



# **Christian Medical Fellowship**

**(A Company Limited by Guarantee)**

**Annual Report and  
Financial Statements  
for the year ended  
31<sup>st</sup> December 2020**

**Company Registration Number: 06949436**

**Charity Registration Number: 1131658**

# **CHRISTIAN MEDICAL FELLOWSHIP**

## **TRUSTEES REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020**

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## KEY MANAGEMENT PERSONNEL AND PROFESSIONAL ADVISERS

### Board of Trustees

Dr Tobi Adeagbo (resigned 29 July 2020)  
 Mr Silas Anderson (resigned 16 May 2020)  
 Dr Matthew Davis (resigned 16 May 2020)  
 Dr Alice Gerth  
 Dr Rebecca Horton  
 Mr Timothy James (appointed 16 May 2020)  
 Dr Ella Kim (appointed 10 October 2020)  
 Miss Sophie Latta (appointed 16 May 2020 and resigned 10 Oct 2020)  
 Professor Sam Leinster  
 Mr Howard Lyons  
 Dr Euan McRorie - Vice Chair  
 Mr Mike Roberts (appointed 5 December 2020)  
 Mr John Scriven  
 Dr Margaret Spence – Chairperson  
 Mr Philip Taylor - Treasurer  
 Dr Kevin Vaughan

### Senior Management Team

Dr Mark Pickering - Chief Executive Officer  
 Dr John Greenall - Associate Chief Executive Officer  
 Mr Graham Sopp - Operations Director (retired 5 July 2020)  
 Ms Olu Lampejo - Operations Director (appointed 15 June 2020)

### Principal office address

Johnson House  
 6 Marshalsea Road  
 London SE1 1HL  
 Tel: 020 7234 9660                      [www.cmf.org.uk](http://www.cmf.org.uk)

### Bankers

Reliance Bank	CAF Bank Limited
Faith House	Kings Hill
23-24 Lovat Lane	West Malling
London	Kent
EC3 8EB	ME19 4TA

Barclays Bank plc  
 29 Borough High Street  
 London  
 SE1 1LY

### Auditors

Jacob Cavenagh & Skeet  
 5 Robin Hood Lane  
 Sutton Surrey SM1 2SW

## **CHRISTIAN MEDICAL FELLOWSHIP**

### **REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020**

The Board of Trustees present their Annual Report which includes the Directors report and the audited financial statements for the year ended 31 December 2020.

#### **Name and Registered Office of the Charity**

The full name of the charity is the Christian Medical Fellowship (the Fellowship), and its registered office and operating address is 6 Marshalsea Road, London, SE1 1HL.

#### **Legal Status**

The Fellowship was formed on 1 July 2009 as a company limited by guarantee and registered in England number 06949436. Its registered charity number is 1131658.

The charity is governed by the provisions of its Memorandum and Articles of Association.

#### **Board of Trustees**

The members of the Board of Trustees who served in the year are set out on page 1.

The Board of Trustees is appointed annually by election by the General Committee. The General Committee comprises local representatives and members of CMF ministry and administrative committees, the Officers and elected members of the Board of Trustees and the President and members of the Council of Reference.

The following members of staff attended the Board of Trustees meetings regularly:

Dr Mark Pickering (Chief Executive Officer).  
Mr Graham Sopp (Operations Director) until July 2020.  
and Ms Olu Lampejo (Operations Director) from July 2020.  
Mrs Sharon Green (Executive Assistant to the Chief Executive).

#### **Objects of the Charity**

The objects of the Fellowship, as stated in the Memorandum of Association, are:

- the advancement of the Christian Faith including the promotion of biblical Christian beliefs and values worldwide,
- the advancement of education worldwide,
- the relief of suffering, poverty, and distress worldwide.

The objects to be carried out as an expression of the biblical truths set out in clause 5 hereof (the doctrinal statement).

The aims of the Fellowship are to:

1. unite Christian doctors and medical students in Christ, and to encourage them to deepen their faith, live like Christ, and serve him obediently, particularly through acting competently and with compassion in their medical practice.
2. encourage Christian doctors and medical students to be witnesses for Christ among all those they meet.
3. mobilise and support all Christian doctors, medical students, and other healthcare students and professionals, in serving Christ throughout the world.
4. promote Christian values in society, especially, but not limited to, the areas of bioethics and healthcare.

#### **Public Benefit**

The Trustees have given due regard to guidance issued by the Charity Commission, including public benefit guidance. The Fellowship is a membership organisation for Christian doctors,

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### REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

nurses, midwives, and medical, nursing and midwifery students who are based in the UK and Ireland, but who work anywhere in the world. Membership is restricted to those who assent to the membership basis of the Fellowship, as set out in its Constitution and its aims.

The vast majority of our members and those who attend our events work within the National Health Service and are committed to the values of a public health service, free at the point of need.

The main Fellowship website ([www.cmf.org.uk](http://www.cmf.org.uk)) contains a substantial amount of material on a wide range of social, ethical, and religious issues for the benefit of the wider public, and the medical and allied professions in particular.

The Fellowship responds to consultations on medical and ethical issues from various bodies, including the Department of Health and Social Care, the British Medical Association, the General Medical Council, and the Royal Colleges.

The Fellowship organises national, regional, and local events ranging from multi-week courses for those working in resource-poor settings around the world, through to residential conferences, evening, or half-day seminars on a wide range of topics. Almost all of these events are open to non-members working in medical and allied professions, although our training tracks are only available to our members.

### Activities and Achievements in 2020

Our work in 2020 was influenced to a large extent by the Covid pandemic and the lockdown early in the year. With over 4,000 members working on the frontline, the Christian Medical Fellowship was at the forefront of providing support, training and resources, while ensuring that our members' voices were heard in the public arena. While a number of our in-person activities had to be cancelled or moved online, our online presence meant that we were able to reach a wider audience giving our members the opportunity to live out their faith on the frontline in a very challenging environment.

2020 marked the end of our five-year strategy in line with our aim to enable our members to live and speak for Christ through:

#### ***1. Supporting our members to speak into the public space and influence policy through publications:***

Much of our media work this year was, of course, Covid-related. However, staff and CMF members also spoke on topics such as assisted suicide, breast screening, egg freezing, nurses' pay rise, Healthcare Sunday and puberty blockers.

CMF hosted and participated in gatherings of allies, co-belligerents, and key members on Beginning of Life issues, Assisted Suicide, Clinically Assisted Nutrition and Hydration (CANH) Withdrawal, Transgender, Covid vaccines and other general public policy concerns. We developed and strengthened relationships with a number of member and partner organisations. We also remained in conversation with key figures at the BMA, highlighting concerns and keeping key CMF members informed of developments.

## CHRISTIAN MEDICAL FELLOWSHIP

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2020 saw us make submissions to six consultations with a commitment to posting submissions on our website as early as possible, to enable our members and others to glean ideas and help from them. Additional submissions were made to the British Government via the Department of Health and Social Care, Foreign Commonwealth and Development Office and to the Chancellor about cuts to Overseas Aid.

During the year, we started work on creating an advocacy resource pack which we aim to complete in 2021. A Deep:ER volunteer also carried out some research on advocacy work amongst CMF overseas members.

A number of our students have gone through the Speakers Training Track as well as the Scottish Speakers Track aimed at providing them with the confidence to speak for Christ in their workplaces.

#### **2. Communication through publications through different media**

Staff focus changed to producing resources across CMF to support our members who were at the frontline of the pandemic. Through volunteers and other staff, we ran a series of online live and pre-record video prayer times plus other video training and support initiatives. In response to COVID-19, we also produced 60 continuous days of live daily prayer on our social media platforms and hosted 40 daily '*Voices from the Frontline*' podcast episodes and oversaw production of blogs and articles to resource members and the wider church.

