeds 300 in regular attendance. In January 2021 twenty-five converts were baptised. 98 children attend Sunday School and shelters are being built in several villages to house meetings.
- Diaconal aid (maize distribution) has been distributed several times during the year and local Turkana are given free access to fresh water from the MERF compound bore hole.
- MERF continues to fund a scholarship programme for local Turkana children.

1. The Advancement of Religion:

MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism and church planting.

The majority of MERF funding is directed to evangelism through gospel broadcasting by terrestrial and internet-based radio, literature distribution and the regular preaching, teaching and pastoral ministries of indigenous churches. MERF broadcasts the gospel in fourteen languages. MERF's training centres that provide both language and theological training for Christian pastors and evangelists, also operate as locations for international churches and host regular services of public worship and Sunday schools for the spiritual education of children.

2. The Advancement of Education:

MERF supports the education of more than 2750 children through the Calvin Academies in Pakistan, and funds a scholarship programme for Turkana children in Kenya. A number of the Bible-training centres also provide education in additional disciplines. For example, students at Lokichoggio also benefit from intensive instruction in the English language; students at the training centres in Indonesia also receive instruction in animal husbandry and crop cultivation; students in Pakistan also receive instruction in animal husbandry, crop cultivation and sewing. The teaching of these additional skills is intending to facilitate greater self-sufficiency.

3. The Prevention or Relief of Poverty:

Diaconal aid (i.e. humanitarian aid) is distributed to and through local churches.

- *Indonesia* - Diaconal aid is regularly distributed through local churches for the relief of poverty. Diaconal Aid was specifically directed to the relief of suffering in different regions caused by floods and drought. Instruction is given in animal husbandry and crop cultivation, and a co-op start-up scheme supports students in becoming self-sufficient, and creating a more resilient community.

- *Kenya* – MERF grants to local Turkana people free daily access to potable water from the borehole at the teaching centre and has distributed maize several times in relief of drought and famine.

- *South Sudan* – Aid is regularly distributed to poor pastors and evangelists. Also, tents, maize and fishing nets have been distributed to people displaced by the civil conflict and suffering the effects of flood and famine.

- *Ethiopia* – Aid is regularly distributed to poor rural pastors, and education and training is provided in animal husbandry to encourage self-sufficiency.

- *Lebanon* – MERF has continued to support the efforts of the church in Beirut as it responds to the ongoing need resulting from the 2020 Beirut port explosion.

4. The Promotion of Health:

MERF supported the Baraka Presbyterian Church in Bethlehem in supplying 12 oxygen machines for high priority patients at the local hospital; and supports two clinics in Lahore, Pakistan.

South Sudan – MERF continues to work in support of the Presbyterian Church of South Sudan which has 15,000 congregations. MERF supports poor pastors and evangelists. Millions of people have been displaced by the civil war (political/tribal division) that has continued for several years. In these distressing circumstances, MERF contributes to the material support of PCOSS ministers and evangelists, and provides Diaconal aid to the displaced. Diaconal Aid in the form of food, blankets and canvas tarps was distributed in areas of Pochalla county and Wanding of Akobo where many lost homes and stored food in the flooding. MERF broadcasts in the Nuer language to South Sudan, Ethiopia, Kenya and Uganda. Enquirers who respond to the broadcasts receive follow-up by email if personal follow-up is not possible. Phone cards loaded with radio broadcasts, sermons, songs and studies have been a useful resource in supporting those who have been displaced.

- Training is provided for church officers, and children & youth workers.

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Sulawesi & Malang

- Work has continued to transfer the terrestrial broadcasting (in Makassarese, Toraja, and Bugis) to web-based radio broadcasting, allowing the service to be expanded.
- Radio programming in Sundanese has been expanded with additional staff appointed.
- The MERF trauma-healing centre set-up at Palau to support survivors the 2019 tsunami continues its work, but has been converted into an additional training centre.
- The Bible training centres continue to serve the churches, providing instruction for church leaders, and training children's workers and staff who teach Christianity in state schools.
- Diaconal Aid was used to relieve the suffering of earthquake victims in Mamuju and Majene-West (1/21) flood victims in Jakarta (2/21) and the Seroja storm victims in Kupang and Sumba-East (4/21).

Java

- Work has continued to transfer the terrestrial broadcasting (in Javanese and Sundanese) to web-based radio broadcasting, allowing the service to be expanded.
- Short videos have been produced for easy-sharing on internet and by smartphones.
- A study library has been opened to support pastors in their teaching ministry.
- The Bible training centres continue to serve the churches, providing online instruction for church leaders and evangelists and, training Sunday School teachers and children's workers.
- Diaconal Aid was used to relieve the suffering of flood victims in Cilacap Central in December 2020.

Pakistan – Through the MERF partnership with the "Bible-believing Church of Lahore", MERF supports training at their seminary which provides training for pastors and church workers. These pastors and workers are involved in church-planting projects and running numerous literacy centres.
- There are four Calvin High Schools teaching more than 2750 children; two clinics; and several sewing centres where women are taught skills to enable them to be self-supporting.

Lebanon - Working with the Lebanon Reformed Fellowship, MERF has been teaching and training many Kurdish and Druze people who have professed faith in Jesus Christ and formed churches in Lebanon. Many Muslims have been attending services.
- Diaconal aid has been used to relieve the suffering of refugees; to provide PTSD counselling to refugees, and to assist their return to their homeland following the cessation of hostilities.

Morocco – A new field has opened up in Morocco with a team of Christians entirely composed of former Muslims. Presently the team is concentrating upon the production of programs in Amazight, the language of Berber people living in Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, and Mauritania. This ministry operates via social media platform (eg. Facebook). Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature which is produced in Moroccan Arabic and Amazight.
- The Heidelberg Catechism translation project continues and is made available online as a pdf.

Iraq – The Gulf Wars and the subsequent insurgency led to the destruction of five of the six churches MERF partnered with in Iraq. The remaining church is only 10% its former strength. The Arabic media ministry is effective in encouraging the Christians remaining in Iraq.

Cyprus – MERF supports the International Evangelical Church on Cyprus (at Larnaca and Limassol). MERF (England and Wales) discontinued its support of this particular ministry during 2021.

Concluding remarks:
The Trustees are pleased with what has been achieved this year. We acknowledge with thankfulness the success of the stated aims of the Fellowship in its numerous ministries, and the way in which these have been sustained despite the impact of global pandemic.

