

Christian Motorcyclists Association

PO Box 8155, Loughborough, LE11 9AR

Report and Accounts for the year to 31 March 2023



Registered Charity no. 1080911

Christian Motorcyclists Association

Report and Accounts for the year to 31 March 2023

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Statutory and other information

Address	E-mail address and web-site
Christian Motorcyclists Association PO Box 8155 Loughborough LE11 9AR	www.bike.org.uk trustees@bike.org.uk treasurer@bike.org.uk

Registered Charity no. 1080911

Trustees

*(All have served from 1 April 2022 to the date of signing
the accounts unless otherwise shown)*

Trustee	B J Carbonero
Trustee	N A Hogan
Trustee	F C McDougall
Trustee from 13/12/2022	A Baker
Trustee until 28/09/2022	R A Urand (deceased)

Key Officials

National Treasurer to 01/05/2022	R A Urand (deceased)
National Treasurer from 01/05/2022	P V Roberts
National Chairman	D M Fitton
National Secretary	A Baker

Independent Examiner

D D Prentice, CA, ACMA

Christian Motorcyclists Association

Registered charity 1080911

Trustees' Annual Report for the year to 31st March 2023

The Christian Motorcyclists Association (known as CMA UK), is governed by a constitution, and became a registered charity, number 1080911, on 26th May 2000. Its main address is P.O Box 8155, Loughborough, LE11 9AR.

The trustees who served during the year to March 2023 were:

- A. Baker
- B.J Carbonero
- N.A Hogan
- F.C McDougall
- R.A Urand

CMA UK continued to benefit from the fact that all its trustees are active members of the charity, and so have current practical experience of the organization's objectives, governance and activities. The close and positive working relationship continued between the trustees and the National Executive, the leadership team responsible for the day-to-day operation of CMA UK.

The objects / purpose of the charity are to propagate the Christian Gospel, and to provide for motorcyclists and others teaching in the Christian Faith as revealed by the Holy Bible.

The charity's membership is spread throughout the United Kingdom, and each person is attached to a local branch, of which there are twenty-seven spread across England, Scotland, Wales, and Northern Ireland. Branches have the responsibility of carrying out the charity's objectives in a way best suited to their local motorcycling community, whilst observing the charity's rules and constitutional requirements.

Communication with our members and supporters is maintained via the National Chairman and members of the National Executive, through local branch leaders, our magazine 'Chainlink', prayer email 'Fasttrack', social media such as official CMA UK Facebook pages and WhatsApp groups, and our website at www.bike.org.uk.

As a Christian mission to motorcyclists our work takes place at motorcycling events of all types, and our membership is more involved and active than would be the case if CMA UK were a motorcycle club. Events include large rallies, small motorcycle shows, charity rides (such as in support of air ambulance charities), remembrance events, and motorbike meets at local cafes. We also attend motorcycle racing meets (short circuit, road racing and motocross), green-laning and advanced rider training.

We continued to give away copies of our pocket-sized New Testament, the Biker Bible. The overwhelming majority of the cost of these is raised from our members, their branches, and their churches. We continued to hear from people how these bibles have been used by God to transform their lives, and of how they appreciated the prayer support provided by CMA UK's membership – particularly during the pandemic.

Throughout the 12 months covered by this report the coronavirus pandemic continued to have an impact on the UK motorcycling community which we serve. Various events had been discontinued, and the numbers of people attending others were still below the pre-pandemic years. On a more positive note, other new bike meets and events have started up.

In terms of our own national events, the annual CMA UK Fellowship Weekend and Annual General Meeting took place in Ambleside in April 2022, and our CMA UK National Rally took place in July 2022. Those who were present at these events greatly appreciated the opportunity to meet together.

Our financial position remained strong during this year, and despite the poor economic situation within the UK during this year our financial reserves are the equivalent of five to six months' expenditure. CMA UK benefits from the fact that most funding comes from our members and supporters, primarily through regular monthly giving via our standing order scheme and/or annual giving via membership subscriptions; there is no dependency on grants or other types of funding from external sources.

Those contributing by monthly standing order can choose the level of their support, with a minimum of five pounds per month. Their continued loyalty and generosity allow us to keep our annual membership subscriptions low so that no one is prevented from joining on the basis of cost alone. Annual membership subscriptions were last increased twelve years ago.

Our General Fund receives this income and uses it to cover the running costs of the charity. The charity has no investments, fixed assets, or loans. It makes no grants and spends nothing on fundraising. It has one full time member of staff, our National Chairman; all other posts are filled by volunteers, locally and nationally.

Our costs continue to benefit from the Government's National Insurance Allowance, whereby employers, including charities, can claim back up to £5,000 per annum (from April 2022) from their Class 1 National Insurance Contributions.

During the year there were no serious incidents (as defined by the Charity Commission for England and Wales) relating to CMA UK reported to the Charity Commission, nor were there any that have not been reported.

Declarations.

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

Signed on behalf of the charity's trustees:

Signature(s)



Full name(s) BRIAN OWEN CARBONERO

FRASER CHARLES MCDUGALL

(Current Trustee(s) at the time this report was submitted).

Dated: 08/01/2024

Christian Motorcyclists Association

Independent Examiner's Report on the Accounts

Report to the Trustees and members of Christian Motorcyclists Association on the accounts for the year ended 31 March 2023 set out on pages 5 to 12

Respective responsibilities of trustees and examiner

The Trustees are responsible for the preparation of the accounts.

The Trustees consider that an audit is not required for this year, under Section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a "true and fair" view and my report is limited to those matters set out in the statement below.

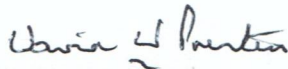
Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

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



Mr D D Prentice

4 St Clare Road

Colchester, CO3 3SZ

Date

11.1.24

Christian Motorcyclists Association

Statement of Financial Activities for the year to 31 March 2023

	Notes	2022/23			2021/22
		Unrestricted funds	Restricted funds	Total funds	Total funds
		£	£	£	£
Incoming resources					
Voluntary income	3	300,912	47,813	348,725	97,916
Other income	5	26,888	93	26,981	13,126
Interest receivable	6	71	-	71	67
		327,871	47,906	375,777	111,109
Resources expended					
Charitable activities	7	138,790	1,185	139,975	103,007
Total resources expended		138,790	1,185	139,975	103,007
Net incoming resources		189,081	46,721	235,802	8,102
Total funds brought forward	18-21	114,083	17,491	131,574	123,472
Total funds carried forward	18-21	303,164	64,212	367,376	131,574

Christian Motorcyclists Association

Balance Sheet at 31 March 2023

	Notes	31 Mar 2023		31 Mar 2022	
		£	£	£	£
Current assets					
Inventory of Merchandise	11	7,681		7,510	
Debtors - Accrued income	12	13,288		4,196	
Deposits	13	170,000		44,713	
Bank and cash	14	180,089		76,155	
		<u>371,058</u>		<u>132,574</u>	
Current liabilities					
Creditors - amounts falling due within one year	15	<u>(3,682)</u>		<u>(1,000)</u>	
Net current assets			367,376		131,574
Net assets	21		<u>367,376</u>		<u>131,574</u>
Charitable Funds					
Restricted funds	18				
Bible Fund		23,140		14,798	
Publicity Fund		2,786		2,693	
Restricted Legacy Fund		38,286		-	
Total			64,212		17,491
Unrestricted funds	20				
General Fund		101,787		106,033	
Merchandise Fund		8,684		8,050	
Unrestricted Legacy Fund		192,693		-	
			303,164		114,083
Total funds			<u>367,376</u>		<u>131,574</u>

The notes on pages 7 to 12 form an integral part of these accounts

These accounts were approved by the Trustees on 8th January 2024 and signed on their behalf by



B J Carbonero
Trustee



P V Roberts
Treasurer

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023

1 Accounting policies

a Change in basis of preparation

These accounts are for the first time prepared on an accruals accounting basis and also now include the results of CMA's 27 branches and its Merchandise operation.