We undertook a review of our flagship magazine, *Triple Helix* at our AGM and later on Survey Monkey, which gave us a good idea of the direction of travel for pushing ahead with the re-design in 2021. High quality editions of *Nucleus* (our student magazine) were produced and distributed alongside two videos released to accompany the magazine.

New and updated content was produced for our Student Leadership Team, with our online learning platform used for National Student Committee meetings input and feedback.

Our public policy team published 51 blog posts in 2020, contributed to our online podcast series *1st Incision* (both directly and through helping to source other speakers), wrote articles, news items and reviews for print publications; and contributed regularly to our *COVID1900 prayer* and *Pause+Pray* YouTube video series.

We published two CMF Files (ethical summaries) on Dementia, and Climate Change and Health during the year.

We also sent out three regular Public Policy E-News updates - increasing our audience from 80 to 101 between January and November. We instituted occasional '*Action Bulletins*' to be able to contact our members' list as and when urgent needs came up and to ask them for responses (e.g prayers, filling in consultations, contacting MPs etc).

In addition, we revived and reformed the ethics Twitter account (now *@CMF\_Ethics*) in order to build connections, share campaigns and updates from partner organisations, and communicate more effectively generally. The account already has 107 followers.

We increased our presence on Instagram through weekly prayer posts and prayed for every student member by name across the year. This was helped by the integration of our Covid response onto Instagram.

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### REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

We committed to regular and increased communication with our overseas members, with personalised emails to all our members working in Covid affected areas and circulated prayer information to staff and Global Committee members.

#### **3. *Training through provision of conferences, courses, books and videos and other resource provision.***

Despite the Covid lockdown, our key conferences were held as online and hybrid events. Our National Conference and Junior Doctors' conferences were held solely online at short notice. The attendance was higher than in previous in-person conferences with over 900 attending the National Conference and 400 attending our Junior Doctors Conference. Seminar topics included dignity and making life and death choices. Delegates commended the quality of the conference contents and the speakers. The Psychiatry Day Conference was also held successfully as an online event, with positive delegate feedback on the relevance of the webinar topics and ability to interact using online tools.

During the year, we reviewed and restructured the Student Leaders' Training Course which normally takes place during national conference. This was delivered interactively and virtually over four weeks, with great engagement from students. The Students' Conference, which was held in February prior to the lockdown, was described by delegates as 'high quality' and was also well attended. Virtual National Student Committee meetings replaced the in-person meetings in May and November and members continued their positive engagement with the work of CMF during the lockdown period.

Our Global Track training programme continues to attract new members and the current cohort of 19 delegates are learning together about global health and mission through training and mentoring programmes. We are thankful for the ongoing interest of doctors and nurses to make themselves available to God and to serve wherever He leads. 24 candidates successfully completed the previous Global Track (GT2) training programme. The Developing Health Course, (DHC), became '*DHC – for such a time as this*', reframed as an online programme, again because of the Covid lockdown. There was a good turnout with 72 registrations from all around the world attending over two days. Our other course, '*Who is my neighbour now?*', exploring global health work was also well attended as an online offering.

As part of our plan to increase the influence of and train our members, CMF participated in webinars on assisted suicide (organised by the CMF Scottish Catalyst team) and Covid vaccines (organised by Evangelical Alliance Northern Ireland)

We have been encouraging our nurses and midwives with resources produced on a variety of issues to make leading groups easier and more effective. To this end, we held a writers' training day and subsequently supported writers to submit articles for *Spotlight* magazine (the CMF magazine for nurses and midwives).

To support our newly qualified nurses and midwives with their professional transition into the workplace, we also held an online commissioning service (a first) to produce relevant resources for them.

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During the year, we introduced a Health and Justice Track, a training programme which helps CMF members explore the interface between health and justice; and have twelve participants currently on the one-year programme.

A new Speakers' Track started in Scotland with a further twelve participants joining. We hosted one media, three writing, and one debating workshop during 2020, with an adjusted delivery plan due to Covid.

*"Speakers' Track has helped us learn how to prepare, intellectually - through deeper understanding of philosophical truths; persuasively - by listening carefully to the language and underpinning heart of debates; theologically - by leaning more into God's Word; and, spiritually, remembering that the Holy Spirit is promised to empower us. The community of Speakers' Track has been one of the greatest benefits. We support one another in prayer, in fellowship and in studying God's word; and meeting throughout the year has allowed us to build solid friendships that will extend beyond the Track itself."* Grace, Speakers Track Participant 2018-20.

200+ alumni have been engaged through quarterly emails this year. These are students, juniors and seniors who have volunteered with CMF in the past five years, trained on tracks, served on committees or served as Associates.

#### **4. Partnership with other organisations and training of medical students for leadership in the international sphere and increasing our influence in the international arena.**

Our in-person work in the international arena has been curtailed due to the COVID-19 pandemic. However, 2020 has seen us building stronger relationships with various organisations. We participated at the PRIME conference and have held discussions on their training model even though the planned trips in support of Egyptian hospitals and HOME in Northern Iraq had to be cancelled.

We developed a new relationship with Life in Abundance International (based in Kenya and worldwide) which has resulted in an overseas trip being planned in the future, their teaching on our courses and their founder, Dr Florence Muindi, being the plenary speaker at our 2021 National Conference.

We continued to build and strengthen our links with the International Christian Medical and Dental Association (ICMDA) and key contacts in other nations. We also forged some good links with several international organisations, including a new grouping in northern Europe looking at many of the same issues we are, with a view to collaborating on future projects.

Our nurses and midwives' ministry also expanded internationally. CMF staff spoke at the Nurses Christian Fellowship Denmark conference through our links with Nurses Christian Fellowship International (NCFI). We were invited to speak on investing and sharing good practice in raising up younger leaders. We wrote articles for the US *Journal of Christian Nursing* and for NCFI's magazine, *Christian Nurse International*. In addition, we led on the Europe prayer for NCFI and shared our experiences of what God was doing in the UK.



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#### ***5. Through our volunteer ministry, provision of training to develop members across a wide range of roles.***

Covid has clearly disrupted plans but has made several things possible. Our national network of Catalyst Teams has benefitted from greater connectivity than ever with greater social media and virtual meeting connectedness. Training tracks were also disrupted and had to move online and we delayed progress on some of our planned workshops due to the challenges of the year and changes to track delivery.

Catalyst Teams (CTs) shape what we do in the regions in CMF. They are where we grow leadership and equip our members, where local vision is birthed, and people come on board as CMF members in meaningful, specific roles. We planned and ran a successful Catalyst Team online Gathering, pivoting from the planned face to face conference, with 90 per cent of team members (60 in total) attending the event in September. We also started termly webinars for a defined group of roles within Catalyst Teams, with monthly team leader meetups. As at the end of the year, we had 13 Catalyst Teams on board (at different stages of development) in line with our aims for the year. Team leader training has been happening monthly via Zoom and a number of our supported team roles started meeting and developing resources to support these roles. Groups are growing and more active than ever, with several teams running virtual retreats, prayer days and weekly prayer zoom support meetings.

*“Excited that there's a coordinated work across the UK to link healthcare workers and encourage them to share their faith.”*

*‘Great to see what God is doing through CMF across the country during the pandemic, really encouraged by the stories.’*

*‘Encouragement from other people, not feeling so alone! Finding other people in our area who want to be on Catalyst Team! Such an answer to prayer!’*

*‘Thank you. Feel very blessed and stirred to be a part of God's moving through CMF.’<sup>1</sup>*

We successfully recruited twelve Deep:ER Fellows as part of our Volunteers Programme and have seen them successfully integrated across all departments at CMF. We have seen significant output from all twelve, reflected in the reports from other CMF departments. They also enabled us to deliver several online conferences and events as part of technical support teams. Our five 2019-20 Deep:ER Fellows finished in July 2020, bringing the number who have completed this programme over five years to 29.