Significant Difficulties – Events that have taken place in another charity in Cyprus which is closely associated with MERF have given rise to considerable tensions that have strained the relationship between the General Director of MERF and MERF (England/Wales). It is hoped that these difficulties can be overcome, restoring the former healthy relationship between us.

Notwithstanding these difficulties, we are grateful to be able to continue playing an active role in the organization and extension of the training programs through the support of key workers, and that promotional materials developed for use in England and Wales have proved so useful in the promotional work of other national support committees. We give thanks to God for the on-going generosity of Christian people in England and Wales who have faithfully supported our work; and for the willingness of friends to serve in support of gospel ministry in Muslim lands.

Authorised Signatories:

Dr Iain Wright
(Chairman of Trustees)

Mr David Umpleby
(Trustee)

CHARITY COMMISSION FOR ENGLAND AND WALES

Middle East Reformed Fellowship (England & Wales)	1044672

Receipts and payments accounts

CC16a

For the period from	01/01/2022	To	31/12/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations: General Funds (incl tax reclaims)	159,674	-	-	159,674	191,445
Donations: Diaconal (Beirut disaster)	-	-	-	-	8,120
Donations: Diaconal (other)	-	1,275	-	1,275	655
Donations: Biblical Training	-	4,740	-	4,740	1,260
Donations: Broadcasting	-	1,170	-	1,170	3,520
Donations: National Evangelists	-	180	-	180	505
Donations: Literature - Tanzania	-	2,000	-	2,000	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	159,674	9,365	-	169,039	205,505
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	159,674	9,365	-	169,039	205,505
A3 Payments					
Grants - General gift	90,000	-	-	90,000	66,460
Grants - Diaconal Lebanon	22,000	-	-	22,000	
Grants - Diaconal South Sudan	30,000	640		30,640	
Grants - Diaconal Pakistan		194	-	194	18,000
Grants - Diaconal other	32,000	2,405		34,405	
Grants - Biblical Training	22,000	3,420	-	25,420	9,000
Grants - Broadcasting & Evangelism	55,000	5,865	-	60,865	5,000
Int'l Bible Training - Staff costs including travel	43,498	-	-	43,498	37,907
Cyprus ministry	-	-	-	-	105
Insurance	604	-	-	604	593
Promotion	2,230	-	-	2,230	1,735
Running costs	5,937	-	-	5,937	4,538
Sub total	303,269	12,524	-	315,793	143,338
A4 Asset and investment purchases. (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	303,269	12,524	-	315,793	143,338
Net of receipts/(payments)	- 143,595	- 3,159	-	- 146,754	62,168
A5 Transfers between funds	735	- 735	-	-	-
A6 Cash funds last year end	183,018	10,895	-	193,914	131,746
Cash funds this year end	40,158	7,001	-	47,159	193,914

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Petty cash	17	-	
	Current accounts	3,209	-	
	Deposit accounts	36,932	7,001	
	Total cash funds	40,158	7,001	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Iain Wright	Dr Iain Wright	
D Umpleby	Mr David Umpleby	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND & WALES)		
On accounts for the year ended	31 December 2022	**Charity no (if any)**	1044672
Set out on pages	Annual Report, Receipts and Payments Account pages 1 to 8 (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 31/12/2022.

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 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.

Signed:	A C Wright	**Date:**	20/12/2023
Name:	A C Wright		
Relevant professional qualification(s) or body (if any):	FMAAT		
Address:	Unit 4 Green Farm, Fritwell, Bicester OX27 7QU		

MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND)

England & Wales - Charity number 1044672

Accounts

Middle East Reformed Fellowship (England & Wales)

44 Hamilton Road, Hayes, Middlesex. UB3 3AS
Registered Charity No: 1044672

ANNUAL REPORT 2021

Trustees:

Rev. David George, Maesycwmmer *(Hon. Chairman)*
Mr. Hugh Pollington, Eastbourne *(Hon. Treasurer)*
Mr. Richard Hall, Loughborough
Mr. John Lodge, Hayes *(Hon. Secretary)*
Rev. Joseph Pettitt, Loughborough.
Mr. Huw Jones, Swansea

Support Committee Members:

Rev. Bruce Powell, Newport
Rev. Gareth James, Doncaster
Mr. Benjamin George, Neath
Mr. David Wilks, London
Rev. Sulwyn Jones, Swansea
Rev. Timothy Burden, Eastbourne
Mr. Graham Lodge, Dubai

- Mr. David Wilks has resigned as a trustee but remains as a member of the Support Committee.
- Mr. Graham Lodge is retained as a member of the Support Committee (though temporarily living in Dubai).
- Rev. Timothy Burden is employed by MERF (England/Wales). He is a member of the Committee of Management of MERF and is full-time co-ordinator of the Augustine Biblical Training Program.

The Deed of Trust is dated 5th February 1995 and registered with the Charity Commission in England and Wales with the aim of promoting the spread of the Christian Faith in Arab lands and beyond through work of the Middle East Reformed Fellowship (MERF).

MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It is a non-profit and non-political charitable organization, serving in the Muslim world on behalf of churches and believers worldwide. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism, church planting, and the distribution of aid through the agency of indigenous churches.

Our relationship with the Middle East Reformed Fellowship (our partner):
Our partnership with MERF is governed by a Grant Agreement which is subject to annual review and approval at the AGM. MERF is incorporated in the Republic of Cyprus as a Charitable Foundation. Their annual accounts and financial statements are prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the European Union. The annual accounts are audited by a firm of Certified Public Accountants and Registered Auditors in accordance with International Standards on Auditing (ISAs).

Operating Policy:
All gifts are used in accordance with the donor's wishes or, if undesignated, placed in General Funds to be used for the greatest needs as determined by MERF. No funds are transferred to countries subject to UK/EU or US sanctions.

Monitoring and verifying end use of charitable funds:
Robust mechanisms of management and a close working relationship between MERF (England/Wales) and MERF ordinarily ensure a good degree of monitoring of projects and verification that grant funds are spent on the projects for which they were intended. The global pandemic (2020-2022) curtailed some aspects of monitoring our activity which will be restored as restrictions continue to be lifted.

Income:
Whilst total income for the work from churches and individuals in 2021 fell compared to income for 2020, if the extraordinary giving to the 2020 Beirut Port Explosion Disaster is excluded from the comparison, giving increased by approximately 14%.