The Balance Sheet as at 31 March 2022 and the relevant Notes have accordingly been re-stated to make it fully comparable with these for the current year.

The Statement of Financial Activities for the year to 31 March 2022 have also been restated with the same aim but unavoidably include several estimated figures.

b New basis of preparation

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2015), FRS102 and with the Charities Act 2011.

Christian Motorcyclists Association is a registered charity, number 1080911, and meets the definition of a public benefit public benefit entity under FRS102.

Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

c Donations receivable

Donations are accounted for when received.

d Legacies

Legacies are accounted for when received.

e Interest receivable

Income from deposit account interest is included in the accounts in the year in which it is receivable.

f Expenditure recognition

All expenditure is accounted for on an accruals basis.

g Fund raising and publicity costs

Christian Motorcyclists Association does not make formal appeals for funds other than within the charity and expenditure on these items is therefore not material.

h Grants payable

Christian Motorcyclists Association makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year for which they are payable.

h Governance costs

This represents direct expenditure on the governance of the CMA. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

i Fixed assets

Christian Motorcyclists Association has no fixed assets

j Investment Assets

Quoted investments are stated at market value. All other investment assets are shown at cost.

k Reserves policy

This is set out in Note 2

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

2 Reserves policy

General

Trustees of charities are under a general legal duty not to hoard funds but to use them for the purposes of the charity; this is part of the basis under which charities receive preferential tax treatment, notably that they are not subject to Corporation Tax and that they can recover tax on certain donations under Gift Aid arrangements. Charities are now required to have a Reserves Policy for most of their funds. CMA's reserve policies are shown below.

General Fund

The policy of the Trustees is to have between £10,000 and £75,000 in the General Fund at the end of any accounting year so as to have sufficient funds for operating expenses and maintaining the day to day activities of the charity

Merchandise Fund

The policy of the Trustees is to have between £1000 and £10,000 in the Merchandise Fund at the end of any accounting year so as to provide funds for working transactions of the merchandise team.

Unrestricted and Restricted Legacy Funds

Historically Christian Motorcyclists Association has not had legacy funds to manage - two significant one-off donations received (one restricted, one unrestricted) during this financial year has changed this and the Trustees are formulating a policy approach to this. The funds are held in separate accounts with separate reputable banks at individual balances of no more than £85,000 each to safeguard the funds under the FSCS scheme.

Bible Fund

The trustees do not have a reserves policy for the Bible fund, it is contributed to voluntarily by members and used as funds are available according to need.

Publicity Fund

The trustees do not have a reserves policy for Publicity, it is contributed to voluntarily by members and used as funds are available according to need.

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

All values shown in £

3 Voluntary income

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Central income				
Members' subscriptions and donations	33,791	-	33,791	39,698
General donations	6,167	8,620	14,787	3,609
Legacies	192,693	39,193	231,886	-
Total	232,651	47,813	280,464	43,307
Branch income	68,261	-	68,261	54,609
Total	300,912	47,813	348,725	97,916

4 Other income

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Sales of bibles	-	-	-	-
Sales of merchandise	6,294	-	6,294	2,943
Sales of training materials and tracts	-	93	93	189
Gitt Aid	9,092	-	9,092	9,872
National Rally	10,779	-	10,779	-
Other	723	-	723	122
Total	26,888	93	26,981	13,126

5 Investment income

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Interest receivable	71	-	71	67

6 Cost of charitable activities

	2022/23			2021/22
	Unrestricted	Restricted	Total	Total
Central costs				
Employment costs	30,102	-	30,102	30,102
Travel and other expenses	8,113	-	8,113	4,007
Members magazine	8,420	-	8,420	5,500
Printing bibles	-	-	-	-
Storing bibles	-	278	278	-
Cost of sales of merchandise	5,275	-	5,275	154
Other merchandise costs	386	-	386	-
Publicity training	-	-	-	38
Communion costs	890	-	890	933
Insurance	542	-	542	290
PA system bought	-	907	907	-
Other costs	4,132	-	4,132	2,087
Total	57,860	1,185	59,045	43,111
Branch costs	68,995	-	68,995	55,196
National Rally	9,935	-	9,935	-
General donations payable	2,000	-	2,000	4,500
Designated donations payable	-	-	-	200
Total	138,790	1,185	139,975	103,007

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

All values shown in £ except where stated otherwise

9 Administration

Administrative staff
Other administration costs
Total administration cost

2022/23			2021/22
Unrestricted	Restricted	Total	Total
13,661	-	13,661	13,052
10,267	-	10,267	6,211
23,928	-	23,928	19,263

10 Staff costs and Trustees expenses

Salaries
Travel costs
Total

2022/23	2021/22
Total	Total
30,102	30,102
8,113	4,007
38,215	34,109
Average number of employees during the year	
Full time workers	1
Part time workers	-
1	1

Average number of employees during the year
Full time workers
Part time workers

No employee received emoluments in excess of £60,000 during the year (2021/22 - none).
And no sums were reimbursed to the Trustees for their work as Trustees (2021/22 - none).

11 Inventory

Stock of Merchandise, at lower of cost or net realisable value

31.3.23	31.3.22
Total	Total
7,681	7,510

12 Debtors

Accrued income

31.3.23	31.3.22
Total	Total
13,288	4,196

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

All values shown in £

13 Deposits held as current assets

Stewardship
Redwood Bank
Monmouthshire Building Society
Total

31.3.23	31.3.22
Total	Total
-	44,713
85,000	-
85,000	-
170,000	44,713

14 Bank and cash balances

Total

31.3.23	31.3.22
Total	Total
180,089	76,155

15 Creditors - amounts falling due within one year

Accounts payable
Deferred income
Total

31.3.23	31.3.22
Total	Total
1,000	1,000
2,682	-
3,682	1,000

18 Restricted Funds

Bible Fund
Publicity Fund
Restricted Legacy Fund
Total

Opening balance	Incoming resources	Resources expended	Transfers	Closing balance
14,798	8,620	(278)	-	23,140
2,693	93	-	-	2,786
-	39,193	(907)	-	38,286
17,491	47,906	(1,185)	-	64,212

The Bible Fund is to provide funds towards printing and production of Biker Bibles

20 Unrestricted Funds

General Fund
Merchandise Fund
Unrestricted Legacy Fund
Total

Opening balance	Incoming resources	Resources expended	Transfers	Interest	Closing balance
106,033	128,885	(133,131)	-	-	101,787
8,050	6,294	(5,660)	-	-	8,684
-	192,693	-	-	-	192,693
114,083	327,872	(138,791)	-	-	303,164

The General Fund is the operational fund of the charity in which most items of income and expenditure are recorded.

21 Analysis of net assets at 31 March 2023

Restricted Funds
Bible Fund
Publicity Fund
Restricted Legacy Fund

Net current assets	Total
23,140	23,140
2,787	2,787
38,286	38,286
64,213	64,213

Unrestricted Funds
General Fund
Merchandise Fund
Unrestricted Legacy Fund

101,788	101,788
6,958	6,958
192,692	192,692
301,438	301,438
365,651	365,651

Total

Christian Motorcyclists Association

Notes to the accounts for the year to 31 March 2023 (continued)

23 Analysis of cash and cash equivalents

Bank balances, all repayable with no notice
Deposits, repayable with 3 months notice
Total

31.3.23	31.3.22
£	£
180,090	76,156
170,000	44,713
350,090	120,869

24 Related charities

CMA International, Headquartered in USA.

This organisation has no financial or legal connection with Christian Motorcyclists Association, but provides spiritual oversight and direction to the worldwide CMA family