*‘The Deep:ER programme has been a formative time in which I have grown in my faith. It has equipped me to tackle head on crucial medical issues which may face me in my medical career’. Alex, Deep:ER Fellow 2020-21.<sup>2</sup>*

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<sup>1</sup> Comments by Participants at the Catalyst Teams online conference

<sup>2</sup> Feedback from Deep:ER volunteer programme

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#### **6. *Distribution of relevant resources on evangelism and apologetics and training events***

During the year, we ran 6 Saline Solution courses. This training course is about Christian witness in healthcare practice and is generally run as a one-day event. A total of 74 participants attended the course including 30 students who attended virtual Saline courses.

In addition, we developed new material for the Global Track covering global awareness of Unreached People groups and signposting members to the saline training course.

We delayed starting a new Evangelism and Apologetics Track (EAT), which trains CMF members to be witnesses for Christ among all they meet. We decided, instead to extend the current track by a year. A number of these members received individual mentoring during the year. We also ran three online Apologetics Training events aimed at alumni, with 35 attendees. The focus was on equipping members to engage with issues in culture from a Christian perspective.

Two nurses were amongst those who trained on EAT while several nurses also successfully completed the course to be Saline Solution trainers, thereby becoming great role models for other nurses. They are now ready to lead on evangelism training of other nurses and midwives.

## **Governance**

During 2020, four trustees resigned while four new trustees joined the Board. All new trustees received a copy of the Governance Manual, which explains in detail the responsibilities of the Board. During the year, the Business Advisory Committee which advises the Board on matters of finance, personnel, IT, and property has continued its vital scrutiny role in these areas.

The Governance, Strategy and Risk Committee has the specific remit of advising the Board on governance, the setting and review of strategy and the management of organisational risk.

In addition, we have improved our recruitment and induction processes for Board members and began work on mapping existing skills and experiences to our needs, as a focus for our training and recruitment of Board members.

## **Business review**

Our main sources of funding are membership subscriptions, other donations, and income from Trusts. Our total income for 2020 stood at £1,436,061, driven by several major donations and increased giving by our members in support of our work following the Covid pandemic.

Our sources of funding more than covered the levels of our expenditure with savings made due to the lockdown because we pivoted away from in-person events to online and hybrid models, without a significant impact on the delivery of our objectives.

As a result, our operating expenditure decreased by £228,459 to £1,218,513 (15.7 per cent). With the economy beginning to open up and the planned investment in several areas such as database upgrades, website redevelopment and IT infrastructure get underway, we expect that the level of our expenditure will increase.

## CHRISTIAN MEDICAL FELLOWSHIP

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We saw an increase in the engagement with our work during the year given the many CMF members working tirelessly on the frontline in the NHS. The increased need for our support is being addressed through additional pastoral care support for our members and the further development of our peer support and Catalyst Teams' networks.

Overall, this year has seen a healthy improvement in our financial position, which means that we are better placed to undertake and support a broad range of activities in relation to our charitable objectives.

### Policy on Reserves

The Board and management carried out a review of the Reserves Policy during the year, taking into account the guidelines from Charity Commission and in line with best practice, using a risk-based approach for determining the level of free (liquidity) reserves to be held. The Reserves Policy was approved in May 2021.

The Fellowship's Reserves Policy sets out the basis for maintaining certain required reserves expressed as a range. The required reserves range at the year-end was set as between £445,220 and £493,220. The composition of our reserves is as follows:

- a cessation reserve equating to three months' running costs and redundancy payments, adjusted for staff on one month's notice. This amounts to £352,620 and in the event that it is required, this amount will be funded through the sale of the office at 6 Marshalsea Road, which is held as a designated Property Fund.
- a pension reserve of £14,600 because the Fellowship has undertaken to pay the pension for a former staff member, who was employed by the Medical Missionary Association before its merger with the Fellowship in 2004. This will also be funded by the designated Property Fund if required. This obligation ceased in January 2021.
- a free (liquidity) reserve range between £78,000 and £126,000 to mitigate against net risk to income, provide for needed organisational investment and allow for monthly fluctuations in cash flow. The free reserves will be funded by net current assets in the General Fund.

Annual reviews of CMF's reserves by the Board will be based on these principles.

The total reserves of the charity at year end were £2,352,885. Of this £114,848 was held as restricted funds and £28,918 in endowment funds. The free reserves at the year-end amounted to £294,866. The Free Reserves for this purpose are the total reserves, less restricted and designated funds (to the extent that they have been committed), less tangible fixed assets and capital commitments. The level of free reserves has risen by £218,269 in 2020. The level of free reserves is higher than the range set in our policy. We anticipate that planned investments incurred over the next two or three years will bring the level of free reserves in line with the policy.

## **CHRISTIAN MEDICAL FELLOWSHIP**

### **REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020**

#### **Going Concern**

The trustees have reviewed the circumstances of the Fellowship and consider that adequate resources continue to be available to fund the activities for the foreseeable future. The trustees are therefore of the view that the Fellowship is a going concern.

#### **Investment Policy**

Social investment is outside the objects of the Fellowship.

#### **Serious Incidents**

There were no serious incidents during the year.

#### **Remuneration of Key Management Personnel**

The key management personnel of the Fellowship listed on page 1 are in charge of directing, controlling, running, and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in Note 15 to the accounts.

The job descriptions of each member of the senior staff are evaluated against the Agenda for Change (AfC) job descriptions used in the National Health Service and each job is given an AfC-comparable grading. During 2018, the NHS moved to a new AfC scale, which CMF was unable to afford. CMF therefore retained the 2017 AfC scale and applies an annual cost of living increase to these bands. Senior staff are paid in line with this AfC scale, although without London Weighting. In addition, the key management personnel receive only the first two increments on the applicable AfC scale.

#### **Strategic report**

##### **The Charity's strategy**

The Fellowship continued its usual range of national, regional, and local conferences and events for all categories of the membership, and the ongoing support and education of members and the general public through its publications and website.

2020 was the final year of CMF's five-year strategy and we continued working to the current five-year development plan for the period 2016 to 2020 called 2020 ACTIVE, focusing on six strategic priorities – advocacy, communications, training, international partnerships, volunteers, and evangelism. The five-year strategy aimed at building a stronger fellowship and community through the development of our volunteer strategy through Catalyst Teams, the strengthening our Doctors' ministry and the development of our ministry to nurses and midwives.

The Board has since approved another three-year strategic plan 'Wider, Clearer, Closer' for 2021 - 2023 to build on our current achievements and to steer future plans aimed at:

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### REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

- *Going **Wider** – Extending our Reach* through the recruitment of new members and engagement with under-reached ethnic groups. Increasing our investment and presence in Ireland as well as our partnership with Christian Allied Health Professionals
- *Growing **Clearer** – Refining our Communications* including our vision and associated messaging. Investing in the development of a new CMF website for greater interaction with our members and the wider public to include further investment in our database to improve our reach alongside raising our profile through effective social media engagement.
- *Drawing **Closer** – Improving our Local Networks* and growing our Catalyst Teams to 18 by the end of 2021. This will include the establishment of the first Catalyst Team Networks including the integration of nurses and midwives, medical students, and allied health professionals into local multidisciplinary support networks.

### Fundraising activities

In 2020, £805,764 (2019 £748,889) was raised through donations, gifts, and legacies to support the work of CMF.