Reserves Policy:
MERF England/Wales is a grant-making charity and the bulk of income is submitted to MERF International Headquarters in Cyprus.

Grant funds are transmitted to the bank account of MERF International when requested. At each submission a minimum of £10,000 is retained in the MERF England/Wales bank account to cover operating costs for three months. Operating costs encompass primarily the salary of one employee with associated employment costs, and costs of travel. Other costs (postage, stationery, etc) are minimal.

MERF (England & Wales) Promotional work:
The bi-monthly newsletter is produced and distributed to 3,000 recipients in England, Wales and Scotland. The work of MERF is also promoted at meetings at supporting churches and conferences, and through the MERF (England/Wales) website (merf.org.uk). Promotional videos produced by MERF (England/Wales) are used by the support committees of Canada, the U.S.A., Australia and New Zealand for promotional work in those countries, and Dutch subtitles enable the use of the videos for use in the Netherlands. We have also supplied additional promotional materials (e.g. PowerPoint presentations) to other national support committees to assist their promotional work.

Statement of Public Benefit:
MERF (England/Wales) works to promote the spread of the Christian Faith in Muslim lands and beyond through work of the Middle East Reformed Fellowship and their partnerships with indigenous churches and workers. In every field of operation, the primary purpose of MERF is the advancement of Reformed Christian Faith in accord with the MERF Statement of Faith (which is a summary of the historic Christian faith as expressed in the early Christian creeds and the confessions of the Calvinistic Reformation).

Operating in more than 16 countries and 14 languages, MERF seeks to work with indigenous churches as the best body to reach a population. Indigenous Christians live permanently as part of the culture and know the language, and so face fewer of the barriers that impede the work of foreign missionaries. However, in Muslim countries Christians are a minority grouping and, in some countries, they face severe repression and persecution. MERF works to strengthen their faith, build up their confidence to evangelise, and equip them to disciple new believers; and, as the Bible is central to the growth of the Christian, MERF seeks to equip churches through biblical training. MERF also supplies diaconal aid via indigenous churches to meet immediate practical need in a crisis but always with the aim of equipping people to be as self-sufficient as is possible.

In pursuing these goals, the charity engages in many projects that serve the public benefit including the advancement of religion, the advancement of education, the prevention and relief of poverty, and the promotion of health.

1. The Advancement of Religion:
MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism and church planting.

The majority of MERF funding is directed to evangelism through gospel broadcasting by terrestrial and internet-based radio, literature distribution and the regular preaching, teaching and pastoral ministries of indigenous churches. MERF broadcasts the gospel in fourteen languages. MERF's training centres that provide both language and theological training for Christian pastors and evangelists, also operate as locations for international churches and host regular services of public worship and Sunday schools for the spiritual education of children.

2. The Advancement of Education:
MERF supports the education of more than 2750 children through the Calvin Academies in Pakistan, and funds a scholarship programme for Turkana children in Kenya. A number of the Bible-training centres also provide education in additional disciplines. For example, students at Lokichoggio also benefit from intensive instruction in the English language; students at the training centres in Indonesia also receive instruction in animal husbandry and crop cultivation; students in Pakistan also receive instruction in animal husbandry, crop cultivation and sewing. The teaching of these additional skills is intending to facilitate greater self-sufficiency.

3. The Prevention or Relief of Poverty:
Diaconal aid (i.e. humanitarian aid) is distributed to and through local churches.

- *Indonesia* - Diaconal aid is regularly distributed through local churches for the relief of poverty. Diaconal Aid was specifically directed to the relief of suffering in different regions caused by floods and drought. Instruction is given in animal husbandry and crop cultivation, and a co-op start-up scheme supports students in becoming self-sufficient, and creating a more resilient community.

- *Kenya* – MERF grants to local Turkana people free daily access to potable water from the borehole at the teaching centre and has distributed maize several times in relief of drought and famine.

- *South Sudan* – Aid is regularly distributed to poor pastors and evangelists. Also, tents, maize and fishing nets have been distributed to people displaced by the civil conflict and suffering the effects of flood and famine.

- *Ethiopia* – Aid is regularly distributed to poor rural pastors, and education and training is provided in animal husbandry to encourage self-sufficiency.

- *Lebanon* – MERF has continued to support the efforts of the church in Beirut as it responds to the ongoing need resulting from the 2020 Beirut port explosion.

4. The Promotion of Health:
MERF supported the Baraka Presbyterian Church in Bethlehem in supplying 12 oxygen machines for high priority patients at the local hospital; and supports two clinics in Lahore, Pakistan.

CURRENT MERF PROJECTS:
Grant funds are used in support of the full range of charitable activities of MERF:

- Gospel Broadcasting:
The MERF broadcasts are designed to make known the full impact of human sinfulness and the remedy found in the riches of the redemptive grace of Christ. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence, literature and, where possible, pastoral visitation and discipling by trained local Christians. As a result of these broadcasts many have come to faith in Christ, in places where no church or foreign missionary is permitted to exist.

- Arabic Media Ministry:
The Arabic Media Ministry brings God's Word to millions of Arabic-speaking people in the Middle East; as it is an internet service this ministry has a global reach. The ministry has been extended with the introduction of new programs in specific Arabic dialects. A new YouTube channel has been launched broadcasting live interactive programs four days each week and which receives fruitful and encouraging responses. In addition to downloadable audio files of past programs and biblical teaching on many subjects, the websites also host downloadable pdf files of Sunday School materials and numerous Christian e-books. Our partner churches in Egypt provide more than 50% of the Arabic Media costs.

- Farsi Media Ministry:
The Farsi Media Ministry reaches millions of Farsi-speaking people in Iran, Azerbaijan, Tajikistan, Afghanistan and Pakistan; however, as it is an internet service this ministry has a global reach. The ministry operates two websites: *Radio Shadkami* and *Radio Roshdino.* In addition to its daily broadcasts, it hosts several hundred videos and numerous Christian e-books and booklets, many of which have been downloaded many times. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature.

- Terrestrial Broadcasting:
In addition to internet-based media, MERF terrestrial broadcast teams also reach millions of people in East Africa, the Middle East, Pakistan and Indonesia in their native tongue, broadcasting in fifteen languages: Arabic; Dinka and Nuer (South Sudan); Amharic, Oromo, and Somali (Ethiopia & Somalia); Farsi (Tajikistan, Azerbaijan, Afghanistan, Iran); Amazight (Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, Mauritania) Bahasa, Javanese, Sundanese, Toraja, Bugis and Makassarese (Indonesia); and, Urdu (Pakistan) .

