

# NAVAL & MILITARY BIBLE SOCIETY LTD

England & Wales - Charity number 1102593

## Details

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**Other names** NAVAL MILITARY & AIR FORCE BIBLE SOCIETY

**Status** Registered

**Legal form** Charitable company

**Company number** [05021052](#)

**Registered** 2004-03-11

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Naval & Military Bible Society  
Unit 24  
Shrivenham Hundred Business Park  
Majors Road  
Watchfield  
SWINDON

**Phone** 02392699873

**Email** [info@nmbs.org.uk](mailto:info@nmbs.org.uk)

**Website** [www.nmbs.org.uk](http://www.nmbs.org.uk)

## Activities

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**Objects:** TO ADVANCE THE CHRISTIAN RELIGION BY DISTRIBUTING, EITHER FREE OF CHARGE OR BY SALE, COPIES OF THE BIBLE, NEW TESTAMENT AND PSALMS AND ILLUSTRATIVE MATERIAL TO UNITED KINGDOM ARMED FORCES PERSONNEL AND THEIR ASSOCIATES, TO THE FORCES OF THE COMMONWEALTH AND OTHER NATIONS, ALL MERCHANT SEAFARERS, UNITED KINGDOM POLICE, FIRE AND RESCUE SERVICES AND OTHERS.

**Activities:** The Society distributes copies of the Bible, New Testaments and Psalms and illustrative material to the United Kingdom armed forces personnel and their associates, to the forces of the Commonwealth and other nations, all merchant seafarers, United Kingdom police, fire and rescue services and others.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, Other Defined Groups

## Geography

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- **Area of benefit:** NOT DEFINED. IN PRACTICE WORLDWIDE
- Australia
- Belgium
- Brazil
- Cameroon
- Canada
- Cape Verde
- Central African Republic
- Chad
- Congo (Democratic Republic)
- Cyprus
- Denmark
- Dhekelia
- Estonia
- Falkland Islands
- France
- Germany
- Ghana
- Gibraltar
- Greenland
- Guernsey
- Guinea-bissau
- Hong Kong
- India
- Ireland
- Isle Of Man
- Ivory Coast
- Jersey
- Kenya
- Nepal
- Netherlands
- New Zealand
- Nigeria
- Northern Ireland

- Norway
- Philippines
- Portugal
- Scotland
- South Africa
- South Sudan
- Sweden
- São Tomé And Príncipe
- Ukraine
- United States
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£194,693	£174,604	-	-
2023-12-31	£165,860	£228,640	-	-
2022-12-31	£212,438	£168,541	-	-
2021-12-31	£151,915	£164,154	-	-
2020-12-31	£179,019	£149,638	-	-

## Trustees

Name	Role	Appointed
COLONEL John William Lewis		
Catherine Cashmore		2026-03-13
Christopher Raymond Huckstep		2023-10-12
REV Karen Louise Bassett		2017-06-30
Raphael Duckett		2026-02-02
Rev JAMES PITKIN		2014-06-11
Rev Toby Humphreys		2023-10-12
Robin Richardson		2025-03-14
STUART ROSS RIVERS		2017-02-10

**NAVAL & MILITARY BIBLE SOCIETY LTD**

England & Wales - Charity number 1102593

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# Accounts

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## Annual Report and Accounts

For the year ended 31 December 2024

Registered Charity No. 1102593  
Registered Company No. 5021052

## **Trustees' Annual Report for year ended 31 December 2024**

### **Constitution**

The Naval & Military Bible Society was founded in 1779 and established on 20 January 2004 as a company limited by guarantee (No. 5021052) and a registered charity (No. 1102593) governed by its memorandum and articles of association. The name of the Society reflects its service to Merchant seafarers and all military and service personnel across the globe.

### **Directors and trustees**

The directors of the charitable company ("the Society") are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees:

The Revd S P Springett RNR (Chair from 1 April 2017)  
Colonel J Lewis (Vice-Chair from 17 July 2022)  
The Revd J Pitkin (Sqn Ldr RAF Retd)  
Group Captain (Retd) C Huckstep  
Lieutenant Colonel (Retd) D G Vincent MBE  
Doctor P A Lucas (Resigned 29/11/24)  
The Revd K Bassett (Lieutenant RNR)  
The Revd R Richardson (From 29/11/2024)  
Mr S Rivers  
Mr D Rawson  
Mr T Humphries

### **Society Executive Director and company secretary:**

Mr A Dakin OBE (Wg Cdr Retd)

### **Advocacy Officer:**

Mrs C Rivers

### **Registered office:**

Unit 24, Shrivenham Hundred Business Park, Watchfield, Wiltshire SN6 8TZ

### **Independent Examiner:**

Clifford Fry & Co, St Mary's House, Netherhampton, Salisbury, SP2 8PU

### **Bankers:**

Holt's Military Bank, 200 Fowler Avenue Fowler Business Park, Empress Ward, Surrey, GU14 7JP.

## **Aim and purposes**

The Society's aim and objectives, as set out in the company's Memorandum of Association, are:

To advance the Christian religion by distributing, either free of charge or by sale, copies of the Bible, New Testaments and Psalms and Christian resources to the United Kingdom armed forces personnel and their associates, to the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others.

## **Public benefit**

The trustees have had due regard to the Charity Commission's guidance on public benefit in exercising their duties. The activities of the charity during the year have been carried out in line with its charitable purposes and in a way that provides public benefit as defined by that guidance. The Society's beneficiaries include United Kingdom armed forces personnel and their associates, the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others in whatever geographical area they may be serving. Our literature is tailored to meet the needs of our beneficiaries and we are a gifting Society that gratefully receives donations. The Society's literature addresses the needs of armed forces' personnel and their families faced with bereavement and the effects of combat stress and separation, and merchant seafarers and their families in the current climate of job insecurity, piracy, hostage taking and isolation. It is mainly ordered and distributed through military chaplains and merchant seafarers' missions. It aids the building of resilience and good character, education in moral and ethical values and giving spiritual strength and guidance for those of the Christian faith.

## **Planned activities for 2025**

The Society's core business remains the distribution of Bibles and New Testaments with bespoke cover designs for service personnel and seafarers and cadets. As well as the core Bible offering, NMBS will be producing several new books and other publications in 2025.

## **Publications delivered or commissioned in 2024:**

- **Bibles/Books/Prayer Cards** **£56181**

Distribution costs for publications in 2024 was £13431, representing a significant overhead for the organisation.

## **Publications plan for 2025:**

- Softback Pocket NTPs £80122
- Full Bibles £3000
- WW1 Anniversary St John's Gospels £7500
- WW2 Anniversary St John's Gospels £12000
- Inner Struggles – RAF Edition £6095
- Try Praying – Military Edition £5000
- **Total** **£113717**

## **Governance**

A Board of Trustees, comprising officers representing the UK's armed forces, military cadet forces and merchant seafarer missions, governs the Society, with advice from serving chaplains to Her Majesty's Forces, UK cadet forces and seafaring missions. The Board meets every four months. An Executive Director, appointed by the trustees, manages day-to-day activities, assisted by an Advocacy Officer. No employees receive benefits, excluding pension costs, of more than £60,000.

## **Risk Management**

In line with recommended practice, the Board regularly reviews the financial and operational risks to which it may be exposed. The trustees are satisfied that systems are in place to mitigate risk and take action to alleviate such risks where necessary.

## **Finances**

The £194,693 income in 2024 represents a 16% increase from £165,860 in 2023.

## **Reserves Policy**

The Society's policy is to keep reserves to a minimum. Nonetheless, it recognizes the need to have an operating balance sufficient to cover minimum operating costs for a 6-month period if it became necessary to close the Society. Efforts have been made in recent years to reduce operating costs, such that the minimum operating balance is now £20,000. However, to enable orders to be placed in a timely fashion it is the aim to maintain a month end balance of £50,000. The trustees will keep this figure under review, considering the balance between the increase in activity and the welcome transition to a more financially efficient operating model.

## **Trustees' responsibilities in relation to financial statements**

- a) For the period ended 31st December 2024, the company was entitled to exemption under section 249A (2).
- b) Trustees have not required the company to obtain an audit in accordance with section 249B (2).
- c) The trustees acknowledge their responsibility for:
  - i) ensuring the company keeps accounting records which comply with section 221 and
  - ii) preparing accounts which give a true and fair view of the situation of the company as at the end of the financial year, and of its profit or loss at the end of the financial year in accordance with the requirements of section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.
- (d) The accounts have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.  
In doing so, the trustees have:

## Naval & Military Bible Society

- Selected suitable accounting policies and then applied them consistently
- Made judgments and estimates that are reasonable and prudent
- Prepared financial statements on the going concern basis, it being appropriate to presume that the charity will continue in business
- Exercised their responsibility for maintaining proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006
- The trustees have also safeguarded the assets of the charity and taken reasonable steps for the prevention of fraud and other irregularities

The trustees gave their time voluntarily and received no benefit from the charity.

By order of the trustees,

A handwritten signature in black ink that reads "Simon Springett". The signature is written in a cursive, flowing style.

Simon Springett  
Chair of Trustees  
18/07/2025

# Naval & Military Bible Society

## Year Ending 31<sup>st</sup> December 2024

	Year ended 31 December 2024		Year ended 31 December 2023	
	£	£	£	£
<b>Incoming Resources</b>				
Donations				
Donors - Regular	8324		6211	
Donors - Non-Regular	11361	19685	24994	31205
Gift Aid Tax Refund		5593		1097
Donations				
MOD	200		4637	
Non-MOD	168834	169034	128832	133469
Interest Receivable/Tax Refund		381		89
<b>Total Incoming Resources</b>		<u>194693</u>		<u>165860</u>
<b>Resources Expended</b>				
<b>Charitable Expenditure</b>				
Printing & Distribution Costs				
Purchase of Literature	44101		90152	
Distribution/Postage	12207	56308	13203	103355
Salaries & Pension		71191		56570
Travel		14591		16700
Insurance		1375		359
<b>Administration Expenses</b>				
Rent/Charitable Donations	17350		35989	
IT Costs	3518		2734	
Office Expenses	7391		1697	
Stationery				
Telephone				
Refresh & Entertainment				
Website			3180	
Subscriptions/Training	687		2515	
Promotion and Advertising	350			
Other Expenses	526		4744	
Depreciation	656	30478		50859
<b>Management &amp; Admin Costs</b>				
Legal/Professional Fees	661		605	
Accountancy				
Audit Fees		661	192	797
<b>Total Expenditure</b>		<u>174604</u>		<u>228640</u>
<b>Net Expenditure for the Year</b>		20089		-62780
<b>Total Funds Brought Forward</b>		18346		81126
<b>Total Funds Carried Forward</b>		<u>38435</u>		<u>18346</u>

Naval & Military Bible Society

**Trustees' Annual Report for year ended 31 December 2024 (continued)**

**Naval & Military Bible Society Balance Sheet as at 31 December 2024**

	31 December 2024		31 December 2023	
	£	£	£	£
<b>Fixed assets</b>				
Furniture and equipment: cost	9220		470	
: depreciation	1126	8,094	470	0
<b>Current assets</b>				
Debtors and prepayments			0	
Bank accounts	37166		21428	
Petty cash	24		24	
	37190		21452	
less: Current liabilities				
Creditors and accrued charges	6848	30,342	3106	18,346
<b>General Fund</b>		<u>38,435</u>		<u>18,346</u>
		<u>£38,435</u>		<u>£18,346</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime.



Simon Springett  
Chair of Trustees  
18/07/2025

## **Trustees' Annual Report for year ended 31 December 2024 (continued)**

### **1. Accounting policies**

#### **Basis of preparation**

The accounts are prepared under the historical cost convention in accordance with the Statement of Recommended Practice (FRS 102) – Accounting and Reporting by the Charities Act 2011 and other appropriate accounting standards.

#### **Incoming resources**

##### **Donations and legacies**

All income from donations and legacies is accounted for on an accruals basis. This policy is applied to legacy income where the amounts and timing of receipts can be accurately ascertained. Tax credits on Gift Aid donations and on income from legacies have also been recorded on an accruals basis.

##### **Charitable activities**

In accordance with the primary objective of the Society, printing and distribution costs are written off to revenue when incurred. These costs represent the direct cost of the Society's charitable activities.

##### **Administration expenses**

These are the costs incurred in the management, finance and general administration of the Society's activities. It is not meaningful to apportion these costs by activity, which is a general requirement of SORP (FRS 102), as the Trust has only one principal activity.

##### **Stocks and work in progress**

Stock levels at 31 December 2024 were valued at a replacement cost of £188,970. The stock replacement value has not been included in the accounts.

##### **Governance costs**

These are the costs incurred other than in day-to-day administration of the Society such as legal fees and the fees of the independent examination. The Society effectively only has one activity, so all costs are related to this.

Trustees were offered claim forms for expenses and made claims where appropriate.

Trustees receive no remuneration for time. Trustee donations were £1,399.

Trustees are generally recruited through personal introductions, but enquiries (to the Chair of Trustees) from supporters who wish to explore whether they could serve in this way are always welcome. A skills audit was conducted in-year, to ensure balance and cover of necessary skills.

Aggregate employee benefits are disclosed in the statement of financial activities.

##### **Restricted Funds**

No restricted funds were received during the year.

##### **Going Concern**

There are no material uncertainties about the charity's ability to continue.

##### **Tangible fixed assets**

Individual fixed assets costing £250 or more are capitalised.

## Naval & Military Bible Society

All furniture and equipment is held as operating assets.

Depreciation is provided for at the following annual rates on a straight-line basis:

- Furniture and equipment between 10% and 20%
- Computers 33%

### Creditors and accrued charges

	2024	2023
	£	£
Trade creditors	0	0
Other creditors and accrued charges	180	180
PAYE	6,668	2,926

### 2. Commitments

	2024	2023
	£	£
Capital commitments	Nil	Nil

## INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

I report on the accounts of the company for the year ended 31st December 2024, which are set out on pages 6 to 9.

### Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination being a member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- to state whether matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the 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 a consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 the report is limited to those matters set out in the statement below.

### Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 386 of the Companies Act 2006 and;
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirement of section 396 of the Companies Act 2006 and with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Clifford Fry & Co  
St Mary's House  
Netherhampton  
Salisbury  
SP2 8PU  
8 September 2025

**NAVAL & MILITARY BIBLE SOCIETY LTD**

England & Wales - Charity number 1102593

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# Accounts

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## Annual Report and Accounts

For the year ended 31 December 2023

Registered Charity No. 1102593  
Registered Company No. 5021052

## **Trustees' Annual Report for year ended 31 December 2023**

### **Constitution**

The Naval Military & Air Force Bible Society was founded in 1779 and established on 20 January 2004 as a company limited by guarantee (No. 5021052) and a registered charity (No. 1102593) governed by its memorandum and articles of association. At the meeting of trustees on 30 June 2017, it was agreed to revert the name of the Society to Naval & Military Bible Society, reflecting the service to Merchant seafarers and all military and service personnel across the globe.

### **Directors and trustees**

The directors of the charitable company ("the Society") are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees:

The Revd S P Springett RNR (Chair from 1 April 2017)  
Colonel J Lewis (Vice-Chair from 17 July 2022)  
The Revd J Pitkin (Sqn Ldr RAF Retd)  
Lieutenant Colonel (Retd) D G Vincent MBE  
Doctor P A Lucas  
Mr S Rivers  
The Reverend K Bassett (Lieutenant RNR)  
Group Captain (Retd) C Huckstep  
Mr T Rawson  
Mr A Humphries

### **Society Executive Director and company secretary:**

Mr A Dakin OBE (Wg Cdr Retd)

### **Advocacy Officer:**

Mrs C Rivers

### **Registered office:**

Unit 24, Shrivenham Hundred Business Park, Watchfield, Wiltshire SN6 8TZ

### **Independent Examiner:**

Clifford Fry & Co, St Mary's House, Netherhampton, Salisbury, SP2 8PU

### **Bankers:**

Barclays Bank PLC, PORTSMOUTH 2, Leicester, LE87 2BB until October 2023  
Holt's Military Bank, 200 Fowler Avenue Fowler Business Park, Empress Ward, Surrey, GU14 7JP from November 2023

### **Aim and purposes**

The Society's aim and objectives, as set out in the company's Memorandum of Association, are:

To advance the Christian religion by distributing, either free of charge or by sale, copies of the Bible, New Testaments and Psalms and Christian resources to the United Kingdom armed forces personnel and their associates, to the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others.

### **Public Benefit**

The trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission. The Society's beneficiaries include United Kingdom armed forces personnel and their associates, the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others in whatever geographical area they may be serving. Our literature is tailored to meet the needs of our beneficiaries and we are a gifting Society that gratefully receives donations.

The Society's literature addresses the needs of armed forces' personnel and their families faced with bereavement and the effects of combat stress and separation, and merchant seafarers and their families in the current climate of job insecurity, piracy, hostage taking and isolation. It is mainly ordered and distributed through military chaplains and merchant seafarers' missions. It aids the building of resilience and good character, education in moral and ethical values and giving spiritual strength and guidance for those of the Christian faith.

The Charity Commission's guidance and principles on public benefit are also reflected in both the planned objectives and the year's activities.

### **Planned activities for 2024**

The Society's core business remains the distribution of Bibles and New Testaments with bespoke cover designs for service personnel and seafarers and cadets. As well as the core Bible offering, NMBS will be producing several new books and other publications in 2024.

### **Publications delivered or commissioned in 2023:**

• Softback New Testament and Psalms NIV (11000)	£49505
• Ukrainian Military NTP (10000)	£21275
• Seafarer's NT Diglot English/Madarin (12000)	£35000*
• Seafarers NT Diglot Tagalog/English (10000)	£7500**
• <b>Total</b>	<b>£113280</b>

\* £25000 of the £35000 was paid from a USA Charity direct to Biblica so does not appear on the NMBS 2023 accounts.

\*\* Residual payment for consignment commissioned in 2022

It should be noted that distribution costs for publications in 2023 were £14,635, representing a significant part of the core programme expenses directly supporting the charity's mission.

## Proposed Publications plan for 2024:

• Softback Pocket NTPs (24000)	£57000
• Military Paperback/Hardback Bibles (12000)	£20000
• Seafarers Paperback/Hardback Bibles (10000)	£4000
• Cadet Prayer Book (7500)	£6500
• Inner Struggles – Military Edition (5000)	£7500
• Inner Struggles – RAF Edition (5000)	£5800
• Shaken Military Edition (5000)	£5800
• Shaken Seafarers Edition (5000)	£5800
• Shaken Cadet Edition (5000)	£5800
• God’s Compass (8000)	£2500
• God’s Compass - Tagalog (8000)	£2500
• Ovdrcoming Stress at Sea – Tagalog (8000)	£2500
• St John’s Gospel WW1 Anniversary Edition (60000)	£9000
• Seafarers NT Russian (1000)	£1500
• Ukrainian Military NTs for Op Interflex (10,000).	£25000
• Ukrainian Military NTs printed in Ukraine (10000)	£15000
• <b>Total</b>	<b>£176200</b>

## Governance

A Board of Trustees, comprising officers representing the UK’s armed forces, military cadet forces and merchant seafarer missions, governs the Society, with advice from serving chaplains to Her Majesty’s Forces, UK cadet forces and seafaring missions. The Board meets every four months. An Executive Director, appointed by the trustees, manages day-to-day activities, assisted by an Advocacy Officer. No employees receive benefits, excluding pension costs, of more than £60,000.

## Risk Management

In line with recommended practice, the Board regularly reviews the financial and operational risks to which it may be exposed. The trustees are satisfied that systems are in place to mitigate risk and take action to alleviate such risks where necessary.

## Finances

The £165,860 income in 2023 represents a 20% decrease from £212,438 in 2022.

## Reserves Policy

The Society's policy is to keep reserves to a minimum. Nonetheless, it recognizes the need to have an operating balance sufficient to cover minimum operating costs for a 6-month period if it became necessary to close the Society. Efforts have been made in recent years to reduce operating costs, such that the minimum operating balance is now £20,000. However, to enable orders to be placed in a timely fashion it is the aim to maintain a month end balance of £50,000. The trustees will keep this figure under review, considering the balance between the increase in activity and the welcome transition to a more financially efficient operating model.

## Trustees' responsibilities in relation to financial statements

- a) For the period ended 31st December 2023, the company was entitled to exemption under section 249A (2).
- b) Trustees have not required the company to obtain an audit in accordance with section 249B (2).
- c) The trustees acknowledge their responsibility for:
- i) ensuring the company keeps accounting records which comply with section 221 and
  - ii) preparing accounts which give a true and fair view of the situation of the company as at the end of the financial year, and of its profit or loss at the end of the financial year in accordance with the requirements of section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.
- (d) The accounts have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.

In doing so, the trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgments and estimates that are reasonable and prudent
- Prepared financial statements on the going concern basis, it being appropriate to presume that the charity will continue in business
- Exercised their responsibility for maintaining proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006
- The trustees have also safeguarded the assets of the charity and taken reasonable steps for the prevention of fraud and other irregularities

The trustees gave their time voluntarily and received no benefit from the charity.

By order of the trustees,



Simon Springett  
Chair of Trustees  
28/10/2024

Naval & Military Bible Society

**Trustees' Annual Report for year ended 31 December 2023**

**Naval & Military Bible Society Statement of Financial Activities**

**Year Ending 31<sup>st</sup> December 2023**

	Year ended 31 December 2023		Year ended 31 December 2022	
	£	£	£	£
<b>Incoming Resources</b>				
Donations				
Donors - Regular		6211	9591	
Donors - Non-Regular		24994	9799	19390
Gift Aid Tax Refund		1097		2023
Donations				
MOD		4637	7153	
Non-MOD		128832	183871	191024
Interest Receivable		89		1
<b>Total Incoming Resources</b>		<b><u>£165,860</u></b>		<b><u>£212,438</u></b>
<b>Resources Expended</b>				
<b>Charitable Expenditure</b>				
Printing & Distribution Costs				
Purchase of Literature	90152		62220	
Distribution/Postage	13203	103355	10885	73105
Salaries & Pension		56570		62720
Travel		16700		12620
Insurance		359		545
<b>Administration Expenses</b>				
Rent/Charitable Donations	35989		6000	
IT Costs	2734		6569	
Office Expenses	1697		756	
Stationery			57	
Telephone			548	
Refresh & Entertainment			0	
Website	3180		3324	
Subscriptions/Training	2515		433	
Promotion and Advertising			1397	
Other Expenses	4744		134	
Depreciation		50859	3	19221
<b>Management &amp; Admin Costs</b>				
Legal/Professional Fees	605		150	
Accountancy				
Audit Fees	192	797	180	330
<b>Total Expenditure</b>		<b><u>£228,640</u></b>		<b><u>£168,541</u></b>
<b>Net Expenditure for the Year</b>		<b>-62780</b>		<b>43897</b>
<b>Total Funds Brought Forward</b>		<b>81126</b>		<b>37229</b>
<b>Total Funds Carried Forward</b>		<b><u>£18,346</u></b>		<b><u>£81,126</u></b>

**Trustees' Annual Report for year ended 31 December 2023 (continued)**

**Naval & Military Bible Society Balance Sheet as at 31 December 2023**

	31 December 2023		31 December 2022	
	£	£	£	£
<b>Fixed assets</b>				
Furniture and equipment: cost	470		470	
: depreciation	<u>470</u>	0	<u>470</u>	0
<b>Current assets</b>				
Debtors and prepayments	0		3252	
Bank accounts	21428		82683	
Petty cash	24		24	
	<u>21452</u>		<u>85959</u>	
less: Current liabilities				
Creditors and accrued charges	3106	18,346	4833	81126
		<u>18,346</u>		<u>81126</u>
<b>General Fund</b>		<u>18,346</u>		<u>81126</u>
		<u>£18,346</u>		<u>£81,126</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime.



Simon Springett  
Chair of Trustees  
28/10/2024

## Trustees' Annual Report for year ended 31 December 2023 (continued)

### 1. Accounting policies

#### Basis of preparation

The accounts are prepared under the historical cost convention in accordance with the Statement of Recommended Practice (FRS 102) – Accounting and Reporting by the Charities Act 2011 and other appropriate accounting standards.

#### Incoming resources

##### Donations and legacies

All income from donations and legacies is accounted for on an accruals basis. This policy is applied to legacy income where the amounts and timing of receipts can be accurately ascertained. Tax credits on Gift Aid donations and on income from legacies have also been recorded on an accruals basis.

##### Charitable activities

In accordance with the primary objective of the Society, printing and distribution costs are written off to revenue when incurred. These costs represent the direct cost of the Society's charitable activities.

##### Administration expenses

These are the costs incurred in the management, finance and general administration of the Society's activities. It is not meaningful to apportion these costs by activity, which is a general requirement of SORP (FRS 102), as the Trust has only one principal activity.

##### Stocks and work in progress

Stock levels at 31 December 2023 were valued at a replacement cost of £188,970. The stock replacement value has not been included in the accounts.

##### Governance costs

These are the costs incurred other than in day-to-day administration of the Society such as legal fees and the fees of the independent examination. The Society effectively only has one activity, so all costs are related to this.

Trustees were offered claim forms for expenses and made claims where appropriate.

Trustees receive no remuneration for time. Trustee donations were £1,399.

Trustees are generally recruited through personal introductions, but enquiries (to the Chair of Trustees) from supporters who wish to explore whether they could serve in this way are always welcome. A skills audit was conducted in-year, to ensure balance and cover of necessary skills.

Aggregate employee benefits are disclosed in the statement of financial activities.

##### Restricted Funds

No restricted funds were received during the year.

##### Going Concern

There are no material uncertainties about the charity's ability to continue.

##### Tangible fixed assets

Individual fixed assets costing £250 or more are capitalised.

All furniture and equipment is held as operating assets.

Depreciation is provided for at the following annual rates on a straight-line basis:

## Naval & Military Bible Society

- Furniture and equipment between 10% and 20%
- Computers 33%

### Creditors and accrued charges

	2023	2022
	£	£
Trade creditors	0	0
Other creditors and accrued charges	180	180

### 2. Commitments

	2022	2021
	£	£
Capital commitments	Nil	Nil

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023**

I report on the accounts of the company for the year ended 31st December 2023, which are set out on pages 6 to 9.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination being a member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- to state whether matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 a consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 the report is limited to those matters set out in the statement below.

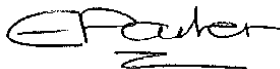
**Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 386 of the Companies Act 2006 and;
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirement of section 396 of the Companies Act 2006 and with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Clifford Fry & Co  
St Mary's House  
Netherhampton  
Salisbury  
SP2 8PU  
28 October 2024

**NAVAL & MILITARY BIBLE SOCIETY LTD**

England & Wales - Charity number 1102593

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# Accounts

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## Annual Report and Accounts

For the year ended 31 December 2022

Registered Charity No. 1102593  
Registered Company No. 5021052

## **Trustees' Annual Report for year ended 31 December 2022**

### **Constitution**

The Naval Military & Air Force Bible Society was founded in 1779 and established on 20 January 2004 as a company limited by guarantee (No. 5021052) and a registered charity (No. 1102593) governed by its memorandum and articles of association. At the meeting of trustees on 30 June 2017, it was agreed to revert the name of the Society to Naval & Military Bible Society, reflecting the service to Merchant seafarers and all military and service personnel across the globe.

### **Directors and trustees**

The directors of the charitable company ("the Society") are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees:

The Revd S P Springett RNR (Chair from 1 April 2017)

Colonel J Lewis (Vice-Chair from 17 July 2022|)

The Revd J Pitkin (Sqn Ldr RAF Retd)

Lieutenant Colonel (Retd) D G Vincent MBE

Doctor P A Lucas

Mr S Rivers

The Reverend K Bassett (Lieutenant RNR)

Group Captain (Retd) C Huckstep

Mr T Rawson

Mr A Humphries

### **Society Executive Director and company secretary:**

Mr A Dakin OBE (Wg Cdr Retd)

### **Advocacy Officer:**

Mrs C Rivers

### **Registered office:**

Unit 24, Shrivenham Hundred Business Park, Watchfield, Wiltshire SN6 8TZ

### **Independent Examiner:**

Clifford Fry & Co, St Mary's House, Netherhampton, Salisbury, SP2 8PU

### **Bankers:**

Barclays Bank PLC, PORTSMOUTH 2, Leicester, Leicestershire, LE87 2BB

## Aim and purposes

The Society's aim and objectives, as set out in the company's Memorandum of Association, are:

To advance the Christian religion by distributing, either free of charge or by sale, copies of the Bible, New Testaments and Psalms and Christian resources to the United Kingdom armed forces personnel and their associates, to the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others.

## Public Benefit

The Society's beneficiaries include United Kingdom armed forces personnel and their associates, the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others in whatever geographical area they may be serving. Our literature is tailored to meet the needs of our beneficiaries and we are a gifting Society that gratefully receives donations.

The Society's literature addresses the needs of armed forces' personnel and their families faced with bereavement and the effects of combat stress and separation, and merchant seafarers and their families in the current climate of job insecurity, piracy, hostage taking and isolation. It is mainly ordered and distributed through military chaplains and merchant seafarers' missions. It aids the building of resilience and good character, education in moral and ethical values and giving spiritual strength and guidance for those of the Christian faith.

The Charity Commission's guidance and principles on public benefit are also reflected in both the planned objectives and the year's activities.

## Planned activities for 2023

The Society's core business remains the distribution of Bibles and New Testaments with bespoke cover designs for service personnel and seafarers and cadets. As well as the core Bible offering, NMBS will be producing several new books and other publications in 2023.

## Publications delivered or commissioned in 2022:

• Softback New Testament and Psalms NIV (11000)	£41040
• Cadet Prayer Book (8000)	£3365
• Ukrainian Seafarers NTP (10000)	£29833
• Faith and Justice in War (7500)	£5935
• <i>Seafarer's New Testament Diglot English/Mandarin (12000).</i>	£34500
• <i>Ukrainian Military NTP (10000)</i>	£24900
• <i>Seafarer's New Testament Diglot English/Tagalog (10000).</i>	£25500
• <i>Audio Bible MP3 Players (1500 Ukraine/Russian/English).</i>	£12335
• <i>Softback New Testament and Psalms NIV (12000)</i>	£50000
• <b>Total</b>	<b>£217408</b>

*The entries in italics were ordered in 2022, but a proportion of the expenditure will occur in 2023, with the Mandarin Diglot and MP3 players the granting organisations contributions were paid directly to the printer/manufacturer.*

It should be noted that distribution costs for publications in 2022 was £13,815, representing a significant overhead for the organisation.

## Publications plan for 2023:

• Military Paperback/Hardback/Softback Bibles (20000)	£80000
• Seafarers Paperback/Hardback/Softback Bibles (15000)	£60000
• Inner Struggles – RAF Edition	£8000
• Inner Struggles – Tagalog Edition	£8000
• Cadet Prayer Book	£7500
• Shaken Military Edition	£5500
• Shaken Seafarers Edition	£5500
• Shaken Cadet Edition	£5500
• Combatting Stress	£5000
• What Do You See? What Do you Think?	£5000
• Little Book of Character	£2500
• God's Compass	£1334
• <b>Total</b>	<b>£186334</b>

## Governance

A Board of Trustees, comprising officers representing the UK's armed forces, military cadet forces and merchant seafarer missions, governs the Society, with advice from serving chaplains to Her Majesty's Forces. The Board meets every four months.

An Executive Director, appointed by the trustees, manages day-to-day activities, assisted by an Advocacy Officer. No employees receive benefits, excluding pension costs, of more than £60,000.

## Risk Management

In line with recommended practice, the Board regularly reviews the financial and operational risks to which it may be exposed. The trustees are satisfied that systems are in place to mitigate risk and take action to alleviate such risks where necessary.

## Finances

The ~£244,000 income in 2022 represents a 63% increase from ~£149,000 in 2021. This increase was, primarily, due to a two pop-up programmes, one to provide 20,000 Military and Seafarers Bibles in the Ukrainian language following Russia's invasion of Ukraine and the other to produce a Mandarin/English Diglot New Testament and Psalms.

## Reserves Policy

The Society's policy is to keep reserves to a minimum. Nonetheless, it recognizes the need to have an operating balance sufficient to cover minimum operating costs for a 6-month period if it became necessary to close the Society. Efforts have been made in recent years to reduce operating costs, such that the minimum operating balance is now £20,000. However, to enable orders to be placed in a timely fashion it is the aim to maintain a month end balance of £50,000. The trustees will keep this figure under review, considering the balance between the increase in activity and the welcome transition to a more financially efficient operating model.

## Trustees' responsibilities in relation to financial statements

- a) For the period ended 31st December 2022, the company was entitled to exemption under section 249A (2).
- b) Trustees have not required the company to obtain an audit in accordance with section 249B (2).
- c) The trustees acknowledge their responsibility for:
- i) ensuring the company keeps accounting records which comply with section 221 and
  - ii) preparing accounts which give a true and fair view of the situation of the company as at the end of the financial year, and of its profit or loss at the end of the financial year in accordance with the requirements of section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.
- (d) The accounts have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.

In doing so, the trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgments and estimates that are reasonable and prudent
- Prepared financial statements on the going concern basis, it being appropriate to presume that the charity will continue in business
- Exercised their responsibility for maintaining proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006
- The trustees have also safeguarded the assets of the charity and taken reasonable steps for the prevention of fraud and other irregularities

The trustees gave their time voluntarily and received no benefit from the charity.

By order of the trustees,



The Revd Simon Springett LLB MATM  
Chair of Trustees  
15<sup>th</sup> September 2023

Naval & Military Bible Society

**Trustees' Annual Report for year ended 31 December 2022**

**Naval & Military Bible Society Statement of Financial Activities**

**Year Ending 31<sup>st</sup> December 2022**

	Year ended 31 December 2022		Year ended 31 December 2021	
	£	£	£	£
<b>Incoming Resources</b>				
Donations				
Donors - Regular	9591		7730	
Donors - Non-Regular	9799	19390	12070	19800
Gift Aid Tax Refund/CVJRS		2023		9874
Donations				
MOD	7153		15255	
Non-MOD	183871	191024	106987	122242
Other Gifts		0		0
Interest Receivable		1		0
<b>Total Incoming Resources</b>		<b><u>£212,438</u></b>		<b><u>£151,915</u></b>
<b>Resources Expended</b>				
<b>Charitable Expenditure</b>				
Printing & Distribution Costs				
Purchase of Literature	62220		93182	
Distribution/Postage	10885	73105	1059	94241
Salaries & Pension		62720		50762
Travel		12620		6972
Insurance		545		457
<b>Administration Expenses</b>				
Rent/Charitable Donations	6000		4200	
IT Costs	6569		2290	
Office Expenses	756		0	
Stationery	57		0	
Telephone	548		197	
Refresh & Entertainment	0		0	
Website	3324		3324	
Subscriptions/Training	433		0	
Advertising and Promotion	1397		0	
Other Expenses	134		506	
Depreciation	3	19221	20	10536
<b>Management &amp; Admin Costs</b>				
Legal fees	150		920	
Accountancy			86	
Audit Fees	180	330	180	1186
<b>Total Expenditure</b>		<b><u>£168,541</u></b>		<b><u>£164,154</u></b>
<b>Net Expenditure for the Year</b>		<b>43897</b>		<b>-12239</b>
<b>Total Funds Brought Forward</b>		<b>37229</b>		<b>49468</b>
<b>Total Funds Carried Forward</b>		<b><u>£81,126</u></b>		<b><u>£37,229</u></b>

Naval & Military Bible Society

**Trustees' Annual Report for year ended 31 December 2022 (continued)**

**Naval Military & Air Force Bible Society Balance Sheet as at 31 December 2022**

	31 December 2022		31 December 2021	
	£	£	£	£
<b>Fixed assets</b>				
Furniture and equipment: cost	470		470	
: depreciation	470	0	467	3
<b>Current assets</b>				
Debtors and prepayments	3252		4370	
Bank accounts	82683		33012	
Petty cash	24		24	
	85959		37406	
less: Current liabilities				
Creditors and accrued charges	4833	81126	180	37226
<b>General Fund</b>		81126		37229
		£81,126		£37,229

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime.



The Revd Simon Springett LLB MATM  
 Chair of Trustees  
 15<sup>th</sup> September 2023

## **Trustees' Annual Report for year ended 31 December 2022 (continued)**

### **1. Accounting policies**

#### **Basis of preparation**

The accounts are prepared under the historical cost convention in accordance with the Statement of Recommended Practice (FRS 102) – Accounting and Reporting by the Charities Act 2011 and other appropriate accounting standards.

#### **Incoming resources**

##### **Donations and legacies**

All income from donations and legacies is accounted for on an accruals basis. This policy is applied to legacy income where the amounts and timing of receipts can be accurately ascertained. Tax credits on Gift Aid donations and on income from legacies have also been recorded on an accruals basis.

##### **Charitable activities**

In accordance with the primary objective of the Society, printing and distribution costs are written off to revenue when incurred. These costs represent the direct cost of the Society's charitable activities.

##### **Administration expenses**

These are the costs incurred in the management, finance and general administration of the Society's activities. It is not meaningful to apportion these costs by activity, which is a general requirement of SORP (FRS 102), as the Trust has only one principal activity.

##### **Stocks and work in progress**

Stock levels at 31 December 2022 were valued at a replacement cost of £120,000. The stock replacement value has not been included in the accounts.

##### **Governance costs**

These are the costs incurred other than in day-to-day administration of the Society such as legal fees and the fees of the independent examination. The Society effectively only has one activity, so all costs are related to this.

Trustees were offered claim forms for expenses and made claims where appropriate. Trustees receive no remuneration for time. Trustee donations were £1,399.

Trustees are generally recruited through personal introductions, but enquiries (to the Chair of Trustees) from supporters who wish to explore whether they could serve in this way are always welcome. A skills audit was conducted in-year, to ensure balance and cover of necessary skills.

Aggregate employee benefits are disclosed in the statement of financial activities.

##### **Restricted Funds**

No restricted funds were received during the year.

##### **Going Concern**

There are no material uncertainties about the charity's ability to continue.

## Naval & Military Bible Society

### **Tangible fixed assets**

Individual fixed assets costing £250 or more are capitalised.

All furniture and equipment is held as operating assets.

Depreciation is provided for at the following annual rates on a straight-line basis:

- Furniture and equipment    between 10% and 20%
- Computers                        33%

### Creditors and accrued charges

	2022	2021
	£	£
Trade creditors	0	0
Other creditors and accrued charges	4833	180

### **2. Commitments**

	2022	2021
	£	£
Capital commitments	Nil	Nil

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2022**

I report on the accounts of the company for the year ended 31st December 2022, which are set out on pages 6 to 9.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination being a member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- to state whether matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 a consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 386 of the Companies Act 2006 and;
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirement of section 396 of the Companies Act 2006 and with the accounting requirements of the Charities Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Signed Electronically*

27<sup>th</sup> September 2023

Clifford Fry & Co  
St Mary's House  
Netherhampton  
Salisbury  
SP2 8PU

**NAVAL & MILITARY BIBLE SOCIETY LTD**

England & Wales - Charity number 1102593

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# Accounts

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## Annual Report and Accounts

For the year ended 31 December 2021

Registered Charity No. 1102593  
Registered Company No. 5021052

## **Trustees' Annual Report for year ended 31 December 2021**

### **Constitution**

The Naval Military & Air Force Bible Society was founded in 1779 and established on 20 January 2004 as a company limited by guarantee (No. 5021052) and a registered charity (No. 1102593) governed by its memorandum and articles of association. At the meeting of trustees on 30 June 2017, it was agreed to revert the name of the Society to Naval & Military Bible Society, reflecting the service to Merchant seafarers and all military and service personnel across the globe.

### **Directors and trustees**

The directors of the charitable company ("the Society") are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees:

The Revd S P Springett RNR (Chair from 1 April 2017)

Colonel J Lewis

The Revd J Pitkin (Sqn Ldr RAF Retd)

Lieutenant Colonel (Retd) D G Vincent MBE

Doctor P A Lucas

Mr S Rivers

The Reverend K Bassett (Lieutenant RNR)

Sqn Ldr (Retd) P Gallagher (Resigned 24/03/2021)

### **Society Executive Director and company secretary:**

Mr A Dakin OBE (Wg Cdr Retd)

### **Advocacy Officer:**

Mrs C Rivers

### **Registered office:**

Unit 24, Shrivenham Hundred Business Park, Watchfield, Wiltshire SN6 8TZ

### **Independent Examiner:**

Clifford Fry & Co, St Mary's House, Netherhampton, Salisbury, SP2 8PU

### **Bankers:**

Barclays Bank PLC, PORTSMOUTH 2, Leicester, Leicestershire, LE87 2BB

## Aim and purposes

The Society's aim and objectives, as set out in the company's Memorandum of Association, are:

To advance the Christian religion by distributing, either free of charge or by sale, copies of the Bible, New Testaments and Psalms and Christian resources to the United Kingdom armed forces personnel and their associates, to the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others.

## Public Benefit

The Society's beneficiaries include United Kingdom armed forces personnel and their associates, the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others in whatever geographical area they may be serving. Our literature is tailored to meet the needs of our beneficiaries and we are a gifting Society that gratefully receives donations.

The Society's literature addresses the needs of armed forces' personnel and their families faced with bereavement and the effects of combat stress and separation, and merchant seafarers and their families in the current climate of job insecurity, piracy, hostage taking and isolation. It is mainly ordered and distributed through military chaplains and merchant seafarers' missions. It aids the building of resilience and good character, education in moral and ethical values and giving spiritual strength and guidance for those of the Christian faith.

The Charity Commission's guidance and principles on public benefit are also reflected in both the planned objectives and the year's activities.

## Planned activities for 2022

The Society's core business remains the distribution of Bibles and New Testaments with bespoke cover designs for service personnel and seafarers and cadets. The effects of the COVID-19 pandemic should be less of a limitation to operations in 2022, when compared with 2020 and 2021. As well as the core Bible offering, NMBS will be producing several new books and other publications in 2022.

## Publications commissioned in 2021:

• Softback New Testament and Psalms NIV (8 variants)	£40,000
• Hardback Bibles (3 variants)	£3365
• Inner Struggles – Royal Navy Edition	£4001
• Seafarer's New Testament Diglot English/Tagalog	£12750
• Hardback Red/Blue Bibles	£3592
• Inner Struggles – Police Edition	£7256
• <i>Softback New Testament and Psalms NIV (11 variants)</i>	£42,080
• <b>Total</b>	<b>£113044</b>

*The entry in italics was ordered in 2021, but 50% of expenditure will occur in 2022*

It should be noted that distribution costs for publications in 2021 was £4752, representing a significant overhead for the organisation. However, this figure is a lot less than the cost of distribution when NMBS stock was held in a commercial facility.

## Publications plan for 2022:

• Softback New Testament and Psalms NIV (10 variants)	£40000
• Seafarer's New Testament Diglot English/Tagalog	£20000
• Paperback 4-Service Bible	£12000
• Inner Struggles – RAF Edition	£8000
• Shaken Forces	£5500
• Combatting Stress	£5000
• What Do You See? What Do you Think?	£5000
• Faith and Justice in War	£5935
• Cadet Prayer Book	£5152
• Little Book of Character	£2500
• God's Compass	£1334
• ACF Cadet Prayer Cards	£75
• ATC Cadet Prayer Cards	£75
• <b>Total</b>	<b>£110571</b>

## Governance

A Board of Trustees, comprising officers representing the UK's armed forces, military cadet forces and merchant seafarer missions, governs the Society, with advice from serving chaplains to Her Majesty's Forces. The Board meets every four months.

An Executive Director, appointed by the trustees, manages day-to-day activities, assisted by an Advocacy Officer. No employees receive benefits, excluding pension costs, of more than £60,000.

## Risk Management

In line with recommended practice, the Board regularly reviews the financial and operational risks to which it may be exposed. The trustees are satisfied that systems are in place to mitigate risk and take action to alleviate such risks where necessary.

## Finances

The £149,000 income in 2021 represents a 17% reduction from £179,000 in 2020. This dip was, primarily, COVID related with some people and organisations not having the ability to donate at previous levels.

## Reserves Policy

The Society's policy is to keep reserves to a minimum. Nonetheless, it recognizes the need to have an operating balance sufficient to cover minimum operating costs for a 6-month period if it became necessary to close the Society. Efforts have been made in recent years to reduce operating costs, such that the minimum operating balance is now £20,000. However, to enable orders to be placed in a timely fashion it is the aim to maintain a month end balance of £50,000. The trustees will keep this figure under review, considering the balance between the increase in activity and the welcome transition to a more financially efficient operating model.

## Trustees' responsibilities in relation to financial statements

- a) For the period ended 31st December 2021, the company was entitled to exemption under section 249A (2).
- b) Trustees have not required the company to obtain an audit in accordance with section 249B (2).
- c) The trustees acknowledge their responsibility for:
- i) ensuring the company keeps accounting records which comply with section 221 and
  - ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss at the end of the financial year in accordance with the requirements of section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.
- (d) The accounts have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.

In doing so, the trustees have:

- Selected suitable accounting policies and then applied them consistently
- Made judgments and estimates that are reasonable and prudent
- Prepared financial statements on the going concern basis, it being appropriate to presume that the charity will continue in business
- Exercised their responsibility for maintaining proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006
- The trustees have also safeguarded the assets of the charity and taken reasonable steps for the prevention of fraud and other irregularities

The trustees gave their time voluntarily and received no benefit from the charity.

By order of the trustees,



Simon Springett  
Chaplain RNR  
Chair of Trustees  
12<sup>th</sup> September 2022

Naval & Military Bible Society

**Trustees' Annual Report for year ended 31 December 2021**

**Naval & Military Bible Society Statement of Financial Activities**

**Year Ending 31<sup>st</sup> December 2021**

	Year ended 31 December 2021		Year ended 31 December 2020	
	£	£	£	£
<b>Incoming Resources</b>				
Donations				
Donors - Regular	7730		12025	
Donors - Non-Regular	12070	19800	11812	23837
Gift Aid Tax Refund/CVJRS		9874		-330
Donations				
MOD	15255		65106	
Non-MOD	106987		87977	153083
<b>Total Donations</b>		<b>122242</b>		<b>176590</b>
Trusts & Legacies		0		0
Other Gifts		0		2428
Interest Receivable		0		1
<b>Total Incoming Resources</b>		<b><u>£151,915</u></b>		<b><u>£179,019</u></b>
<b>Resources Expended</b>				
<b>Charitable Expenditure</b>				
Distribution Costs				
Purchase of Literature	93182		73048	
Storage & Distribution	1059	94241	819	73867
Salaries & Pension		50762		53113
Travel		6972		8971
Insurance		457		650
<b>Administration Expenses</b>				
Rent/Charitable Donations	4200		4321	
IT Costs	2290		2325	
Office Expenses	0		0	
Stationery	0		0	
Telephone	197		537	
Postage			3	
Refresh & Entertainment	0		0	
Website	3324		3742	
Subscription Fees			1200	
Other Expenses	506		200	
Depreciation	20	10536	94	12422
<b>Management &amp; Admin Costs</b>				
Legal fees	920		0	
Accountancy	86		435	
Audit Fees	180	1186	180	615
<b>Total Expenditure</b>		<b><u>£164,154</u></b>		<b><u>£149,638</u></b>
<b>Net Expenditure for the Year</b>		<b>-12239</b>		<b>29381</b>
<b>Total Funds Brought Forward</b>		<b>49468</b>		<b>20087</b>
<b>Total Funds Carried Forward</b>		<b><u>£37,229</u></b>		<b><u>£49,468</u></b>

Naval & Military Bible Society

**Trustees' Annual Report for year ended 31 December 2021 (continued)**

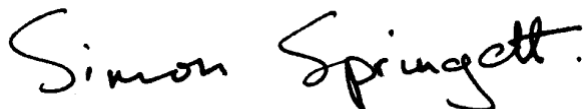
**Naval Military & Air Force Bible Society Balance Sheet as at 31 December 2021**

	31 December 2021		31 December 2020	
	£	£	£	£
<b>Fixed assets</b>				
Furniture and equipment: cost	470		470	
: depreciation	467	3	447	23
<b>Current assets</b>				
Debtors and prepayments	4370		135	
Bank accounts	33012		49913	
Petty cash	24		24	
	37406		50072	
less: Current liabilities				
Creditors and accrued charges	180	37226	627	49445
<b>General Fund</b>		37229		49468
		£37,229		£49,468

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime.



Simon Springett  
 Chaplain RNR  
 Chair of Trustees  
 12 September 2022

## **Trustees' Annual Report for year ended 31 December 2021 (continued)**

### **1. Accounting policies**

#### **Basis of preparation**

The accounts are prepared under the historical cost convention in accordance with the Statement of Recommended Practice (FRS 102) – Accounting and Reporting by the Charities Act 2011 and other appropriate accounting standards.

#### **Incoming resources**

##### **Donations and legacies**

All income from donations and legacies is accounted for on an accruals basis. This policy is applied to legacy income where the amounts and timing of receipts can be accurately ascertained. Tax credits on Gift Aid donations and on income from legacies have also been recorded on an accruals basis.

##### **Charitable activities**

In accordance with the primary objective of the Society, printing and distribution costs are written off to revenue when incurred. These costs represent the direct cost of the Society's charitable activities.

##### **Effects of Covid-19 restrictions**

The COVID-19 pandemic continued to affect the Society, with a fall income during the year. Given the continued increase for demand for our products the Advocacy Officer was utilised more by varying the amount of time she spent on furlough. This government's furlough scheme proved to be a lifeline to the Society's finances throughout the pandemic, enabling it to maintain the output required.

##### **Administration expenses**

These are the costs incurred in the management, finance and general administration of the Society's activities. It is not meaningful to apportion these costs by activity, which is a general requirement of SORP (FRS 102), as the Trust has only one principal activity.

##### **Stocks and work in progress**

Substantial stocks were on hand as at 31 December 2021 was £129,000. The stock replacement value has not been included in the accounts.

##### **Governance costs**

These are the costs incurred other than in day-to-day administration of the Society such as legal fees and the fees of the independent examination. The Society effectively only has one activity, so all costs are related to this.

Trustees were offered claim forms for expenses and made claims where appropriate. Trustees receive no remuneration for time. Trustee donations were £2,228.

Trustees are generally recruited through personal introductions, but enquiries (to the Chair of Trustees) from supporters who wish to explore whether they could serve in this way are always welcome. A skills audit was conducted in-year, to ensure balance and cover of necessary skills.

Aggregate employee benefits are disclosed in the statement of financial activities.

**Restricted Funds**

No restricted funds were received during the year.

**Going Concern**

Whilst finances are tight, there are no material uncertainties about the charity's ability to continue.

**Tangible fixed assets**

Individual fixed assets costing £250 or more are capitalised.

All furniture and equipment is held as operating assets.

Depreciation is provided for at the following annual rates on a straight-line basis:

- Furniture and equipment    between 10% and 20%
- Computers                            33%

Creditors and accrued charges

	2021	2020
	£	£
Trade creditors	0	0
Other creditors and accrued charges	180	447

**2. Commitments**

	2021	2020
	£	£
Capital commitments	Nil	Nil

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2021**

I report on the accounts of the company for the year ended 31st December 2021, which are set out on pages 6 to 10.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination being a member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 a consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 386 of the Companies Act 2006 and;
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirement of section 396 of the Companies Act 2006 and with the accounting requirements of the Charities Acthave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Signed Electronically 12<sup>th</sup> September 2022*

Clifford Fry & Co  
St Mary's House  
Netherhampton  
Salisbury  
SP2 8PU

**NAVAL & MILITARY BIBLE SOCIETY LTD**

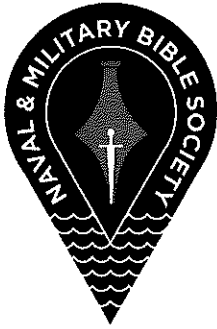
England & Wales - Charity number 1102593

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# Accounts

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Naval & Military Bible Society



## Annual Report and Accounts

For the year ended 31 December 2020

Registered Charity No. 1102593  
Registered Company No. 5021052

## **Trustees' Annual Report for year ended 31 December 2020**

### **Constitution**

The Naval Military & Air Force Bible Society was founded in 1779 and established on 20 January 2004 as a company limited by guarantee (No. 5021052) and a registered charity (No. 1102593) governed by its memorandum and articles of association. At the meeting of trustees on 30 June 2017, it was agreed to revert the name of the Society to Naval & Military Bible Society, reflecting the service to Merchant seafarers and all military and service personnel across the globe.

### **Directors and trustees**

The directors of the charitable company ("the Society") are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees:

The Reverend S P Springett RNR (Chair from 1 April 2017)

Colonel J Lewis

The Revd J Pitkin (Squadron Leader RAF retired)

Lieutenant Colonel (Retd) D G Vincent MBE

Doctor P A Lucas

Mr S Rivers

The Reverend K Bassett (Lieutenant RNR)

Paddy Gallagher (Resigned 24/03/2021)

### **Society director and company secretary:**

Mr A G Dakin OBE (Wing Commander retired)

### **Advocacy Officer:**

Mrs Carey Rivers

### **Registered office:**

Unit 24, Shrivenham Hundred Business Park, Watchfield, Wiltshire SN6 8TZ

### **Independent Examiner:**

Clifford Fry & Co, St Mary's House, Netherhampton, Salisbury, SP2 8PU

### **Bankers:**

Barclays Bank PLC, PORTSMOUTH 2, Leicester, Leicestershire, LE87 2BB

## Aim and purposes

The Society's aim and objectives, as set out in the company's Memorandum of Association, are:

To advance the Christian religion by distributing, either free of charge or by sale, copies of the Bible, New Testaments and Psalms and Christian resources to the United Kingdom armed forces personnel and their associates, to the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others.

## Public Benefit

The Society's beneficiaries include United Kingdom armed forces personnel and their associates, the forces of the Commonwealth and other nations, merchant seafarers, United Kingdom police, fire and rescue services and others in whatever geographical area they may be serving. Our literature is tailored to meet the needs of our beneficiaries and we are a gifting Society that gratefully receives donations.

The Society's literature addresses the needs of armed forces' personnel and their families faced with bereavement and the effects of combat stress and separation, and merchant seafarers and their families in the current climate of job insecurity, piracy, hostage taking and isolation. It is mainly ordered and distributed through military chaplains and merchant seafarers' missions. It aids the building of resilience and good character, education in moral and ethical values and giving spiritual strength and guidance for those of the Christian faith.

The Charity Commission's guidance and principles on public benefit are also reflected in both the planned objectives and the year's activities.

## Planned activities for 2021

The Society's core business remains the distribution of Bibles and New Testaments with bespoke cover designs for service personnel and seafarers and cadets. The effects of the COVID-19 pandemic throughout 2020 will continue to affect the management and mission of the Society, but NMBS will progress the transform of its processes and work patterns. The main additional activities are as follows:

- Transfer our business address to be co-located to the Armed Forces Christian Union (based at Shrivenham Hundred Business Park)
- Transition our accounting and payroll services from the Royal Naval Benevolent Trust to 'in-house'

## Publications commissioned in 2020:

• Seafarer's Luke/Act Diglot English/Tagalog	£922
• Softback New Testament and Psalms NIV (5 variants)	£43,206
• Hardback Bibles (4 variants)	£5,232
• Forgiveness Matters	£850
• Inner Struggles – Military 2 <sup>nd</sup> Edition (Army)	£7,000
• Gift of God (English and Russian, plus a KJV variant for Mobile, AI)	£1,454
• Commando Prayer Book	£1,741
• Cadet Prayer Book	£2,142
• Moral Compass 2 <sup>nd</sup> Edition	£1,519
• Seafarer's Russian New Testament	£2,600
• <i>Inner Struggles – Royal Navy Edition</i>	£6,696
• <i>Hardback Bibles (3 variants)</i>	£5,662
• <i>Seafarer's New Testament Diglot English/Tagalog</i>	£12,750
• <i>Softback New Testament and Psalms NIV (8 variants)</i>	£40,000

*Entries in italics where ordered in 2020, but with a majority of expenditure occurring in 2021*

## **Governance**

A Board of Trustees, comprising officers representing the UK's armed forces, military cadet forces and merchant seafarer missions, governs the Society, with advice from serving chaplains to Her Majesty's Forces. The Board meets every four months.

An Executive Director, appointed by the trustees, manages day-to-day activities, assisted by an Advocacy Officer. No employees receive benefits, excluding pension costs, of more than £60,000.

## **Risk Management**

In line with recommended practice, the Board regularly reviews the financial and operational risks to which it may be exposed. The trustees are satisfied that systems are in place to mitigate risk and take action to alleviate such risks where necessary.

## **Finances**

The £179,000 income in 2020 represents a 19% increase from £151,000 in 2019. The stock value at year end was £100,000.

## **Reserves Policy**

The Society's policy is to keep reserves to a minimum. Nonetheless, it recognizes the need to have an operating balance sufficient to cover minimum operating costs for a 6-month period if it became necessary to close the Society. Efforts have been made in recent years to reduce operating costs, such that the minimum operating balance is now £20,000. However, to enable orders to be placed in a timely fashion it is the aim to maintain a month end balance of £50,000, which was achieved in December 2020. The trustees will keep this figure under review, considering the balance between the increase in activity and the welcome transition to a more financially efficient operating model.

## **Trustees responsibilities in relation to financial statements**

- a) For the period ended 31st December 2020, the company was entitled to exemption under section 249A (2).
- b) Trustees have not required the company to obtain an audit in accordance with section 249B (2).
- c) The trustees acknowledge their responsibility for:
  - i) ensuring the company keeps accounting records which comply with section 221 and
  - ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss at the end of the financial year in accordance with the requirements of section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company.
- (d) The accounts have been prepared in accordance with the special provisions of the Companies Act 2006 relating to small companies.

## Naval & Military Bible Society

In doing so, the trustees have:

- Selected suitable accounting policies and then applied them consistently;
- Made judgments and estimates that are reasonable and prudent;
- Prepared financial statements on the going concern basis, it being appropriate to presume that the charity will continue in business;
- Exercised their responsibility for maintaining proper accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 2006.
- The trustees have also safeguarded the assets of the charity and taken reasonable steps for the prevention of fraud and other irregularities.

The trustees gave their time voluntarily and received no benefit from the charity.

By order of the trustees,

A handwritten signature in black ink that reads "Simon Springett." The signature is written in a cursive, slightly slanted style.

Simon Springett  
Chaplain RNR  
Chair of Trustees  
20 February 2021

Naval & Military Bible Society

**Trustees' Annual Report for year ended 31 December 2020**

**Naval & Military Bible Society Statement of Financial Activities**

Year Ending 31<sup>st</sup> December 2020

2020	Year ended 31 December		Year ended 31 December 2019	
	£	£	£	£
<b>Incoming Resources</b>				
Donations				
Donors - Regular	12,026		16,913	
Donors - Non-Regular	11,812	23,837	54,041	70,955
Gift Aid Tax Refund		(330)		1,072
Donations				
MOD	65,106		12,480	
Non-MOD	87,977	153,083	13,030	25,490
Total Donations		176,590		97,517
Trusts & Legacies		0		52,638
Other Gifts		2,428		897
Interest Receivable		1		0
<b>Total Incoming Resources</b>		<b><u>£179,019</u></b>		<b><u>£151,052</u></b>
<b>Resources Expended</b>				
<b>Charitable Expenditure</b>				
Distribution Costs				
Purchase of Literature	73,048		16,270	
Storage & Distribution	819	73,867	17,216	33,487
Salaries & Pension		53,113		66,165
Travel		8,971		12,019
Insurance		650		693
<b>Administration Expenses</b>				
Rent and Service Charges	4,321		3,831	
IT Costs	2,325		2,612	
Office Expenses	0		0	
Stationery	0		422	
Telephone	537		960	
Postage	3		(862)	
Refresh & Entertain	0		53	
Website	3,742		2,650	
Subscription Fees	1,200		0	
Other Expenses (Incl. Travel)	200		22,248	
Depreciation	94	12,422	94	32,007
<b>Management &amp; Administration Costs</b>				
Legal fees	0		0	
Accountancy	435		0	
Audit Fees	180	615	180	180
<b>Total Expenditure</b>		<b><u>£149,638</u></b>		<b><u>£144,551</u></b>
<b>Net Expenditure for the Year</b>		<b>29,381</b>		<b>6,501</b>
<b>Total Funds Brought Forward</b>		<b>20,087</b>		<b>13,586</b>
<b>Total Funds Carried Forward</b>		<b><u>£49,468</u></b>		<b><u>£20,087</u></b>



## **Trustees' Annual Report for year ended 31 December 2020 (continued)**

### **1. Accounting policies**

#### **Basis of preparation**

The accounts are prepared under the historical cost convention in accordance with the Statement of Recommended Practice (FRS 102) – Accounting and Reporting by the Charities Act 2011 and other appropriate accounting standards.

#### **Incoming resources**

##### **Donations and legacies**

All income from donations and legacies is accounted for on an accruals basis. This policy is applied to legacy income where the amounts and timing of receipts can be accurately ascertained. Tax credits on Gift Aid donations and on income from legacies have also been recorded on an accruals basis.

##### **Charitable activities**

In accordance with the primary objective of the Society, printing and distribution costs are written off to revenue when incurred. These costs represent the direct cost of the Society's charitable activities.

##### **Effects of Covid-19 restrictions**

The COVID-19 pandemic had the effect of making it difficult for the Advocacy Officer to complete a majority of her duties, due to other trusts and organisations reducing their operational tempo, accordingly the AO was placed initially on 100% furlough and then reduced to 50% when the lockdowns were lifted. Prior to the pandemic the Society had already moved to a homebased operation as part of the overhead efficiency programme, so day-to-day operations were not affected. Initially, demand for our resources reduced significantly, however after a few weeks the number of orders increased beyond traditional levels. This has had the effect of placing additional pressure on limited resources. The Society was fortunate that income was not significantly affected by the pandemic with a slight reduction in individual giving, and some organisations that donate out of business profits, balanced by increased giving from a number of Trusts. However, the increase in income was not enough to cover the increase in demand and some printing activity was shifted so expenditure would fall in 2021.

##### **Administration expenses**

These are the costs incurred in the management, finance and general administration of the Society's activities. It is not meaningful to apportion these costs by activity, which is a general requirement of SORP (FRS 102), as the Trust has only one principal activity.

## Naval & Military Bible Society

### Stocks and work in progress

Substantial stocks were on hand as at 31 December 2020, the cost of which, as ascertained by the directors, was £100,000. However, in line with the policy stated above, this amount has not been included in the accounts.

### Governance costs

These are the costs incurred other than in day-to-day administration of the Society such as legal fees and the fees of the independent examination. The Society effectively only has one activity, so all costs are related to this.

Trustees were offered claim forms for expenses and made claims where appropriate. Trustees receive no remuneration for time. Aggregate Trustee donations were £4,160.

Trustees are generally recruited through personal introductions, but enquiries (to the Chair of Trustees) from supporters who wish to explore whether they could serve in this way are always welcome. A skills audit was conducted in-year, to ensure balance and cover of necessary skills.

Aggregate employee benefits are disclosed in the statement of financial activities.

### Restricted Funds

No restricted funds were received during the year.

### Going Concern

Whilst finances are tight, there are no material uncertainties about the charity's ability to continue.

### Tangible fixed assets

Individual fixed assets costing £250 or more are capitalised.

All furniture and equipment is held as operating assets.

Depreciation is provided for at the following annual rates on a straight-line basis:

- Furniture and equipment between 10% and 20%
- Computers 33%

### Creditors and accrued charges

	2020	2019
	£	£
Trade creditors	0	0
Other creditors and accrued charges	447	913

## 2. Commitments

	2020	2019
	£	£
Capital commitments	Nil	Nil

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2020**

I report on the accounts of the company for the year ended 31st December 2020, which are set out on pages 6 to 10.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. I am qualified to undertake the examination being a member of the Association of Chartered Certified Accountants.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 a consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with section 386 of the Companies Act 2006 and;
  - b. to prepare accounts which accord with the accounting records, comply with the accounting requirement of section 396 of the Companies Act 2006 and with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Erica Parker FCCA  
St Mary's House  
Netherhampton  
Salisbury  
SP2 8PU

23 September 2021