The charity directs its individual fundraising efforts at its members, who are encouraged to donate. No professional fundraisers or commercial participators are used. During the year, we were not aware of any complaints about our approach to fundraising and members can opt out from receiving fundraising material by email and/or post.

There are two written appeals per year and an opportunity to set up regular giving or give a one-off donation as part of the annual membership renewal process. Telephone fundraising is never used. Some other appeals for funding are directed at grant-making trusts.

### Safeguarding

To better safeguard our beneficiaries and those who come into contact with CMF, we appointed a Designated Safeguarding Lead and a Deputy Safeguarding Lead to move our work in this area forward, with support from external consultants. The Deputy will support the Designated Lead in decision-making and responding to concerns from staff and members. Alongside this, we have been working on codifying our safeguarding responsibilities, reporting, procedures, and recruitment self-disclosure processes. We intend to update our safeguarding processes to ensure that staff working remotely also have access to safeguarding support.

### COVID-19

In the first quarter of the year, the COVID-19 pandemic began to have a significant impact on all aspects of CMF's work. The implementation of a national Lockdown in March led to all staff having to move to remote working. Remote working has continued throughout 2020 and into 2021. With healthcare workers disproportionately affected by the impacts of the pandemic, our Catalyst Teams and peer and pastoral support team saw an increased demand for their services. Accordingly, we focused on providing resources for our members and the general

## **CHRISTIAN MEDICAL FELLOWSHIP**

### **REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020**

public on a wide variety of topics from ethical information on Covid vaccines to well-being and pastoral care for our staff and beneficiaries.

A lot of these were delivered online and through mail outs (electronic or hard copy) to churches and other interested parties including members. We will continue our work in 2021 to support our members during the Covid season and beyond when the wider effects of the pandemic and the lockdown become clearer.

### **Future plans**

During 2021, there will be a continuing focus on developing volunteering by members at regional and local level. The staff will focus on the implementation of our new three-year strategic plan which will direct our activities focusing on wider, clearer closer engagement with our members and the public, as agreed with the Board.

The Board will continue to focus on maintaining CMF's breakeven or better underlying results, in line with our risk-based free (liquidity) reserves range.

### **Wider**

The campaign to increase student membership in 2020 was disrupted due to the lockdown and subsequent impact on university programmes. In 2021, we will restart the drive towards increased student membership. The creation of a new video campaign based on our new core messages will form part of that strategy.

We plan to continue the development of our Health and Justice training track to engage with a wider audience interested in exploring justice within the healthcare system both locally and on an international basis.

Through our public policy work we will engage with new audiences through our writing and speaking activities and form partnerships that increase our reach to make Christ known.

Nurses and midwives are key to our plans to grow membership support locally. We will encourage them to be key parts of the Catalyst Teams. We will also focus on the formation of Christian workplace groups in every team and region while forging stronger church links to extend our reach to those who do not know of CMF.

### **Clearer**

In response to lessons learned in 2020, we will develop a specific social media strategy that is student-focussed. This will be reinforced on a wider basis through a new, radically re-designed and re-focused website that will increase member engagement and provide clear information to a wider audience.

We will continue to work on and disseminate widely our new set of core messages on the purpose of CMF and help fuel growth in our membership. We plan to grow in agility and responsiveness to our members and other interested parties on issues and opportunities that require prayer and action.

## CHRISTIAN MEDICAL FELLOWSHIP

### REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Through our various media platforms, we will inform, resource, and create opportunities for our members to speak out and live for Jesus on matters of policy and wider healthcare issues.

#### Closer

In 2021, we will continue our plans to grow local and workplace groups. Our Pastoral Care and Mentoring Programme will complement our outreach to our members. CMF will build on our relationships with key members and partners and develop networks of those we are seeking to support and encourage as well as those who want to increase their involvement with our work. We will also focus on increased relationships with partner organisations, medical bodies, and parliamentarians to progress our work.

Prayer underscores our work and successes. Therefore in 2021 we plan to develop a network of Prayer Catalysts across the UK to strengthen our prayer support network, both locally and nationally.

As part of our plan to increase greater engagement with our work and each other, we will provide opportunities for more points of connection such as physical and online groups at regional events etc. In addition, we plan to grow our Catalyst Teams to a total of 18 advancing towards a target of 30 in 3 years.

By the end of 2021, each Catalyst Team role will be resourced with written, audio and video resources, as well as being offered regular training sessions, including twice-yearly Online Gatherings in March and September 2021. We also plan to grow opportunities for quality training of our members through our various training track programmes.

#### Risk

The Board, with advice from the Governance Strategy and Risk (GSRC) as well as Business Advisory Committees and the senior staff, reviews the Fellowship's work in light of the changing major risks and ensures that suitable control procedures are put in place to mitigate those risks.

Our Risk Register is reviewed at each Board meeting as well as at GSRC meetings.

The key risks identified during the year and mitigating actions are set out below:

#### **Reduction in the level of our donations and subscriptions and over-dependence on irregular donations.**

CMF continues to develop and sharpen a clear case for support and diversify our income base. We are also prioritising member engagement, recruitment and retention which will increase our funding base.

#### **Adverse government policy on ethical issues and the impact on the work of CMF.**

CMF works alongside other like-minded organisations; and we continue to increase our influence with parliamentarians and other partner organisations/alliances to speak into the debate and dialogue on issues that affect our members. We also work to maintain a high profile

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### REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

as the expert voice in areas of public policy, ensuring we provide strong and timely responses to consultations on ethical issues that affect our members and the wider society.

#### **Business interruption and disruption to our global outreach and travel due to the pandemic.**

We have adopted an agile approach across staff teams to allow for significant staff sickness and are re-envisioning our global ministry and helping our members to adapt to the changes in healthcare.

#### **Adverse public perception leading to loss of influence.**

We ensure that key staff are given media and public policy training, and that we have clear and compelling messaging of the work of CMF. We have also been growing our engagement with social media and the resourcing of our members on important Christian issues especially as they pertain to healthcare.

#### **Loss of experience, knowledge and skills from long term staff and volunteer turnover.**

This risk is addressed through succession planning and process documentation as well as cross-team working.

### **Board of Trustees Responsibilities**

The Board of Trustees (who are also directors for the purposes of company law) are responsible for preparing the report of the Board of Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standard (United Kingdom Generally Accepted Accounting Policies).

Company law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of incoming resources and application of resources, including the income and expenditure of the charitable company for the period. In preparing these financial statements, the Board of Trustees is required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in its activities.

The Board of Trustees are responsible for keeping adequate accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



**CHRISTIAN MEDICAL FELLOWSHIP****REPORT OF THE BOARD OF TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2020****Disclosure of Information to Auditors**

The Board of Trustees has taken all the steps necessary to ensure that the charity's auditors are aware of all relevant information. To the knowledge and belief of the Board of Trustees, there is no relevant information of which the charity's auditors are not aware.

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

Signed on behalf of the Board of Trustees on 12 June 2021

Dr Maggy Spence  
**Chair**

Philip Taylor  
**Treasurer**

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CHRISTIAN MEDICAL FELLOWSHIP

### Opinion

We have audited the financial statements of Christian Medical Fellowship (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

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

### Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

### Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material

## CHRISTIAN MEDICAL FELLOWSHIP

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CHRISTIAN MEDICAL FELLOWSHIP

misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Board of Trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the Board of Trustees' report has been prepared in accordance with applicable legal requirements.

### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included with the Board of Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemptions in preparing the Board of Trustees' report and from the requirement to prepare a strategic report.