- Bible Training Ministry:
Bible-training is conducted at centres in Ethiopia, Kenya, Sulawesi, Java, Pakistan, Beirut and Egypt. The work of Bible-training across all fields (greatly curtailed throughout 2020 in response to the Covid-19 pandemic) is now largely recovered. MERF (England/Wales) continues to be directly involved in the bible-training work based at Lokichoggio, Kenya; and Addis Ababa, Ethiopia. Rev. Tim Burden (employed by MERF England/Wales) has overall responsibility for the Bible-training programme in Kenya and Ethiopia, and is involved in planning to extend the training programme to Egypt and Indonesia. During the past year Rev. Burden has continued to produce course textbooks and a series of teaching videos for use at the training centres and online, and has been providing training to the Nuer radio producers.

- Additional Field Ministries:

Kenya – The international church at the training centre compound continues to grow and now exceeds 300 in regular attendance. In January 2021 twenty-five converts were baptised. 98 children attend Sunday School and shelters are being built in several villages to house meetings.
- Diaconal aid (maize distribution) has been distributed several times during the year and local Turkana are given free access to fresh water from the MERF compound bore hole.
- MERF continues to fund a scholarship programme for local Turkana children.

South Sudan – MERF continues to work in support of the Presbyterian Church of South Sudan which has 15,000 congregations. MERF supports poor pastors and evangelists. Millions of people have been displaced by the civil war (political/tribal division) that has continued for several years. In these distressing circumstances, MERF contributes to the material support of PCOSS ministers and evangelists, and provides Diaconal aid to the displaced. Diaconal Aid in the form of food, blankets and canvas tarps was distributed in areas of Pochalla county and Wanding of Akobo where many lost homes and stored food in the flooding. MERF broadcasts in the Nuer language to South Sudan, Ethiopia, Kenya and Uganda. Enquirers who respond to the broadcasts receive follow-up by email if personal follow-up is not possible. Phone cards loaded with radio broadcasts, sermons, songs and studies have been a useful resource in supporting those who have been displaced.

- Training is provided for church officers, and children & youth workers.

Ethiopia – The work in Ethiopia has faced several challenges during 2021; conflict between the Federal and regional governments has displaced 2 million and led to large-scale destruction of crops and herds. Insecurities prevent farming, markets and basic services. The UN estimates > 5 million in need of aid. Intertribal violence has spread in several regions. In the south, drought and famine increased with >30 million affected. Persecution of churches and individuals has increased; several churches have been burnt, and many families suffer social and economic difficulties. Full-time ministers struggle to survive.

- Each week the MERF team make three 30-minute radio programmes in the three major languages of Ethiopia (Amharic, Oromo, & Somali).
- The Biblical Training Program is taught in two languages (Amharic and Oromo) and is directed at pastors and evangelists of existing churches. Seminars are organised for various church workers, especially youth ministry training. 208 people are enrolled on a course introduced specifically for Muslim-background converts to the Christian faith.
- The MERF team are involved in the translation of numerous theological books to be used as text books on the training course, and inclusion in a new study library for the use of pastors and church workers.
- Diaconal aid is used to support > 614 poor full-time ministers' and their families (3,070 individuals).
- There is an evangelistic work among Somali people in Ethiopia and Somalia.

Indonesia – The work in Indonesia raises more than 40% of its own income through a co-op start-up scheme that helps farmers purchase and raise pigs and grow dragon fruit. The small profit-share is repaid and re-invested to support others in becoming self-sufficient.
MERF also provides scholarships for less privileged children to attend school.

Sulawesi & Malang

- Work has continued to transfer the terrestrial broadcasting (in Makassarese, Toraja, and Bugis) to web-based radio broadcasting, allowing the service to be expanded.
- Radio programming in Sundanese has been expanded with additional staff appointed.
- The MERF trauma-healing centre set-up at Palau to support survivors the 2019 tsunami continues its work, but has been converted into an additional training centre.
- The Bible training centres continue to serve the churches, providing instruction for church leaders, and training children's workers and staff who teach Christianity in state schools.
- Diaconal Aid was used to relieve the suffering of earthquake victims in Mamuju and Majene-West (1/21) flood victims in Jakarta (2/21) and the Seroja storm victims in Kupang and Sumba-East (4/21).

Java

- Work has continued to transfer the terrestrial broadcasting (in Javanese and Sundanese) to web-based radio broadcasting, allowing the service to be expanded.
- Short videos have been produced for easy-sharing on internet and by smartphones.
- A study library has been opened to support pastors in their teaching ministry.
- The Bible training centres continue to serve the churches, providing online instruction for church leaders and evangelists and, training Sunday School teachers and children's workers.
- Diaconal Aid was used to relieve the suffering of flood victims in Cilacap Central in December 2020.

Pakistan – Through the MERF partnership with the "Bible-believing Church of Lahore", MERF supports training at their seminary which provides training for pastors and church workers. These pastors and workers are involved in church-planting projects and running numerous literacy centres.
- There are four Calvin High Schools teaching more than 2750 children; two clinics; and several sewing centres where women are taught skills to enable them to be self-supporting.

Lebanon - Working with the Lebanon Reformed Fellowship, MERF has been teaching and training many Kurdish and Druze people who have professed faith in Jesus Christ and formed churches in Lebanon. Many Muslims have been attending services.
- Diaconal aid has been used to relieve the suffering of refugees; to provide PTSD counselling to refugees, and to assist their return to their homeland following the cessation of hostilities.

Morocco – A new field has opened up in Morocco with a team of Christians entirely composed of former Muslims. Presently the team is concentrating upon the production of programs in Amazight, the language of Berber people living in Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, and Mauritania. This ministry operates via social media platform (eg. Facebook). Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature which is produced in Moroccan Arabic and Amazight.
- The Heidelberg Catechism translation project continues and is made available online as a pdf.

Iraq – The Gulf Wars and the subsequent insurgency led to the destruction of five of the six churches MERF partnered with in Iraq. The remaining church is only 10% its former strength. The Arabic media ministry is effective in encouraging the Christians remaining in Iraq.

Cyprus – MERF supports the International Evangelical Church on Cyprus (at Larnaca and Limassol). MERF (England and Wales) discontinued its support of this particular ministry during 2021.

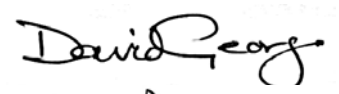
Concluding remarks:

The Trustees are pleased with what has been achieved this year. We acknowledge with thankfulness the success of the stated aims of the Fellowship in its numerous ministries, and the way in which these have been sustained despite the impact of global pandemic.

Significant Difficulties – Events that have taken place in another charity in Cyprus which is closely associated with MERF have given rise to considerable tensions that have strained the relationship between the General Director of MERF and MERF (England/Wales). It is hoped that these difficulties can be overcome, restoring the former healthy relationship between us.

Notwithstanding these difficulties, we are grateful to be able to continue playing an active role in the organization and extension of the training programs through the support of key workers, and that promotional materials developed for use in England and Wales have proved so useful in the promotional work of other national support committees. We give thanks to God for the on-going generosity of Christian people in England and Wales who have faithfully supported our work; and for the willingness of friends to serve in support of gospel ministry in Muslim lands.

Authorised Signatories:



David George — 21st May 2022
(Chairman of Trustees)



Hugh Pollington — 21st May 2022
(Honorary Treasurer)

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees/ members of Middle East Reformed Fellowship (England & Wales)

On accounts for the year ended 31 Dec 2021 **Charity no (if any)** 1044672

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]~~. *Delete [ ] if not applicable.*

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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: [signature] **Date:** 8 - Aug - 2022

Name:	Jeremy Neville
Relevant professional qualification(s) or body (if any):	FCA (ICAEW)
Address:	18 Parkside Place E Horsley KT24 5BZ

Section B	Disclosure

Only complete if the examiner needs to highlight material 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.

None noted

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2021	To	Period end date 31/12/2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations: General Fund (incl tax reclaim)	191,445	-	-	191,445	174,198
Donations: Diaconal (Beirut disaster)	-	8,120	-	8,120	69,512
Donations: Diaconal (other)	-	655	-	655	2,505
Donations: Biblical Training	-	1,260	-	1,260	1,550
Donations: Broadcasting	-	3,520	-	3,520	1,150
Donations: National Evangelists	-	505	-	505	180
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	191,445	14,060	-	205,505	249,095
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	191,445	14,060	-	205,505	249,095
A3 Payments					
Grants - Diaconal: Beirut	41,415	25,045	-	66,460	-
Grants - Diaconal: Pakistan	18,000	-	-	18,000	-
Grants - Biblical Training	9,000	-	-	9,000	-
Grants - Broadcasting & Evangelism	-	-	-	-	-
Grants - Where most needed	-	-	-		27,200
Grants - Diaconal: Beirut and South Sudan	-	-	-		52,647
Grants - Loki Bible Training	-	-	-		320
Grants - Broadcasting & Evangelism	5,000	-	-	5,000	420
Int'l Bible Training - Staff costs including travel	37,907	-	-	37,907	40,568
Cyprus Ministry	105	-	-	105	3,313
Insurance	593	-	-	593	587
Promotion	1,735	-	-	1,735	588
Running costs	4,538	-	-	4,538	5,942
Sub total	118,293	25,045	-	143,338	131,586
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	118,293	25,045	-	143,338	131,586
Net of receipts/(payments)	73,152	- 10,985	-	62,168	117,510
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	109,866	21,880	-	131,746	-
Cash funds this year end	183,018	10,895	-	193,914	117,510

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		202,334	- 8,420	-
		-	-	-
		-	-	-
	Total cash funds	183,018	10,895	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval

MIDDLE EAST REFORMED FELLOWSHIP (ENGLAND)

England & Wales - Charity number 1044672

Accounts

Middle East Reformed Fellowship (England & Wales)

44 Hamilton Road, Hayes, Middlesex. UB3 3AS

Registered Charity No: 1044672

ANNUAL REPORT 2020

Trustees:

Rev. David George, Maesycwmmer *(Hon. Chairman)*
Mr. Hugh Pollington, Eastbourne *(Hon. Treasurer)*
Mr. Richard Hall, Loughborough
Mr. David Wilks, London
Mr. John Lodge, Hayes *(Hon. Secretary)*
Rev. Joseph Pettitt, Loughborough.
Mr. Huw Jones, Swansea

Support Committee Members:

Rev. Bruce Powell, Newport
Rev. Gareth James, Doncaster
Mr. Benjamin George, Neath
Rev. Sulwyn Jones, Swansea
Rev. Timothy Burden, Eastbourne
Mr. Graham Lodge, Dubai

- Mr. Benjamin George has become a member of the Support Committee.
- Mr. Graham Lodge is retained as a member of the Support Committee (though temporarily living in Dubai). He is also Deputy Chairman of the Board of Trustees of MERF and serves on the Committee of Management of MERF.
- Rev. Timothy Burden is employed by MERF (England/Wales). He is a member of the Committee of Management of MERF and is full-time co-ordinator of the Augustine Biblical Training Program.

The Deed of Trust is dated 5th February 1995 and registered with the Charity Commission in England and Wales with the aim of promoting the spread of the Christian Faith in Arab lands and beyond through work of the Middle East Reformed Fellowship (MERF).

MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It is a non-profit and non-political charitable organization, serving in the Muslim world on behalf of churches and believers worldwide. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism, church planting, and the distribution of aid through the agency of indigenous churches.

Our relationship with the Middle East Reformed Fellowship (our partner):

Our partnership with MERF is governed by a Grant Agreement which is subject to annual review and renewal. MERF is incorporated in the Republic of Cyprus as a Charitable Foundation. Their annual accounts and financial statements are prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the European Union. The annual accounts are audited by a firm of Certified Public Accountants and Registered Auditors in accordance with International Standards on Auditing (ISAs).

Operating Policy:

All gifts are used in accordance with the donor's wishes or, if undesignated, placed in General Funds to be used for the greatest needs as determined by MERF. No funds are transferred to countries subject to UK/EU or US sanctions.

Monitoring and verifying end use of charitable funds:

Robust mechanisms of management and a close working relationship between MERF (England/Wales) and MERF ensure a good degree of monitoring of projects and verification that grant funds are spent on the projects for which they were intended.

Income:

Support for the work from churches and individuals in 2020 increased by approximately 35% compared to income for 2019. The Beirut Port Explosion Disaster attracted substantial giving to diaconal funds. Giving for the general fund accounted for 69% of gifts, to be used as MERF determines.