### Responsibilities of the Board of Trustees

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

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

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

## CHRISTIAN MEDICAL FELLOWSHIP

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CHRISTIAN MEDICAL FELLOWSHIP

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Based on our understanding of the company, we identified that the principal risks of non-compliance with laws and regulations related to General Data Protection Regulation and safeguarding regulations and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and Charities Act 2011.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management, considering the internal controls in place and discussion amongst the engagement team. We determined that the principal risks were related to management bias in accounting estimates and management override of controls. In response to the risks identified we designed procedures which included but were not limited to challenging significant accounting estimates, evaluating the charity's internal controls, identifying and testing journal entries and reviewing relevant minutes.

There are inherent limitations in the audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and regulations made under that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members as a body, for our audit work, for this report, or for the opinions we have formed.

**Richard Haffenden MA(Cantab) FCA (Senior Statutory Auditor)**

**for and on behalf of Jacob Cavenagh & Skeet**

**Statutory Auditor**

**Chartered Accountants**

5 Robin Hood Lane

Sutton

Surrey

SM1 2SW

Dated: .....

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	<b>Note</b>	<b>2020 Unrestricted funds £</b>	<b>2020 Restricted funds £</b>	<b>2020 Endowment funds £</b>	<b>2020 Total funds £</b>	<b>2019 Total funds £</b>
<b>Income from</b>						
<i>Donations and legacies</i>						
Membership subscriptions		537,783	-	-	537,783	515,149
Donations, gifts and legacies	2	659,612	146,152	-	805,764	748,889
<i>Investments</i>						
Rental Income		43,106	-	-	43,106	42,358
Bank interest receivable		224	-	-	224	420
<b>Charitable Activities</b>	3	1,566	47,618	-	49,184	160,913
<b>Total income</b>		<b>1,242,291</b>	<b>193,770</b>	<b>-</b>	<b>1,436,061</b>	<b>1,467,729</b>
<b>EXPENDITURE ON</b>						
<b>Raising funds</b>	4	56,786	4,718	-	61,504	63,415
<b>Charitable activities</b>	4	982,583	174,426	-	1,157,009	1,383,558
<b>Total Expenditure</b>		<b>1,039,369</b>	<b>179,144</b>	<b>-</b>	<b>1,218,513</b>	<b>1,446,973</b>
<b>NET INCOME:</b>		<b>202,922</b>	<b>14,626</b>	<b>-</b>	<b>217,548</b>	<b>20,756</b>
Transfers between funds	12	5,866	(5,866)	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>208,788</b>	<b>8,760</b>	<b>-</b>	<b>217,548</b>	<b>20,756</b>
<b>Reconciliation of Funds</b>						
<b>Balances brought forward at 1 January</b>		<b>2,000,331</b>	<b>106,088</b>	<b>28,918</b>	<b>2,135,337</b>	<b>2,114,581</b>
<b>Balances carried forward at 31 December</b>		<b>2,209,119</b>	<b>114,848</b>	<b>28,918</b>	<b>2,352,885</b>	<b>2,135,337</b>

All activities of the charity are classed as continuing.

The notes on pages 24 to 37 form part of these financial statements

## CHRISTIAN MEDICAL FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	2019 Unrestricted funds £	2019 Restricted funds £	2019 Endowment funds £	2019 Total funds £
<b>Income from</b>					
<i>Donations and legacies</i>					
Membership subscriptions		515,149	-	-	515,149
Donations, gifts and legacies	2	562,062	186,827	-	748,889
<i>Investments</i>					
Rental Income		42,358	-	-	42,358
Bank interest receivable		420	-	-	420
<b>Charitable Activities</b>	3	1,890	159,023	-	160,913
<hr/>					
<b>Total income</b>		1,121,879	345,850	-	1,467,729
<hr/>					
<b>EXPENDITURE ON</b>					
<b>Raising funds</b>	4	61,254	2,161	-	63,415
<b>Charitable activities</b>	4	1,079,779	303,779	-	1,383,558
<hr/>					
<b>Total Expenditure</b>		1,141,033	305,940	-	1,446,973
<hr/>					
<b>NET INCOME / (EXPENDITURE):</b>		(19,154)	39,910	-	20,756
Transfers between funds	12	23,409	(23,409)	-	-
<hr/>					
<b>NET MOVEMENT IN FUNDS</b>		4,255	16,501	-	20,756
<b>Reconciliation of Funds</b>					
Balances brought forward at 1 January		1,996,076	89,587	28,918	2,114,581
Balances carried forward at 31 December		2,000,331	106,088	28,918	2,135,337

All activities of the charity are classed as continuing.

The notes on pages 24 to 37 form part of these financial statements

**INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2020**

	<b>Note</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
Gross income		1,436,061	1,467,729
Expenditure		1,218,513	1,446,973
Net income for the year		<u>217,548</u>	<u>20,756</u>
Net income for the year		217,548	20,756
Endowment fund receipt		-	-
Total gains and losses in the year		<u>217,548</u>	<u>20,756</u>

The notes on pages 24 to 37 form part of these financial statements

**BALANCE SHEET**  
**AS AT 31 DECEMBER 2020**

	Note	2020	2019
		£	£
<b>FIXED ASSETS</b>			
Tangible fixed assets	5	1,385,190	1,415,178
Investment fixed asset	6	910,000	910,000
		<b>2,295,190</b>	<b>2,325,178</b>
<b>CURRENT ASSETS</b>			
Stock		39,278	39,771
Debtors	9	102,162	131,433
Cash at bank		405,381	188,562
		<b>546,821</b>	<b>359,766</b>
<b>CREDITORS:</b> Amounts falling due within one year			
Mortgage		(14,553)	(14,204)
Other creditors		(147,486)	(145,783)
	10	<b>(162,039)</b>	<b>(159,987)</b>
<b>NET CURRENT ASSETS</b>		<b>384,782</b>	<b>199,779</b>
<b>Total assets less current liabilities</b>		<b>2,679,972</b>	<b>2,524,957</b>
<b>CREDITORS:</b> Amounts falling due after one year			
Mortgage		(302,087)	(316,620)
Other creditors		(25,000)	(73,000)
	11	<b>(327,087)</b>	<b>(389,620)</b>
<b>TOTAL ASSETS LESS LIABILITIES</b>		<b>2,352,885</b>	<b>2,135,337</b>
<b>FUNDS</b>			
<b>Unrestricted Funds</b>			
General Funds	12	322,290	115,074
Designated Funds	12	1,886,829	1,885,257
		<b>2,209,119</b>	<b>2,000,331</b>
<b>Restricted Funds</b>	12	114,848	106,088
<b>Endowment Funds</b>	12	28,918	28,918
		<b>2,352,885</b>	<b>2,135,337</b>

The financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006

Approved and authorised by the Board on 12 June 2021 and signed on their behalf by:

Dr Maggy Spence  
Chair

Philip Taylor  
Treasurer

**Registered company number: 06949436**

The notes on pages 24 to 37 form part of these financial statements



## CHRISTIAN MEDICAL FELLOWSHIP

STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	2020	2019
		£	£
Cash provided by / (used in) operating activities	16	247,605	39,686
Cash flows from investing activities			
Interest income		224	420
Purchase of tangible fixed assets		(6,826)	(25,147)
Cash provided by (used in) investing activities		(6,602)	(24,727)
Cash flows to / from financing activities			
Mortgage repayment		(14,184)	(13,409)
Loans (repaid) / received		(10,000)	(15,000)
Cash used in financing activities		(24,184)	(28,409)
(Decrease) / increase in cash and cash equivalents in the year		216,819	(13,450)
Cash and cash equivalents at the beginning of the year		188,562	202,012
Total cash and cash equivalents at the end of the year		405,381	188,562
Analysis of changes in net debt			
	1 Jan 2020	Cashflows	non-cash changes
	£	£	£
Cash	188,562	216,819	-
Mortgage due within one year	(14,204)	14,184	(14,533)
Mortgage due in more than one year	(316,620)	-	14,533
Loans	(78,000)	10,000	-
Total	(220,262)	241,003	-

The notes on pages 24 to 37 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
AS AT 31 DECEMBER 2020****1. ACCOUNTING POLICIES****Company information**

Christian Medical Fellowship is a company limited by guarantee incorporated in England and Wales with registered office at Johnson House, 6 Marshalsea Road, London SE1 1HL. It is a public benefit entity under FRS102.

**Accounting convention**

The financial statements have been prepared under the Companies Act 2006 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)), Financial Reporting standard 102 (FRS 102) and the Charities Act 2011. The financial statements are prepared under the historical cost convention as modified by the revaluation of investment properties and on a going concern basis. The financial statements are presented in pounds sterling rounded to the nearest pound. The particular accounting policies adopted are described below. There are no material uncertainties about the charity's ability to continue in operation.

**Undistributed Investment Income**

The income arising from the investment of the capital from the Lavinia Croxon Memorial Fund is used by the Board of Trustees to make grants. Any undistributed income from the fund is carried forward as a designated fund.

**Fixed Assets**

Freehold property owned by the Charity is divided between that occupied for the purposes of the charity and that which is let to tenants. The latter is shown in the accounts at fair value as an investment property. The former is shown at historic cost less depreciation.

**Depreciation**

Depreciation is calculated at rates and on bases used to write off the cost of fixed assets less their estimated residual value over their expected useful life as follows:

Freehold property (excluding the value of land) 2% per annum straight line

Office furniture and equipment 25% or 10% per annum straight line

Computer hardware 25% per annum straight line

Computer software 20% per annum straight line

**Subscriptions and donations**

Membership subscriptions and donations are taken to the Statement of Financial Activities in the period in which they are received, with the exception of income that is specifically stated to be in respect of expenditure to be incurred in a future period, when the income is deferred

**CHRISTIAN MEDICAL FELLOWSHIP****NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020**

to that period. A provision for income tax recoverable on gift aid is made in respect of relevant donations received in the year.

**Legacies**

Legacies are accounted for when the charity is advised by the personal representative of an estate of entitlement to a payment and the amount involved can be quantified with reasonable accuracy.

**Rental income**

Rental income is recognised in the period it is due to be received.

**Expenditure and Grants**

Expenditure is included on an accruals' basis inclusive of VAT, which is not recoverable.

Grants to individuals and institutions are included when the grant is paid.

**Allocation of costs**

The charity's operating costs include staff costs, mortgage and office costs and other related costs. Such costs are allocated between expenditure in furtherance of the charity's objects, cost of generating funds and governance.

Staff costs for those working directly and solely in charitable activity are charged direct to charitable activity along with other direct costs. The costs of those staff who work in a support function have been allocated across the charitable activities on the basis of the work expended in or for each activity. Other support costs have been allocated across the charitable activities on the following basis:

- IT costs: the number of personal computers used by each department;
- HR costs and other support costs: the number of staff in each department;
- Mortgage interest and premises costs: the proportion of floor area occupied by each department;
- Finance costs: 45% of costs spread across ministry departments and 55% of costs spread across membership support, cost of generating funds, grants paid and governance;
- Depreciation: an average of the floor area occupied and the number of personal computers used by each department.

**Stock**

Stock is stated at the lower of cost and net realisable value.

**CHRISTIAN MEDICAL FELLOWSHIP****NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020****Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

**Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

**Pension costs**

Contributions payable under the defined contribution scheme are charged to the Statement of Financial Activities as they fall due.

**Regions**

The charity carries out some activities through a national network of regional groups, which use the same name as the charity, raise funds for the charity and their own local activities and receive support from the charity through advice and publicity materials. All regional transactions are accounted for gross in the financial statements of the charity and all assets and liabilities, including cash retained by regions, are included in the charity's Balance Sheet.

**Fund accounting**

Funds held by the charity are:

- Unrestricted general funds – these are funds which can be used in accordance with the objects of the charity at the discretion of the Board of Trustees.
- Designated funds – these are funds set aside by the Board of Trustees out of unrestricted general funds for specific future purposes or projects.
- Restricted funds – these are funds which can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- Endowment funds – these are funds which must be held permanently by the charity, principally investments. Income arising on the endowment funds can be used in accordance

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and advice relating to the fund are charged against the fund.

## 2. DONATIONS, GIFTS AND LEGACIES

	Unrestricted funds 2020	Restricted funds 2020	Total 2020	Unrestricted funds 2019	Restricted funds 2019	Total 2019
	£	£	£	£	£	£
General donations	305,373	-	305,373	286,252	-	286,252
Appeals	165,734	-	165,734	115,687	-	115,687
Gift aid	171,107	8,782	179,889	159,623	9,219	168,842
Ministry donations	-	63,579	63,579	-	71,114	71,114
Grants	-	73,791	73,791	-	57,494	57,494
Legacies	17,398	-	17,398	500	49,000	49,500
	<b>659,612</b>	<b>146,152</b>	<b>805,764</b>	<b>526,062</b>	<b>186,827</b>	<b>748,889</b>

## 3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
Conference Income	-	43,283	43,283	143,281
Regional Conference and Meeting Income	1,566	-	1,566	1,890
Sale of Books and magazines	-	4,335	4,335	15,742
	<b>1,566</b>	<b>47,618</b>	<b>49,184</b>	<b>160,913</b>

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 4. EXPENDITURE

	Direct costs 2020 £	Support costs 2020 £	Total 2020 £	Direct costs 2019	Support costs 2019	Total 2019 £
<b>Raising Funds</b>	12,160	49,344	61,504	13,456	49,959	63,415
<b>Charitable activities - Grants paid</b>	-	3,819	3,819	-	3,834	3,834
<b>Charitable activities - Costs of activities</b>						
Student Ministry	148,414	55,997	204,411	158,344	61,440	219,784
Graduate Ministry	102,376	55,461	157,837	193,525	59,526	253,051
International Ministry	139,859	44,244	184,103	109,911	47,030	156,941
Graduate Nurses Ministry	53,849	23,447	77,296	60,889	26,033	86,922
Volunteer ministry	55,571	38,912	94,483	67,713	40,294	108,007
Communications and Public Policy	173,014	58,881	231,895	289,237	62,968	352,205
Membership support	-	169,948	169,948	-	165,631	165,631
	673,083	446,890	1,119,973	879,619	462,922	1,342,541
<b>Governance costs</b>	-	33,217	33,217	-	37,183	37,183
<b>Total</b>	<b>685,243</b>	<b>533,270</b>	<b>1,218,513</b>	<b>893,075</b>	<b>553,898</b>	<b>1,446,973</b>

Support costs have been allocated across the Charitable Activities on the basis of their usage of the support cost categories listed below.

<b>Analysis of support costs</b>	<b>2020</b>	<b>2019</b>
	£	£
Salaries	323,734	307,480
Finance	21,707	22,432
Mortgage interest	9,669	10,057
IT	40,794	42,372
HR	7,406	13,308
Premises and office costs	59,146	56,206
Depreciation	36,814	43,991
Other support costs	34,000	58,052
<b>Total costs of activities</b>	<b>533,270</b>	<b>553,898</b>

**Analysis of Charitable Activities by fund type**

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
Raising Funds	56,786	4,718	61,504	63,415
Charitable activities	949,734	174,058	1,123,792	1,346,375
Governance costs	32,849	368	33,217	37,183
	<b>1,039,369</b>	<b>179,144</b>	<b>1,218,513</b>	<b>1,446,973</b>

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 5. TANGIBLE FIXED ASSETS

	Freehold property	Other assets	Total
<b>Cost</b>	£	£	£
At 1 January 2020	1,600,625	351,212	1,951,837
Additions	-	6,826	6,826
Disposals	-	-	-
At 31 December 2020	<b>1,600,625</b>	<b>358,038</b>	<b>1,958,663</b>
<b>Depreciation</b>			
At 1 January 2020	228,853	307,806	536,659
Charge for the year	17,612	19,202	36,814
Depreciation on disposals	-	-	-
Reclassification	-	-	-
At 31 December 2020	<b>246,465</b>	<b>327,008</b>	<b>573,473</b>
<b>Net book value</b>			
At 31 December 2020	<b>1,354,160</b>	<b>31,030</b>	<b>1,385,190</b>
At 1 January 2020	<b>1,371,772</b>	<b>43,406</b>	<b>1,415,178</b>

All tangible fixed assets of the charity are used directly for charitable purposes.

## 6. FIXED ASSET INVESTMENT

	2020	2019
Freehold investment property	£	£
Valuation	910,000	910,000
Accumulated depreciation	-	-
	<b>910,000</b>	<b>910,000</b>
Revaluation in year	-	-
<b>at 31 December</b>	<b>910,000</b>	<b>910,000</b>

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

The freehold property was partly reclassified as an investment property at 31 December 2016, to reflect 20% of the rateable floor area being rented to tenants. This portion of the building has been revalued. The remainder is carried at historic cost. The revaluation was carried out by Jeremy Mussett BSC (Hons) MRICS of Alexander Reece Thomson at 14 December 2016, and was based on Market Value as defined in RICS professional standards 2014. The Trustees have reviewed the valuation and consider that there has been no material change during 2020.

**7. EMPLOYEES**

	<b>2020</b>	<b>2019</b>
	No.	No.
Average number of persons employed during the year	24	24
	<b>2020</b>	<b>2019</b>
	£	£
Salaries	641,429	666,638
Social security costs	59,666	64,117
Other pension costs	89,209	98,445
	<b>790,304</b>	<b>829,200</b>

One employee was paid at a rate of £60-70,000 per annum (2019: One at £60-70,000). £6,722 (2019: £6,165) was paid in contributions to a defined contribution pension scheme for this employee.

No member of the Board of Trustees received any remuneration during the year.

Aggregate employee benefits of the four (2019: four) key management personnel listed on page 1 were £217,879 (2019: £211,808).

Termination payments of £2,538 (2019: nil) were made during the year

**8. NET INCOME**

This is stated after charging	<b>2020</b>	<b>2019</b>
	£	£
Audit fee	4,300	4,200
Depreciation	36,814	43,991



## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020**9. DEBTORS**

	<b>2020</b>	<b>2019</b>
	£	£
Gift Aid receivable	60,540	32,342
Prepayments	18,292	22,842
Other debtors	23,330	76,249
	<b>102,162</b>	<b>131,433</b>

**10. CREDITORS:** Amounts falling due within one year

	<b>2020</b>	<b>2019</b>
	£	£
Mortgage	14,553	14,204
Other creditors	51,449	57,984
Accruals	4,842	6,170
Holiday pay accrual	47,550	47,804
Deferred income	645	28,825
Interest Free loans	43,000	5,000
	<b>162,039</b>	<b>159,987</b>

**11. CREDITORS:** Amounts falling due after one year

	<b>2020</b>	<b>2019</b>
	£	£
Mortgage	302,087	316,620
Interest free loans	25,000	73,000
	<b>327,087</b>	<b>389,620</b>

The mortgage is repayable in monthly instalments over the term of 20 years ending in 2037. Interest is payable at 2.25% over the base rate. The amount payable by instalments in more than five years is £239,312

The mortgage is secured on the freehold property.

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 12 MOVEMENT IN FUNDS

	Balance at 1 January 2020	Income	Expenditure	Transfers	Balance at 31 December 2020
<b><i>Unrestricted Funds</i></b>	£	£	£	£	£
General Fund	85,154	1,210,441	(1,021,512)	16,966	291,049
Graduate regional funds	29,920	1,566	(245)	-	31,241
Development Fund	-	10,592	-	(10,592)	-
	115,074	1,222,599	(1,021,757)	6,374	322,290
<b><i>Designated Funds</i></b>					
Property fund	1,877,948	-	(17,612)	19,184	1,879,520
Lavinia Croxon Memorial Fund income	7,309	-	-	-	7,309
Legacies	-	17,398	-	(17,398)	-
Capital fund (unrestricted)	-	2,294	-	(2,294)	-
	1,885,257	19,692	(17,612)	(508)	1,886,829
<b>Total unrestricted funds</b>	<b>2,000,331</b>	<b>1,242,291</b>	<b>(1,039,369)</b>	<b>5,866</b>	<b>2,209,119</b>
<b><i>Restricted Funds</i></b>					
Founders' scholarship	6,711	-	-	-	6,711
Student international scholarships	5,266	-	-	-	5,266
Student Ministries	-	51,963	(51,963)	-	-
Regional staff workers	10,597	6,157	(3,485)	-	13,269
Project support	37,988	73,791	(49,612)	-	62,167
Saline Solution	7,701	-	(474)	-	7,227
Scottish nurses fund	3,831	-	-	-	3,831
Medical schools	7,530	173	(933)	-	6,770
Ministry Funds	-	61,686	(61,686)	-	-
Conference room facilities	4,929	-	(1,322)	-	3,607
Overseas restricted funds	6,000	-	-	-	6,000
Restricted legacy	15,535	-	(9,669)	(5,866)	-
Total restricted funds	106,088	193,770	(179,144)	(5,866)	114,848
<b><i>Endowment Fund</i></b>					
Lavinia Croxon Memorial Fund	28,918	-	-	-	28,918
<b>Total funds</b>	<b>2,135,337</b>	<b>1,436,061</b>	<b>(1,218,513)</b>	<b>-</b>	<b>2,352,885</b>

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 12 MOVEMENT IN FUNDS (Continued)

	Balance at 1 January 2019	Income	Revaluation	Expenditure	Transfers	Balance at 31 December 2019
<b>Unrestricted Funds</b>	£	£		£	£	£
General Fund	92,022	1,102,158	-	(1,122,700)	13,674	85,154
Graduate regional funds	29,647	1,890	-	(721)	(896)	29,920
Development Fund	-	12,825	-	-	(12,825)	-
	121,669	1,116,873	-	(1,123,421)	(47)	115,074
<b>Designated Funds</b>						
Property fund	1,867,151	-	-	(17,612)	28,409	1,877,948
Lavinia Croxon Memorial Fund income	7,256	53	-	-	-	7,309
Legacies	-	500	-	-	(500)	-
Capital fund (unrestricted)	-	4,453	-	-	(4,453)	-
	1,874,407	5,006	-	(17,612)	23,456	1,885,257
<b>Total unrestricted funds</b>	<b>1,996,076</b>	<b>1,121,879</b>	<b>-</b>	<b>(1,141,033)</b>	<b>23,409</b>	<b>2,000,331</b>
<b>Restricted Funds</b>						
Founders' scholarship	6,701	10	-	-	-	6,711
Student international scholarships	5,266	-	-	-	-	5,266
Student Ministries	-	59,577	-	(59,577)	-	-
Regional staff workers	7,912	7,592	-	(4,907)	-	10,597
Project Support	39,371	52,686	-	(54,069)	-	37,988
Saline Solution	12,232	-	-	(4,531)	-	7,701
Scottish nurses fund	-	4,298	-	(466)	-	3,832
Medical schools	5,457	2,108	-	(35)	-	7,530
Ministries fund	-	170,079	-	(170,079)	-	-
Conference room facilities	6,648	500	-	(2,219)	-	4,929
Overseas restricted fund	6,000	-	-	-	-	6,000
Restricted legacy	-	49,000	-	(10,057)	(23,409)	15,534
<b>Total restricted funds</b>	<b>89,587</b>	<b>345,850</b>	<b>-</b>	<b>(305,940)</b>	<b>(23,409)</b>	<b>106,088</b>
<b>Endowment Fund</b>						
Lavinia Croxon Memorial Fund	28,918	-	-	-	-	28,918
<b>Total funds</b>	<b>2,114,581</b>	<b>1,467,729</b>	<b>-</b>	<b>(1,446,973)</b>	<b>-</b>	<b>2,135,337</b>

Graduate regional Funds are sums held by local and regional CMF groups for their activities.

During 2014, a Property Fund was established within Designated Funds with the purpose of readily identifying the value of CMF's net interest in Johnson House (6 to 8 Marshalsea Road, London SE1 1HL). The value of the fund is given as the net book value of the freehold property, reduced by the mortgage and other associated funding.

## CHRISTIAN MEDICAL FELLOWSHIP

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees believe there is little information value in continuing to show the accumulated value of legacies received as a designated fund. Therefore, any unrestricted legacies received are transferred into the General Fund.

The income arising from the investment of the capital of the Lavinia Croxon fund can be used at the discretion of the Board of Trustees. This has been used historically to support specific missionaries in particular need and to contribute to the costs of the residential Developing Health Course. No income was received from the fund in the year.

The Founders' Scholarship fund is restricted for study and research in furtherance of the aims of the charity.

Student International Scholarships support international students and juniors to attend the annual students and juniors' conferences in the UK. In addition, this fund includes support for specific international conferences held overseas, and all the finances of the summer teams.

The Student Ministries fund covers the general student ministry activity, including the annual national students conference.

Regional Staff workers continue to be funded locally, as and when Junior Doctors can be appointed who combine the role of supporting students and juniors while continuing their medical careers. Within the Regional Staff workers funds are balances which were donated in previous years to support CMF staff who are no longer employed in this work.

The Project support fund includes grants from Trusts and Foundations to support our Global track training programme, Developing Health course and Pastoral care and Communications activities as well as fixed staff salaries. Some of the work in these areas were hampered by the lockdown during the year, necessitating a larger balance being carried forward for future use.

Saline Solution covers funds which were donated to support the development of the Saline Solution course, offering training in how to share the Christian faith as a health professional.

The Scottish nurses fund covers a donation from CNMA in Glasgow, given towards developing CMF's work among nurses in Scotland.

The Ministries funds are those raised for the general and specific activities within the Doctors, Nurses, Volunteer and International ministries.

Also included within the Ministries funds are funds held to support the publications and public policy activities of the charity. The fund includes both restricted and unrestricted resources, but the Board of Trustees prefers to show the whole fund as restricted.

Overseas Restricted Funds cover donations received to support Christian medical students visiting and working at Laigadh Hospital in Nepal (£5,000) and a legacy to be used for overseas nurses taking courses in the UK.

The Conference room facilities fund represents the value of a gift which was given to make improvements to the Conference room at Johnson House. It is reduced each year by the amount of depreciation charged in respect of these improvements.

The restricted legacy fund is used on the CMF office building at 6 Marshalsea Road London SE1. During 2020, £9,669 (2019: £10,057) was applied to cover mortgage interest, £5,866 (2019: £13,409) to repay mortgage capital and £0 (2019: £10,000) to repay other loans secured on the property.

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 13. ANALYSIS OF NET ASSETS BY FUND

	General Funds	Designated Funds	Restricted Funds	Endowment Funds	2020
	£	£	£	£	£
Tangible fixed assets	27,424	2,264,160	3,606	-	2,295,190
Net current assets	294,866	(50,244)	111,242	28,918	384,782
Long term liabilities	-	(327,087)	-	-	(327,087)
<b>Total</b>	<b>322,290</b>	<b>1,886,829</b>	<b>114,848</b>	<b>28,918</b>	<b>2,352,885</b>

  

	General Funds	Designated Funds	Restricted Funds	Endowment Funds	2019
	£	£	£	£	£
Tangible fixed assets	38,477	2,281,772	4,929	-	2,325,178
Net Current assets	76,597	(6,895)	101,159	28,918	199,779
Long term liabilities	-	(389,620)	-	-	(389,620)
<b>Total</b>	<b>115,074</b>	<b>1,885,257</b>	<b>106,088</b>	<b>28,918</b>	<b>2,135,337</b>

## 14. PENSION COSTS

From October 2015, the charity has operated a money purchase group pension plan which is auto-enrolment compliant. This plan provides pension benefits for all employees who have not chosen to opt out of the scheme. The scheme offers two levels of contribution - the statutory minimum by employer and employee and further where the charity contributes an amount equal to 10% of gross salary subject to the employee contributing an amount of at least 5% of gross salary.

Prior to 1 October 2015, the charity operated a money purchase group stakeholder pension plan to provide pension benefits for qualifying employees who elected to join the scheme. Under this scheme the charity contributed an amount equal to 10% of gross salary subject to the employee contributing an amount of at least 5% of gross salary.

Independent professional advice about pension arrangements is provided by Wingate Benefit Solutions.

Tax reliefs are available to the employee for contributions of £3,600 or 100% of their salary, whichever is greater, subject to an annual allowance of £40,000 for the year 2020/21.

The lifetime allowance on a pension fund is currently £1,073,100 above which a tax charge will apply. The charity's liability under the plan is limited to the on-going contributions. The total pension contributions for the year amount to £89,209 (2019: £98,445).

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 15. RELATED PARTIES

During the year, a total of £16,024 (2019: £23,201) was donated from members of the Board of Trustees towards the existing activities of the charity.

In 2020, no amounts were received or committed to by members of the Board of Trustees or key management personnel as interest free loans to the charity. There is £5,000 owing to them in loans held at 31 December 2020. (2019: £25,000)

Travel expenses reimbursed to any (2019: 3) members of the Board of Trustees amounted to £0 (2019: £531)

During the year CMF started a partnership with Integritas Healthcare to deliver a specialist training track on Health & Justice. The partnership involves some sharing of resources and information between the two organisations. The CEO of CMF is a director of Integritas Healthcare and the CEO's wife is the Medical Director of Integritas Healthcare. Day to day decision making regarding this relationship is led by the CMF Head of Doctors Ministries and overseen by the Associate CEO.

## 16. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020	2019
	£	£
Net movement in funds	217,548	20,756
Add back depreciation charge	36,814	43,991
Deduct revaluation increase	-	-
Deduct interest income	(224)	(420)
Decrease (increase) in stock	493	(893)
Decrease (increase) in debtors	29,271	(40,644)
Increase (decrease) in creditors	(36,297)	16,896
<b>Net cash provided by / (used in) operating activities</b>	<b>247,605</b>	<b>39,686</b>

## 17. TAXATION

The charity is registered with the Charity Commission and is exempt from income tax and corporation tax in respect of income and capital gains in accordance with Part 10 of the Income Tax Act 2007 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied exclusively for charitable purposes.

## CHRISTIAN MEDICAL FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2020**18. FINANCIAL COMMITMENTS**

Christian Medical Fellowship had an ongoing commitment to provide a pension for a former employee of Medical Missionary Association. This commitment has now ended following the death of the former employee in early January 2021. The total amount involved for the year was £6,813 (2019: £6,762). The pension was funded from the General Fund.

**19. OPERATING LEASES**

The total future minimum payments under non-cancellable operating leases are payable:

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Within one year	3,058	8,722
After one year but within five years	3,230	5,642
	<u>6,288</u>	<u>14,364</u>

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Lease expense in year	<u>8,722</u>	<u>10,216</u>