Reserves Policy:
MERF (England/Wales) is a Grant-making Charity and the bulk of our income is transferred under the terms of an annual Grant Agreement to MERF or directly to the international fields in which MERF operates.

Grant funds are transmitted to MERF and the international fields in which MERF operates upon request from the MERF HQ in Cyprus. At each transfer funds are retained and held in reserve sufficient to cover our operating costs and our liabilities as an employer for three months. Apart from those costs associated with employment and costs of travel expenses, other costs (postage, stationery, etc) are minimal.
On this basis our policy is to ensure that a minimum of £10,000 is held in the MERF (England/Wales) bank account and this reserve is taken into account whenever responding to requests from the MERF HQ.

MERF (England & Wales) Promotional work:
The bi-monthly newsletter is produced and distributed to 3,000 recipients in England, Wales and Scotland. The work of MERF is promoted at meetings and conferences, however, during 2020 the global pandemic resulted in most of our promotional meetings being conducted online. The online presentation was made to 37 churches.

The MERF (England/Wales) website (merf.org.uk) has increased its reach and influence. Its video presentations of various workers and projects are often viewed. Several of these videos are used by the support committees of Canada, the U.S.A., Australia and New Zealand for promotional work in those countries, and Dutch subtitles are added to the videos for use in the Netherlands. We have also supplied additional promotional materials (e.g. PowerPoint presentations) to other national support committees to assist their promotional work.

Statement of Public Benefit:
MERF (England/Wales) works to promote the spread of the Christian Faith in Arab lands and beyond through work of the Middle East Reformed Fellowship and their partnerships with indigenous churches and workers. In every field of operation, the primary purpose of MERF is the advancement of Reformed Christian Faith in accord with the MERF Statement of Faith (which is a summary of the historic Christian faith as expressed in the early Christian creeds and the confessions of the Calvinistic Reformation).

Operating in more than 16 countries and 15 languages, MERF seeks to work with indigenous churches as the best body to reach a population. Indigenous Christians live permanently as part of the culture and know the language, and so face fewer of the barriers that impede the work of foreign missionaries. However, in Muslim countries Christians are a minority grouping and, in some countries, they face severe repression and persecution. MERF works to strengthen their faith, build up their confidence to evangelise, and equip them to disciple new believers; and, as the Bible is central to the growth of the Christian, MERF seeks to equip churches through biblical training. MERF also supplies diaconal aid via indigenous churches to meet immediate practical need in a crisis but always with the aim of equipping people to be self-sufficient insofar as is possible.

In pursuing these goals, the charity engages in many projects that serve the public benefit:

1. The Advancement of Religion:
MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism and church planting.

The majority of MERF funding is directed to evangelism through gospel broadcasting by terrestrial and internet-based radio, literature distribution and the regular preaching, teaching and pastoral ministries of indigenous churches. MERF broadcasts the Gospel in thirteen languages. MERF's training centres which provide both language and theological training for Christian pastors and evangelists, also operate as locations for International churches and host regular services of public worship and Sunday schools for the spiritual education of children.

2. The Advancement of Education:
MERF supports the education of more than 2750 children through the Calvin Academies in Pakistan, and continues to fund a scholarship programme for Turkana children in Kenya.
A number of the Bible-training centres also provide education in additional disciplines. For example, students at Lokichoggio also benefit from intensive instruction in the English language; students at the training centres in Indonesia also receive instruction in animal husbandry and crop cultivation; students in Pakistan also receive instruction in animal husbandry, crop cultivation and sewing. The teaching of these additional skills is intending to facilitate greater self-sufficiency.

3. The Prevention or Relief of Poverty:
Diaconal aid (i.e. humanitarian aid) is distributed to and through local churches.

- *Indonesia* - Diaconal aid is regularly distributed through local churches for the relief of poverty. Diaconal Aid was specifically directed to the relief of suffering in different regions caused by floods and drought. Instruction is given in animal husbandry and crop cultivation, and a co-op start-up scheme supports students in becoming self-sufficient, and creating a more resilient community.

- *Kenya* – MERF grants to local Turkana people free daily access to potable water from the borehole at the teaching centre and has distributed maize several times in relief of drought and famine.

- *South Sudan* – Aid is regularly distributed to poor pastors and evangelists. Also, tents, maize and fishing nets have been distributed to people displaced by the civil conflict and suffering the effects of famine.

- *Ethiopia* – Aid is regularly distributed to poor rural pastors, and education and training is provided in animal husbandry to encourage self-sufficiency.

- *Lebanon* – Working with partners in the Lebanon Reformed Fellowship, MERF has committed more than 300,000 Euros in response to the Beirut Port Explosion to carry out repairs and refurnish more than 630 homes, with 2000 households being directly assisted by emergency diaconal aid through the supply of thousands of meals and medication. Face-masks and sanitisers were supplied to combat the Covid-19 pandemic, and ten oxygen generating and administering machines have been supplied to the neediest area of the city. Aid was distributed to refugees from the conflict in Syria, training was provided in the psychological relief of trauma, and assistance given in repatriation to their homeland following the cessation of hostilities.

CURRENT MERF PROJECTS:
Grant funds from MERF (England/Wales) are used in support of the full range of charitable activities of MERF:

- Gospel Broadcasting:
The MERF broadcasts are designed to make known the full impact of human sinfulness and the remedy found in the riches of the redemptive grace of Christ. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence, literature and, where possible, pastoral visitation and discipling by trained local Christians. As a result of these broadcasts many have come to faith in Christ, in places where no church or foreign missionary is permitted to exist.

- Arabic Media Ministry:
The Arabic Media Ministry brings God's Word to millions of Arabic-speaking people in the Middle East; as it is an internet service this ministry has a global reach. The ministry has been extended with the introduction of new programs in specific Arabic dialects. A new YouTube channel has been launched that broadcasts live interactive programs four days each week and which receives fruitful and encouraging responses. In addition to downloadable audio files of past programs and biblical teaching on many subjects, the websites also host downloadable pdf files of Sunday School materials and numerous Christian e-books. Our partner churches in Egypt provide more than 50% of the Arabic Media costs.

Website statistics:

- The *Dardasha7* website continues to increase its reach, attracting more than 120,000 visits each month. The mobile app. has been downloaded by more than 62,000 users, and its Facebook page has 1.3 million followers in the 18-34 years age group. The new podcast is registering more than 1000 monthly downloads.

- The *Issa-almasih* website has increased its reach to 40,000 visits each month, and its Facebook page has more than 835,000 followers. New messaging connections increased by 75,000%.
- Downloads of free Christian books during the first four months of the Covid-19 pandemic reached in excess of 200,000, with more than 22,000 added to the online library.

- Farsi Media Ministry:

The Farsi Media Ministry reaches millions of Farsi-speaking people in Iran, Azerbaijan, Tajikistan, Afghanistan and Pakistan; however, as it is an internet service this ministry has a global reach. The ministry operates two websites: *Radio Shadkami* and *Radio Roshdino.* The Farsi YouTube pages have been viewed more than 55,000 times over the past year. In addition to its daily broadcasts, it hosts several hundred videos and numerous Christian e-books and booklets, many of which have been downloaded many times. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature.

- Terrestrial Broadcasting:

In addition to internet-based media, MERF terrestrial broadcast teams also reach millions of people in East Africa, the Middle East, Pakistan and Indonesia in their native tongue, broadcasting in fifteen languages: Arabic; Dinka and Nuer (South Sudan); Amharic, Oromo, and Somali (Ethiopia & Somalia); Farsi (Tajikistan, Azerbaijan, Afghanistan, Iran); Tamazight (Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, Mauritania) Bahasa, Javanese, Sundanese, Toraja, Bugis and Makassarese (Indonesia); and, Urdu (Pakistan) .

- Bible Training Ministry:

The work of Bible-training across all fields has been greatly curtailed throughout 2020 in response to the Covid-19 pandemic. MERF (England/Wales) continues to be directly involved in the bible-training work based at Lokichoggio, Kenya; and Addis Ababa, Ethiopia. Rev. Tim Burden (employed by MERF England/Wales) has overall responsibility for the bible training programme in Kenya and Ethiopia, and is involved in planning to extend the training programme to Egypt and Indonesia. During the past year Rev. Burden has produced a number of course textbooks and produced a series of teaching videos for use at the MERF training centres and online, and has been providing additional training to the Nuer radio producers.

Ethiopia - The Training Program is taught in two languages (Amharic and Oromo) and is directed at pastors and evangelists of existing churches, and an increasing number of Muslim-background converts to the Christian faith. This work has continued in a very truncated form due to the effects of the global pandemic.

Kenya – 25 church leaders graduated from the Biblical Training Program in April 2020 prior to the teaching centre being closed in response to the Covid-19 pandemic.

Sulawesi and Java - The MERF training centres in Indonesia are supported by teachers supplied by the MERF (Australia) support committee, however all visits were suspended in March and only online training has been conducted since.

Pakistan - The Lahore seminary presently operates its own training program while continuing to await the translation of the Augustine training materials into Urdu. Training continued except for a short government-imposed lockdown.

Local training – MERF also supports local training in Lebanon, Egypt, Jordan, Armenia, Turkey and at the John Calvin Centre, Cyprus.

- Additional Field Ministries:

Indonesia – The work in Indonesia raises more than 40% of its own income through a co-op start-up scheme that helps farmers purchase and raise pigs and grow dragon fruit. The small profit-share is repaid and re-invested to support others in becoming self-sufficient. MERF also provides scholarships for less privileged children to attend school.

Sulawesi

- Work has continued to transfer the terrestrial broadcasting (in Makassarese, Toraja, and

Bugis) to web-based radio broadcasting, allowing the service to be expanded.
- Radio programming in Sundanese is being expanded with additional gifted staff being appointed.
- In June, diaconal aid was directed to the Masamba region following a devastating flooding that resulted in widespread destruction, killing hundreds and making thousands homeless.
- The MERF trauma-healing centre set-up at Palau to support survivors the 2019 tsunami continues its work, but has been converted into an additional training centre.
- The Bible training centres continue to serve the churches, providing instruction for church leaders, and training children's workers and staff who teach Christianity in state schools.
- Diaconal Aid has been used to support poor pastors during the pandemic, and theological students who were not permitted to return to their homes during the pandemic.

Java
- Work has continued to transfer the terrestrial broadcasting (in Javanese and Sundanese) to web-based radio broadcasting, allowing the service to be expanded.
- Short videos have been produced for easy-sharing on internet and by smartphones.
- A study library has been opened to support pastors in their teaching ministry.
- The Bible training centres continue to serve the churches, providing online instruction for church leaders and evangelists and, training Sunday School teachers and children's workers.
- Diaconal aid was used to relieve the distress of those affected by drought in the Gunungkidul region by distribution of potable water and other aid.

Pakistan – Through the MERF partnership with the "Bible-believing Church of Lahore", MERF supports training at their seminary, which provides training for pastors and church workers. These pastors and workers are involved in church-planting projects and running numerous literacy centres.
- There are four Calvin High Schools teaching more than 2750 children; two clinics; and several sewing centres where women are taught skills to enable them to be self-supporting. The schools continued to operate throughout the pandemic, when all other institutions were closed.
- Diaconal aid was given to relieve increased poverty caused by Covid-19 restrictions.

South Sudan – MERF continues to work in support of the Presbyterian Church of South Sudan which has 15,000 churches. MERF supports poor pastors and evangelists. Millions of people have been displaced by the civil war (political/tribal division) that has continued for several years. In these distressing circumstances, MERF contributes to the material support of PCOSS ministers and evangelists, and provides Diaconal aid to the displaced. MERF broadcasts in the Nuer language to South Sudan, Ethiopia, Kenya and Uganda. Enquirers who respond to the broadcasts receive follow-up by email if personal follow-up is not possible. Phone cards loaded with radio broadcasts, sermons, songs and studies have been a useful resource in supporting those who have been displaced.

Kenya – The international church at the training centre compound continues to grow, though the church was temporarily closed due the pandemic and attendance since is restricted to 100. Twenty young people are attending baptismal classes, and two recently planted Turkana Congregations continue to make good progress.
- Diaconal aid (maize distribution) has been distributed several times during a drought and local Turkana are given free access to fresh water from the MERF compound bore hole.
- MERF continues to fund a scholarship programme for local Turkana children.

Ethiopia – Each week the MERF team make three 30-minute radio programmes in the three major languages of Ethiopia (Amharic, Oromo, & Somali).
- The Biblical Training Program is taught in two languages (Amharic and Oromo) and is directed at pastors and evangelists of existing churches. Seminars are organised for various church workers, especially youth ministry training. 208 people are enrolled on a course introduced specifically for Muslim-background converts to the Christian faith.
- The MERF team are involved in the translation of numerous theological books to be used as text books on the training course, and inclusion in a new study library for the use of pastors and church workers.
- Diaconal aid is used to support poor pastors in remote rural areas.
- There is an evangelistic work among Somali people in Ethiopia and Somalia.
- In addition to the restrictions caused by the pandemic, the work in the north west of Ethiopia

has been halted by the hostilities taking place in the Tigray region

Egypt – Training is provided for church officers, and children & youth workers.
- The MERF Arabic Media Ministry Team produces Sunday School materials used by churches throughout Egypt.

Lebanon - Working with the Lebanon Reformed Fellowship, MERF has been teaching and training many Kurdish and Druze people who have professed faith in Jesus Christ and formed churches in Lebanon. Many Muslims have been attending services.
- MERF committed more than 300,000 euros in response to the Beirut Port Explosion to refurnish and carry out repairs to more than 630 homes, with 2000 households being directly assisted by emergency diaconal aid through the supply of thousands of meals and medication. Ten oxygen generating and administering machines have been supplied to the neediest area of the city, and face-masks and sanitisers were supplied to combat the Covid-19 pandemic.
- Diaconal aid has been used to relieve the suffering of Syrian refugees; to provide PTSD counselling to refugees, and to assist their return to their homeland following the cessation of hostilities. This has expended all funds previously donated to alleviate the suffering of Syrian refugees.

Morocco – A new field has opened up in Morocco with a team of Christians entirely composed of former Muslims. Presently the team is concentrating upon the production of programs in Tamazight, the language of Berber people living in Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, and Mauritania. This ministry operates via social media platform (eg. Facebook). Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature which is produced in Moroccan Arabic and Tamazight.
- A new project has begun to translate the Heidelberg Catechism which will be made available online as a pdf download.

Iraq – The Gulf Wars and the subsequent insurgency led to the destruction of five of the six churches MERF partnered with in Iraq. The remaining church is only 10% its former strength. The Arabic media ministry is effective in encouraging the Christians remaining in Iraq.

Cyprus –

Limassol – MERF England and Wales has continued to support the ministry at the International Church at Limassol. The congregation has seen significant growth, and we are pleased that from January 2021 the church is able to continue without financial support from MERF England/Wales.
- In addition to the regular English services, the church holds an afternoon service of worship for Punjabi-speaking people. All services are no broadcast online.
- Weekly English language classes are held.

Larnaca – Efforts are underway to identify a suitable candidate to assume the primary pastoral and preaching role at the International church.
- In response to temporary closure, short sermons have been made available online that have been very warmly received by up to 9500 listeners (including Turkish residents in Northern Cyprus).
- A number of local Cypriots have begun attending services, with some travelling from Nicosia; and requests have been received to consider beginning an English Bible Study group at Nicosia.

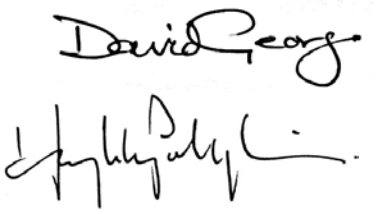
Concluding remarks:

The Trustees are pleased with what has been achieved this year despite the restrictions placed upon our work by the global Covid-19 pandemic, and will strive to make further advances in the year ahead. We acknowledge with thankfulness the success of the stated aims of the Fellowship in its numerous ministries, and the way in which these have continued to expand into new fields of service. It is especially pleasing that a new partnership has been formed in Morocco to serve the churches among the Berber peoples of North Africa, amongst whom a notable work of God has been taking place in recent years.

Finally, we are grateful to be able to continue playing an active role in the organization and extension of the training programs through the support of key workers, and that promotional materials developed for use in England and Wales have proved so useful in the promotional work of other national support committees. We give thanks to God for the on-going generosity of Christian people in England and Wales

who have faithfully supported our work; and for the willingness of friends to serve in support of gospel ministry in Muslim lands.

Authorised Signatories:



David George
(Chairman of Trustees)

3rd April 2021

Hugh Pollington
(Honorary Treasurer)

15th April 2021

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees/ members of Charity Name: Middle East Reformed Fellowship (England & Wales)

On accounts for the year ended Dec 2020 **Charity no (if any)** 1044672

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 .

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: Jeremy Neville **Date:** 7 - Jul - 2021

Name: Jeremy Neville, FCA

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

Address:	18 Parkside Place
	East Horsley
	Surrey KT24 5BZ

Section B Disclosure

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.

None noted

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2020	To	Period end date 31/12/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations: General Fund (incl tax reclaim)	174,198	-	-	174,198	174,477
Donations: Diaconal (Beirut disaster)	-	69,512	-	69,512	10,000
Donations: Diaconal (other)	-	2,505	-	2,505	240
Donations: Biblical Training	-	1,550	-	1,550	3,480
Donations: Broadcasting	-	1,150	-	1,150	3,813
Donations: National Evangelists	-	180	-	180	1,300
	-	-	-	-	180
	-	-	-	-	273
Sub total *(Gross income for AR)*	174,198	74,897	-	249,095	193,764
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	174,198	74,897	-	249,095	193,764
A3 Payments					
Grants - Where most needed	27,200	-	-	27,200	189,638
Grants - Diaconal: Beirut and South Sudan	-	52,647	-	52,647	4,070
Grants - Loki Bible Training	-	320	-	320	3,783
Grants - Broadcasting & Evangelism	-	420	-	420	1,330
Int'l Bible Training - Staff costs including travel	40,568	-	-	40,568	43,305
Cyprus Ministry	3,313	-	-	3,313	8,510
Legal costs	-	-	-		900
Insurance	587	-	-	587	549
Promotion	588	-	-	588	7,789
Running costs	5,942	-	-	5,942	904
	-	-	-	-	-
Sub total	78,198	53,387	-	131,586	260,778
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	78,198	53,387	-	131,586	260,778
Net of receipts/(payments)	96,000	21,510	-	117,510	- 67,014
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	13,866	370	-	14,236	81,250
Cash funds this year end	109,866	21,880	-	131,746	14,236

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		109,866	21,880	-
		-	-	-
		-	-	-
	Total cash funds	**109,866**	**21,880**	**-**
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval