

CONTAGIOUS BIBLE MINISTRIES

England & Wales · Charity number 1140912

Details

Status Registered

Legal form Charitable company

Company number [07559349](#)

Registered 2011-03-29

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

Contact

Address Christ Church Dunstable
West Street
Dunstable
LU6 1SX

Phone 01582855898

Email dudley.peacham@contagious.org.uk

Website www.contagious.org.uk

Activities

Objects: THE CHARITY'S OBJECTS (THE OBJECTS) ARE FOR THE PUBLIC BENEFIT AND ARE RESTRICTED TO THE FOLLOWING:(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN THE SCHEDULE HERETO ATTACHED IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT;(B) TO HELP YOUNG PEOPLE, ESPECIALLY BUT NOT EXCLUSIVELY THROUGH THE PROVISION OF BIBLE CENTRED YOUTH CONFERENCES AND LEISURE TIME ACTIVITIES, SO AS TO DEVELOP THEIR CAPABILITIES THAT THEY MAY GROW TO FULL MATURITY AS INDIVIDUALS AND MEMBERS OF SOCIETY.

Activities: To advance the Christian faith in accordance with the Statement of Beliefs of the FIEC in ways and locations as the trustees from time to time may think fit To help young people, especially but not exclusively through Bible centred youth conferences and leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** Education/training, Religious Activities, Amateur Sport
- **Who:** Children/young People, The General Public/mankind

Geography

- Scotland
- Nottingham City
- Oxfordshire
- Shropshire
- Staffordshire
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£501,474	£508,357	£100,188	5
2024-02-29	£493,789	£483,041	-	-
2023-02-28	£402,104	£416,012	-	-
2022-02-28	£90,060	£103,320	-	-
2021-02-28	£75,922	£87,788	-	-

Trustees

Name	Role	Appointed
Ian Sneller	Chair	2014-03-05
Gareth Mitchell		2018-01-25
Geoff Blake		2015-11-18
Jonathan Drane		2022-02-01
Lizzie Wallace		2025-11-27
Matthew John Dalton		2024-04-04

CONTAGIOUS BIBLE MINISTRIES

England & Wales - Charity number 1140912

Accounts

Contagious Bible Ministries

Operating under the name of

Contagious

Trustees' Report, Accounts and Notes to the Accounts

For the year ended 28th February 2025

Registered Address: Christ Church Dunstable, West Street, Dunstable, Beds, LU6 1SX

A Company Limited by Guarantee Registered in England No. 7559349. Registered Charity No. 1140912

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2025

The trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the financial statements for the year ended 28th February 2025.

The accounts comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Full Name

Contagious Bible Ministries

Registered Charity Number

1140912

Registered Company Number

7559349

Principal Address

Christ Church Dunstable, West Street, Dunstable, LU6 1SX

Trustees (Directors)

Ian Sneller

Geoff Blake

Gareth Mitchell

Rachel Sloan Stepped down 2nd January 2025

Jon Drane

Matthew Dalton Appointed 4th April 2024

Bankers

CAF Bank plc, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA

Kingdom Bank, Media House, Padge Road, Beeston, Nottingham, NG9 2RS

Stripe, 9th Floor, 107 Cheapside, London, EC2V 6DN

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare accounts for the financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year.

In preparing these accounts, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the accounts on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in business.
- State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts.
- Observe the methods and principals of the Charities SORP.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2025

STRUCTURE, GOVERNANCE & MANAGEMENT

The company was incorporated on 10th March 2011 as Contagious Bible Ministries and, as such, is constituted as a charitable company.

The charity is governed by a Memorandum and Articles of Association.

The charity requires a minimum of three trustees to hold office at any one time; it is not subject to a maximum.

Trustees are elected to the board by ordinary resolution at any general meeting, provided all members have been given not less than seven and not more than twenty-eight clear days' notice of the meeting.

The trustees are responsible for the overall governance of the charity and for making budgetary and policy decisions. The implementation of these policies and the strategy used to successfully carry them out is the responsibility of the Teaching and Vision Team and the Operations team.

The Senior Leadership Team are responsible for setting the vision for growth, preparing the teaching programme, appointing and training leaders and delivering a quality teaching programme across all our conferences. The team include:

Nick Jackman (Chair) - Director of Contagious

Jonty Allcock

Marie Betts - Operations Manager

Simon Dowland

Steve Hope

Alex Johnstone

Pete Matthew

Jason Ramasami

Ian Sneller - Chair of Trustees

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2025

The Operations Team is responsible for implementing the plans, functions and processes of the organisation. These responsibilities include publicity, booking system, safe recruitment of volunteers, printing, liaison with venues, financial management, communications and compliance matters. The Operations Team includes:

Nick Jackman - (Chair) Director of Contagious

Lisa Wheatley - Assistant to the Director

Sally Jackman - Communications and Marketing Assistant (stepped down 1st Sep 2024)

Carrie Trainer – Operations Co-ordinator

Marie Betts – Operations Manager

Fin Langman – (appointed 4th March 2024)

Jenny Gregory – Administration Assistant (appointed 4th Feb 2025)

OBJECTIVES AND ACTIVITIES

Contagious Bible Ministries' objectives are for the public benefit and are restricted to the following:

- A. To advance the Christian faith in accordance with the Statement of Beliefs of the FIEC in such ways and in such parts of the United Kingdom or to the world as the Trustees from time to time may think fit;
- B. To help children and young people, especially but not exclusively through the provision of Bible centred youth conferences and leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

The trustees have considered the guidance issued by the Charity Commission on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Contagious Bible Ministries is committed to enabling as many children and young people as possible to attend Contagious events, including those who live in disadvantaged areas.

Contagious Bible Ministries Trustees' Annual Report for the year ended 28th February 2025

CONTAGIOUS' DIRECTOR'S REVIEW

In Summer 2024, Contagious ran **12 Christian residential conferences for young people** across **8 venues** around the UK. We welcomed a total of **1,230 attendees**, including:

- **872 young people**
- **293 TEAM members**
- **65 CREW volunteers**

At the heart of everything we do is our core conviction: **when the Bible is taught faithfully to young people, lives are transformed to become more like Christ.**

Bible Teaching

This year, we focused on **Paul's first letter to Timothy** with our MAX group (ages 14–19), under the theme **"Stand Tall and Hold Firm"**. Our younger groups – GO (ages 11–14) and ADVENTURE (ages 8–11) – explored the book of **Philippians**, learning what it means to live for Christ.

Here's what some of our participants and their families said:

"Contagious really works hard to feed teens with the Word of God, which is what many of them crave. TEAM and CREW model what it looks like to take God and His Word seriously – so foundational to the Christian life."

— **Parent, MAX ScoNo**

"We really appreciate the in-depth teaching, faithfulness to Scripture, application, and varied delivery. Excellent!"

— **Parent, GO & MAX East**

"This year definitely set me up for university – especially in knowing what to look for in a church and how to keep standing firm in my faith."

— **Emma, MAX ScoNo**

"I've been so encouraged and challenged by the teaching. Lots of helpful things to reflect on as a Christian in today's world."

— **Megan, MAX West**

"I've felt more encouraged knowing how many Christians there are my age."

— **Lucy, GO ScoNo**

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2025

Activities and Fellowship

Contagious weeks are packed with fun and fellowship. Young people took part in team challenges, sports, creative crafts, performing arts, and more. Highlights included:

- Campfires
- Powder paint wars
- Water games
- Ceilidhs

“Our daughter loves Contagious! She really enjoys all the activities and time with leaders and friends.”

— Parent, GO West

“The teaching was so engaging and clear. Our children came back enthusiastic and spiritually nourished.”

— Parent, MAX ScoNo

“Campfire is always one of the week’s highlights – singing songs of praise and enjoying time with friends. It’s fun and so encouraging.”

— Young person, MAX West

Staffing and Operations

In early 2024, we welcomed a new staff member to develop our marketing and publishing work, building on the strong foundation laid by our former marketing officer. This new role reflects our commitment to creating **high-quality teaching resources** that faithfully explain God’s Word.

Our small but dedicated **Operations Team** worked tirelessly behind the scenes – managing events, recruiting leaders, handling bookings, promoting conferences, and ensuring sound financial stewardship. We are deeply thankful for the incredible work they do, and for the hundreds of **volunteers** who give their time and energy to serve young people with excellence, care, and gospel-hearted teaching.

Contagious Bible Ministries Trustees' Annual Report for the year ended 28th February 2025

Bursary Fund

Thanks to the **generosity of individuals, churches, and partner organisations**, we were able to distribute **£31,530** through our **bursary fund**, enabling **189 children, young people, TEAM, and CREW** to attend.

THANK YOU for making this possible!

Donations to the bursary fund totalled £21,879, for which we are truly grateful.

Leadership and Future Planning

In 2024, we **restructured our senior leadership team** to better reflect the breadth of our national conferences, support future planning, and open up new training opportunities. We also released a foundational paper – "***Contagious for the Next Generation***" – outlining the values and standards we aim to uphold at all our conferences. You can find it on our website.

Looking Ahead

Bookings for our **2025 conferences** opened in **November 2024**, and planning is already well underway. Next summer, we're excited to teach from the life of **Joseph** in the book of **Genesis**, helping young people see God's providence, faithfulness, and redemptive purposes.

Contagious Bible Ministries Trustees' Annual Report for the year ended 28th February 2025

FINANCIAL REVIEW

In 2024, Contagious was back in full swing with 12 conferences and over 1,200 attendees. With the Coronavirus pandemic, that saw cancelled events for two years, now a distant memory, we were back to business as usual.

Our total income for the year was £501,474 (2024 - £493,789), this was largely made up from conference income of £450,387 (2024 - £444,962) and donations of £47,243 (2024 – 44,689).

Expenditure for the year was £508,357 (2024 - £483,041), resulting in an overall deficit for the year of £6,883 (2024 – £10,748).

Whilst a small surplus budget was set, bookings were slightly lower than anticipated at some venues and this resulted in a small deficit overall.

As always, venue rental comprises the vast majority of our costs alongside staff costs. As we generally hire private schools, there is a possibility that we will be impacted by the new government legislation on VAT for private education fees. There is not currently a definitive HMRC document that sets out the final rules and so we will need to monitor the situation closely.

Our Bursary fund – a restricted fund – had a balance of £15,028 (2024 - £17,700) at the end of the year. Throughout the year this fund received donations of £21,359 including gift aid. Demand continues to grow for bursary support and so the Trustees continue to actively seek ways to raise funds to boost the balance. The operations team will also explore different trusts that we may be able to successfully apply to and secure some funding support.

The balance sheet shows a positive net worth of £100,188 (2024 - £107,071) and so Contagious continues to be in a strong financial position despite the small deficit and remains more than able to meet fixed costs and venue deposits ready for the 2025 events.

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2025**

DECLARATION

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

Signed on behalf of the charity's trustees.

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28th February 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
<u>Income (Note 3)</u>				
Voluntary Income	25,884	21,359	47,243	44,689
Investment Income	708	499	1,207	840
Incoming Resources from				
Charitable Activities	450,387	-	450,387	444,962
Other	2,616	21	2,637	3,298
Total Income	<u>479,595</u>	<u>21,879</u>	<u>501,474</u>	<u>493,789</u>
 <u>Expenditure (Note 4)</u>				
Charitable Activities	508,357	-	508,357	483,041
Total Expenditure	<u>508,357</u>	<u>-</u>	<u>508,357</u>	<u>483,041</u>
	<u>(28,762)</u>	<u>21,879</u>	<u>(6,883)</u>	<u>10,748</u>
Gross Transfers Between Funds	24,551	(24,551)	-	-
Net Income/(Expenditure) and net movement in funds for the year	<u>(4,211)</u>	<u>(2,672)</u>	<u>(6,883)</u>	<u>10,748</u>
 <u>Reconciliation of Funds</u>				
Total Funds Brought Forward	89,371	17,700	107,071	96,323
Total Funds Carried Forward	<u>85,160</u>	<u>15,028</u>	<u>100,188</u>	<u>107,071</u>

Contagious Bible Ministries
Accounts for the year ended 28th February 2025

BALANCE SHEET

	Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
<u>Fixed Assets (Note 5)</u>	1,387	-	1,387	2,063
Total Fixed Assets	1,387	-	1,387	2,063
 <u>Current Assets</u>				
Debtors (Note 6)	18,311	605	18,916	16,504
Cash At Bank and In Hand (Note 7)	180,639	14,423	195,062	204,142
Total Current Assets	198,950	15,028	<u>213,978</u>	<u>220,646</u>
 TOTAL ASSETS	 200,337	 15,028	 <u>215,365</u>	 <u>222,709</u>
 <u>Liabilities</u>				
Creditors: Amounts Falling Due Within One Year (Note 8)	 115,177	 -	 <u>115,177</u>	 <u>115,638</u>
Net Current Assets	83,773	15,028	<u>98,801</u>	<u>105,008</u>
 TOTAL NET ASSETS	 <u>85,160</u>	 <u>15,028</u>	 <u>100,188</u>	 <u>107,071</u>
 The Funds of the Charity				
Restricted Funds (Note 9)		15,028	15,028	17,700
Unrestricted Funds	85,160	-	85,160	89,371
TOTAL FUNDS	<u>85,160</u>	<u>15,028</u>	<u>100,188</u>	<u>107,071</u>

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2025

NOTES TO THE ACCOUNTS

Note 1. Basis of Preparation

1.1 The accounts have been prepared in Accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102). Contagious Bible Ministries meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in relevant accounting policy note(s).

1.2 There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 No changes have been made to accounts for previous years.

Note 2. Accounting Policies

This standard list of accounting policies has been applied by the charity.

Income

Recognition of income. These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to these resources, the trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient reliability.

Income with related expenditure. Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations. These are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts. Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants. This is only included in the SOFA once the related goods and services have been delivered.

Gifts in kind. These are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2025

Donated services and facilities. These are only included in income (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help. The value of any volunteer help is not included in the accounts but is described in the trustees' annual report.

Investment income. This is included in the accounts when receivable. Investment gains and losses. This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure

Governance costs. Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions. These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs. These include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

Tangible fixed assets for use by charity. Fixed assets purchased at a value in excess of £500 are capitalised in the accounts at cost and written off on a straight-line basis over a three year period.

2.1 Debtors

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount.

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2025

2.2 Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting 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 normally recognised at their settlement amount after allowing for any trade discounts due.

2.3 Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Fund Accounting

Restricted funds are to be used for the specified purposes laid down by the donor.

Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity

Contagious Bible Ministries
Notes to the accounts for the year ended 28th February 2025

	Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
Note 3.				
Analysis of Income				
Voluntary Income				
Donations	25,025	19,209	44,234	43,775
Gift Aid	859	2,150	3,009	914
Investment Income				
Interest	708	499	1,207	840
Incoming resources from charitable activities				
Subscriptions	441,090	-	441,090	435,111
Café Contagious	241	-	241	368
Tuckshop	3,952	-	3,952	3,174
Bookshop	2,736	-	2,736	3,054
Merchandise	2,268	-	2,268	2,270
Miscellaneous	100	21	121	985
Other				
24 Hour Training	2,616	-	2,616	1,928
DBS Checks	-	-	-	1,370
	479,595	21,879	501,474	493,789

Contagious Bible Ministries
Notes to the accounts for the year ended 28th February 2025

	Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
Note 4.				
Analysis of Expenditure				
Charitable Activities				
Marketing	1,950	-	1,950	768
Staff Costs	130,716	-	130,716	124,954
Admin Costs	15,793	-	15,793	9,846
Onsite Admin Costs	17,483	-	17,483	23,995
Safeguarding Costs	887	-	887	915
Training Costs	9,916	-	9,916	7,465
Depreciation Charge	1,496	-	1,496	1,232
Networking Costs	248	-	248	565
Venue Costs	311,730	-	311,730	296,021
Bookshop	3,857	-	3,857	3,253
Tuckshop	3,452	-	3,452	2,832
Café Contagious	199	-	199	183
Merchandise	2,011	-	2,011	2,292
Operations Team	6,742	-	6,742	8,025
Governance Costs				
Professional Fees	537	-	537	-
Trustee Meetings	140	-	140	125
Accountancy Fees	1,200	-	1,200	570
	508,357	-	508,357	483,041

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2025

Note 5

Analysis of Fixed Assets

	Fixtures & Fittings	Total	2023/24
Cost			
At 28 Feb 2024	5,584	5,584	3,089
Additions	821	821	2,495
At 29 Feb 2025	6,405	6,405	5,584
Depreciation			
At 28 Feb 2024	3,521	3,521	3,289
Charge for year	1,497	1,497	1,232
At 29 Feb 2025	5,018	5,018	3,521
Net Book Value at 28 Feb 2024	2,063	2,063	800
Net Book Value at 29 Feb 2025	1,387	1,387	2,063

Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
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Note 6.

Analysis of Debtors

Prepayments	17,702	-	17,702	14,827
HMRC Gift Aid	609	605	1,214	862
Debtors	-	-	-	815
	18,311	605	18,916	16,504

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2025**

	Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
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Note 7.

Analysis of Bank Accounts

CAF Cash	136,283	-	136,283	143,582
CAF Gold	4,575	14,423	18,998	21,513
Kingdom	35,870	-	35,870	35,442
Stripe	3,911	-	3,911	3,605
	180,639	14,423	195,062	204,142

Note 8.

Analysis of Creditors

Receipts In Advance	113,977	-	113,977	115,091
Creditors	1,200	-	1,200	547
	115,177	-	115,177	115,638

Note 9.

Analysis of Other Reserves

Bursary	-	15,028	15,028	17,700
		15,028	15,028	17,700

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2025**

For the year ended 28th February 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and preparing accounts which give a true and fair view of the state of affairs of the charity as at the year end and of its surplus for the year in accordance with the sections 393 and 394 and which otherwise comply with the requirements of the Companies Act 2006, so far as applicable to the Charity. The accounts have been prepared in accordance with the provisions of the Companies Act 2006 applicable to charities subject to the small companies' regime.

The trustees declare that they have approved the accounts above

Signed on behalf of the charity's trustees

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28th February 2025
Independent Examiner's Report

To the Trustees of Contagious Bible Ministries

We report to the charity trustees on my examination of the accounts of the Company for the year ended 28th February 2025 set out on pages 11 to 19.

Responsibilities and Basis of Report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention which give me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Contagious Bible Ministries
Accounts for the year ended 28th February 2025
Independent Examiner's Report

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

CONTAGIOUS BIBLE MINISTRIES

England & Wales - Charity number 1140912

Accounts

Contagious Bible Ministries

Operating under the name of

Contagious

Trustees' Report, Accounts and Notes to the Accounts

For the year ended 29th February 2024

Registered Address: Christ Church Dunstable, West Street, Dunstable, Beds, LU6 1SX

A Company Limited by Guarantee Registered in England No. 7559349. Registered Charity No. 1140912

Contagious Bible Ministries Trustees' Annual Report for the year ended 29th February 2024

The trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the financial statements for the year ended 29th February 2024.

The accounts comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Full Name

Contagious Bible Ministries

Registered Charity Number

1140912

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7559349

Principal Address

Christ Church Dunstable, West Street, Dunstable, LU6 1SX

Trustees (Directors)

Ian Sneller

Geoff Blake

Gareth Mitchell

Rachel Sloan

Jon Drane

Bankers

CAF Bank plc, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA

Kingdom Bank, Media House, Padge Road, Beeston, Nottingham, NG9 2RS

Stripe, 9th Floor, 107 Cheapside, London, EC2V 6DN

Independent Examiner

Geoff Mann, Geoff Mann Limited, Dee House, Highworth Avenue, Cambridge, CB4 2BQ

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 29th February 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare accounts for the financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year.

In preparing these accounts, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the accounts on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in business.
- State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts.
- Observe the methods and principals of the Charities SORP.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 29th February 2024

STRUCTURE, GOVERNANCE & MANAGEMENT

The company was incorporated on 10th March 2011 as Contagious Bible Ministries and, as such, is constituted as a charitable company.

The charity is governed by a Memorandum and Articles of Association.

The charity requires a minimum of three trustees to hold office at any one time; it is not subject to a maximum.

Trustees are elected to the board by ordinary resolution at any general meeting, provided all members have been given not less than seven and not more than twenty-eight clear days' notice of the meeting.

The trustees are responsible for the overall governance of the charity and for making budgetary and policy decisions. The implementation of these policies and the strategy used to successfully carry them out is the responsibility of the Teaching and Vision Team and the Operations team.

The Teaching and Vision Team are responsible for setting the vision for growth, preparing the teaching programme, appointing and training leaders and delivering a quality teaching programme across all our conferences. The team include:

Nick Jackman (Chair) Director of Contagious

Jonty Allcock

Simon Dowland

Dean Dryden

Trevor Pearce

Ian Sneller (Chair of Trustees)

Tom Sweatman

Michael Tinker (Children's Ministry Director)

Pete Woodcock

Agnes Brough

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 29th February 2024

The Operations Team is responsible for implementing the plans, functions and processes of the organisation. These responsibilities include publicity, booking system, safe recruitment of volunteers, printing, liaison with venues, financial management, communications and compliance matters. The Operations Team includes:

Nick Jackman - (Chair) Director of Contagious

Lisa Wheatley - Assistant to the Director

Michael Tinker - Director of Children's Ministry (stepped down January 2024)

Jo Tinker - Finance Manager (stepped down June 2023)

Sally Jackman - Communications and Marketing Assistant

Carrie Trainer – Operations Co-ordinator

Marie Betts – Operations Manager (appointed May 2023)

OBJECTIVES AND ACTIVITIES

Contagious Bible Ministries' objectives are for the public benefit and are restricted to the following:

- A. To advance the Christian faith in accordance with the Statement of Beliefs of the FIEC in such ways and in such parts of the United Kingdom or to the world as the Trustees from time to time may think fit;
- B. To help children and young people, especially but not exclusively through the provision of Bible centred youth conferences and leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

The trustees have considered the guidance issued by the Charity Commission on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Contagious Bible Ministries is committed to enabling as many children and young people as possible to attend Contagious events, including those who live in disadvantaged areas.

Contagious Bible Ministries Trustees' Annual Report for the year ended 29th February 2024

CONTAGIOUS' DIRECTOR'S REVIEW

It was a joy for all our events in the summer of 2023 to teach the whole book of John's gospel to the children and young people at Contagious. We had fun creating songs, posters, activities and games to help us learn about the great truths from the Bible and many people were encouraged with a fresh understanding of this ancient account of the life of Jesus.

We had 11 successful Bible conferences with a total of 1253 people attending in 7 venues, including our new location for Contagious in the South-West.

"Contagious South West has been one of the best weeks of my life where I met a ton of great people and learnt a lot about the Lord." Samuel aged 15 (MAX SW)

We were so grateful for the loyal support of over 270 churches from across the UK who sent leaders and young people to our conferences, and we were pleased to train 350 adult TEAM who will take their experience back to their local churches.

"Contagious is always the highlight of my year". TEAM member (MAX West)

As well as encouraging teaching at our conferences, our weeks were full of activities including sports, wide games, high ropes, paint wars, water slides, ceilidh, competitions and bonfires.

"Honestly love love love Contagious and felt so welcomed for my first time. Definitely coming next year!" Beth (Contagious GO West)

Our youngest camp, Contagious Adventure, had its second year running for 60 8–11-year-olds. They enjoyed fun teaching looking at stories of Jesus in the book of John with great songs, puppets, drama and videos. The children loved the creative energy and learnt so much throughout the week.

Contagious GO is our 11-14 conferences, in 5 locations in the UK. The young people saw how the religious opposition to Jesus tried to snuff him out, but the glorious Light of the World triumphed. Young people grew in their faith as they trusted their glorious Saviour.

Contagious MAX for 14–19-year-olds, took the theme of a firework display to illustrate the glory of the Life of Jesus through the book of John – each story being like another expression of the character of Jesus, which climaxes with the biggest explosion at the end of the display, the cross and resurrection. Young people were encouraged to make good choices 'For the Glory' of God.

Contagious Bible Ministries Trustees' Annual Report for the year ended 29th February 2024

"It's a rare blessing to be able to take a week out of your life and study a whole Book of the Bible properly and we don't want to understate how good that is for leaders and young people!" James and Laura. TEAM for Contagious West.

"Contagious had definitely encouraged me to get more stuck into my Bible in the coming year, as well as focus on glorifying God in my everyday life." Florence aged 18

We were pleased to be able to offer bursary funding to 174 attendees amounting to over £23,000 though our bursary fund which will need replenishing before next year.

In the Autumn of 2023, plans started for Contagious 2024 and following a publicity campaign we launched bookings in November that included a super-early price for leaders. Amazingly, our loyal supporters continue to seek Contagious for spiritual refreshment and great teaching, so we were fully booked on some events within days of opening. We have plans for more conferences in the summer 2024 for over 1250 people in 7 venues including a new Adventure East conference in the East.

The senior leadership team and Trustees are so grateful to the many volunteers and huge support of parents and churches that have shown their trust and loyalty to the work of Contagious.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 29th February 2024

FINANCIAL REVIEW

In 2023, we were still suffering from the aftereffects of the Coronavirus pandemic. This was the second year of being able to run conferences again and, whilst we were still finding our feet again, we were getting back into the swing of things.

Our total income for the year was £493,769 (2023 - £402,104), this was largely made up from conference income of £444,962 (2023 - £364,002) and donations of £44,689 (2023 – 37,895).

Expenditure for the year was £483,041 (2023 - £416,012), resulting in an overall surplus for the year of £10,748 (2023 – (13,908)). The previous year there had been an investment in staff resources as the team was increased to allow for the expansion plans in future years as we plant new conferences. It is anticipated that the current team now will be sufficient to manage this expansion. It is expected that these small deficits will move to small surpluses as the conferences grow.

Also, our costs have risen more than we hoped. Venue rental comprises the vast majority of our costs alongside staff costs. As we generally hire private schools, they too suffered throughout the pandemic period and emerged from the other side attempting to recoup some lost revenue with price increases. New venues will be considered for some 2024 conferences.

Our Bursary fund – a restricted fund – had a balance of £17,700 (2023 - £5,961) at the end of the year. Throughout the year this fund received donations of £23,339 and we were able to support attendees with bursary support totalling £22,517. We partnered with many of the applicant's home churches and asked whether they would be in a position to support the applicant. In many cases they were which allowed us to stretch the bursary funds across more attendees.

Demand continues to grow and so the Trustees are actively seeking ways to raise funds to boost the balance.

The balance sheet shows a positive net worth of £107,051 (2023 - £96,323) and so Contagious continues to be in a strong financial position despite the deficit and remains more than able to meet fixed costs and venue deposits ready for the 2024 events.

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 29th February 2024**

DECLARATION

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

Signed on behalf of the charity's trustees.

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 29th February 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals
<u>Income (Note 3)</u>				
Voluntary Income	21,350	23,339	44,689	37,895
Investment Income	708	132	840	207
Incoming Resources from				
Charitable Activities	444,962	-	444,962	364,002
Other	3,298	-	3,298	-
Total Income	<u>470,318</u>	<u>23,471</u>	<u>493,789</u>	<u>402,104</u>
 <u>Expenditure (Note 4)</u>				
Charitable Activities	483,041	-	483,041	416,012
Total Expenditure	<u>483,041</u>	<u>-</u>	<u>483,041</u>	<u>416,012</u>
	<u>(12,723)</u>	<u>23,471</u>	<u>10,748</u>	<u>(13,908)</u>
Gross Transfers Between Funds	11,732	(11,732)	-	-
Net Income/(Expenditure) and net movement in funds for the year	<u>(991)</u>	<u>11,739</u>	<u>10,748</u>	<u>(13,908)</u>
 <u>Reconciliation of Funds</u>				
Total Funds Brought Forward	90,362	5,961	96,323	110,231
Total Funds Carried Forward	<u>89,371</u>	<u>17,700</u>	<u>107,071</u>	<u>96,323</u>

Contagious Bible Ministries
Accounts for the year ended 29th February 2024

BALANCE SHEET

	Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals £
<u>Fixed Assets (Note 5)</u>	2,063	-	2,063	800
Total Fixed Assets	2,063	-	2,063	800
 <u>Current Assets</u>				
Debtors (Note 6)	15,942	562	16,504	11,002
Cash At Bank and In Hand (Note 7)	187,004	17,138	204,142	196,066
Total Current Assets	202,946	17,700	<u>220,646</u>	<u>207,068</u>
 TOTAL ASSETS	 205,009	 17,700	 <u>222,709</u>	 <u>207,868</u>
 <u>Liabilities</u>				
Creditors: Amounts Falling Due Within One Year (Note 8)	 115,638	 -	 <u>115,638</u>	 <u>111,545</u>
Net Current Assets	87,308	17,700	<u>105,008</u>	<u>96,323</u>
 TOTAL NET ASSETS	 <u>89,371</u>	 <u>17,700</u>	 <u>107,071</u>	 <u>96,323</u>
 The Funds of the Charity				
Restricted Funds (Note 9)		17,700	17,700	5,961
Unrestricted Funds	89,371	-	89,371	90,362
TOTAL FUNDS	<u>89,371</u>	<u>17,700</u>	<u>107,071</u>	<u>96,323</u>

Contagious Bible Ministries

Notes to the accounts for the year ended 29th February 2024

NOTES TO THE ACCOUNTS

Note 1. Basis of Preparation

1.1 The accounts have been prepared in Accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102). Contagious Bible Ministries meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in relevant accounting policy note(s).

1.2 There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 No changes have been made to accounts for previous years.

Note 2. Accounting Policies

This standard list of accounting policies has been applied by the charity.

Income

Recognition of income. These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to these resources, the trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient reliability.

Income with related expenditure. Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations. These are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts. Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants. This is only included in the SOFA once the related goods and services have been delivered.

Gifts in kind. These are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Contagious Bible Ministries

Notes to the accounts for the year ended 29th February 2024

Donated services and facilities. These are only included in income (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help. The value of any volunteer help is not included in the accounts but is described in the trustees' annual report.

Investment income. This is included in the accounts when receivable. Investment gains and losses. This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure

Governance costs. Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions. These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs. These include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

Tangible fixed assets for use by charity. Fixed assets purchased at a value in excess of £500 are capitalised in the accounts at cost and written off on a straight-line basis over a three year period.

2.1 Debtors

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount.

Contagious Bible Ministries

Notes to the accounts for the year ended 29th February 2024

2.2 Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting 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 normally recognised at their settlement amount after allowing for any trade discounts due.

2.3 Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Fund Accounting

Restricted funds are to be used for the specified purposes laid down by the donor.

Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity

Contagious Bible Ministries
Notes to the accounts for the year ended 29th February 2024

	Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals £
Note 3.				
Analysis of Income				
Voluntary Income				
Donations	21,050	22,725	43,775	35,713
Gift Aid	300	614	914	2,182
Investment Income				
Interest	708	132	840	207
Incoming resources from charitable activities				
Subscriptions	435,111	-	435,111	358,400
Café Contagious	368	-	368	341
Tuckshop	3,174	-	3,174	1,832
Bookshop	3,054	-	3,054	1,524
Merchandise	2,270	-	2,270	189
Miscellaneous	985	-	985	626
Other				
24 Hour Training	1,928	-	1,928	490
DBS Checks	1,370	-	1,370	600
	470,318	23,471	493,789	402,104

Contagious Bible Ministries
Notes to the accounts for the year ended 29th February 2024

	Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals £
Note 4.				
Analysis of Expenditure				
Charitable Activities				
Marketing	768	-	768	1,937
Staff Costs	125,954	-	124,954	99,575
Admin Costs	9,846	-	9,846	10,833
Onsite Admin Costs	23,995	-	23,995	26,914
Safeguarding Costs	915	-	915	1,199
Training Costs	6,465	-	6,465	7,990
Depreciation Charge	1,232	-	1,232	833
Networking Costs	565	-	565	1,735
Venue Costs	296,021	-	296,021	254,567
Bookshop	3,253	-	3,253	1,840
Tuckshop	2,832	-	2,832	2,331
Café Contagious	183	-	183	415
Merchandise	2,292	-	2,292	60
Operations Team	8,025	-	8,025	5,212
Governance Costs				
Professional fees	570	-	570	571
Trustee Meetings	125	-	125	
	483,041	-	483,041	416,012

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 29th February 2024**

Note 5

Analysis of Fixed Assets

	Fixtures & Fittings	Total	2022/23
Cost			
At 28 Feb 2023	3,089	3,089	1,899
Additions	2,495	2,495	1,200
At 29 Feb 2024	5,584	5,584	3,089
Depreciation			
At 28 Feb 2023	2,289	2,289	1,456
Charge for year	1,232	1,232	833
At 29 Feb 2024	3,521	3,521	2,289
Net Book Value at 28 Feb 2023	800	800	433
Net Book Value at 29 Feb 2024	2,063	2,063	800

Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals £
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Note 6.

Analysis of Debtors

Prepayments	14,827	-	14,827	10,362
HMRC Gift Aid	300	562	862	140
Debtors	815	-	815	500
	15,942	562	16,504	11,002

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 29th February 2024**

	Unrestricted Funds £	Restricted Funds £	2024 Totals £	2023 Totals £
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Note 7.

Analysis of Bank Accounts

CAF Cash	143,582	-	143,582	153,658
CAF Gold	4,375	17,138	21,513	5,703
Kingdom	35,442	-	35,442	35,053
Stripe	3,605	-	3,605	1,652
	187,004	17,138	204,142	196,066

Note 8.

Analysis of Creditors

Receipts In Advance	115,091	-	115,091	111,545
Creditors	547	-	547	-
	115,638	-	115,638	111,545

Note 9.

Analysis of Other Reserves

Bursary	-	17,700	17,700	5,961
		17,700	17,700	5,961

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 29th February 2024**

For the year ended 29th February 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and preparing accounts which give a true and fair view of the state of affairs of the charity as at the year end and of its surplus for the year in accordance with the sections 393 and 394 and which otherwise comply with the requirements of the Companies Act 2006, so far as applicable to the Charity. The accounts have been prepared in accordance with the provisions of the Companies Act 2006 applicable to charities subject to the small companies' regime.

The trustees declare that they have approved the accounts above

Signed on behalf of the charity's trustees

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 29th February 2024
Independent Examiner's Report

To the Trustees of Contagious Bible Ministries

I report to the charity trustees on my examination of the accounts of the Company for the year ended 29 February 2024 set out on pages 10 to 19.

Responsibilities and Basis of Report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention which give me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Contagious Bible Ministries
Accounts for the year ended 29th February 2024
Independent Examiner's Report

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

Geoff Mann FCIE
Geoff Mann Limited

Dee House
Highworth Avenue
Cambridge
CB4 2BQ

CONTAGIOUS BIBLE MINISTRIES

England & Wales - Charity number 1140912

Accounts

Contagious Bible Ministries

Operating under the name of

Contagious

Trustees' Report, Accounts and Notes to the Accounts

For the year ended 28th February 2023

Registered Address: Christ Church Dunstable, West Street, Dunstable, Beds, LU6 1SX

A Company Limited by Guarantee Registered in England No. 7559349. Registered Charity No. 1140912

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2023**

The trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the financial statements for the year ended 28th February 2023.

The accounts comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Full Name

Contagious Bible Ministries

Registered Charity Number

1140912

Registered Company Number

7559349

Principal Address

Christ Church Dunstable, West Street, Dunstable, LU6 1SX

Trustees (Directors)

Ian Sneller

Geoff Blake

Gareth Mitchell

Rachel Sloan

Jon Drane

Bankers

CAF Bank plc, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA

HSBC Bank plc, 22 West Street, Dunstable, Beds, LU6 1SY

Kingdom Bank, Media House, Padge Road, Beeston, Nottingham, NG9 2RS

Stripe, 9th Floor, 107 Cheapside, London, EC2V 6DN

Independent Examiner

Geoff Mann, Geoff Mann Limited, Dee House, Highworth Avenue, Cambridge, CB4 2BQ

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2023

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Contagious Bible Ministries

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for the year ended 28th February 2023

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Simon Dowland

Dean Dryden

Trevor Pearce

Ian Sneller (Chair of Trustees)

Tom Sweatman

Michael Tinker (Children's Ministry Director)

Pete Woodcock

Agnes Brough

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2023

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Lisa Wheatley - Assistant to the Director

Michael Tinker - Director of Children's Ministry

Jo Tinker - Finance Manager

Sally Jackman - Communications and Marketing Assistant

Carrie Trainer – Operations Co-ordinator (Appointed July 2022)

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- A. To advance the Christian faith in accordance with the Statement of Beliefs of the FIEC in such ways and in such parts of the United Kingdom or to the world as the Trustees from time to time may think fit;
- B. To help children and young people, especially but not exclusively through the provision of Bible centred youth conferences and leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

The trustees have considered the guidance issued by the Charity Commission on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Contagious Bible Ministries is committed to enabling as many children and young people as possible to attend Contagious events, including those who live in disadvantaged areas.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2023

CONTAGIOUS' DIRECTOR'S REVIEW

Our summer conferences in 2022 were a great success following two years of cancellations due to the pandemic. We were thrilled to run 9 youth conferences with a total of 1150 people attending in 6 venues, including our new residential week for children called Adventure.

We were so grateful for the loyal support of over 230 churches from across the UK who sent leaders and young people to our conferences meaning that despite the disappointment of the previous years we were able to bounce back to slightly increase the total attendance levels of 2019. Young people were pleased to be back together, many renewing old friendships, others making new friends. The heatwave in the summer of 2022 was such a blessing and added to the enjoyment of being together, though we noticed some became tired more quickly. Sadly, we also noted a small increase in the amount of young people struggling with anxiety or mental health issues which we suspect were further consequences of the pandemic.

"I was very nervous about coming to Contagious since it was my first time and I didn't know anyone in my dorm, but I really enjoyed the week and made a lot of friends. I had an amazing time made a lot of precious memories." Sebastian, 15 (Contagious MAX East)

Our teaching subject for 2022 for the MAX age group (14-19's) was the book of 'Revelation – The Beginning and the End'. The challenge of teaching and understanding this sometimes complicated book brought huge blessing to all who heard it. Many young people shared how much they enjoyed learning from this ancient book of the Bible and how relevant it was to their lives. We engaged the young people by teaching them in different styles and providing them with opportunities to be creative to express their learning in drama, song, artwork or film making.

"All of the teaching sessions were really good and I've learnt a lot from Revelation." Sophie, 14 (Contagious MAX ScoNo)

The 11-14 year old groups called Contagious GO learnt lessons from the life of King David in the Old Testament of the Bible. David was chosen to be King, yet he suffered much on the journey to his throne. He was devoted to God through most of his life, but even the great King David was flawed and made some big mistakes. We saw how the life of David shows our need for King Jesus who was Chosen by God to live a devoted life and then died to save us from our mistakes.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2023

Young people said:

I loved looking at the Life of David. I learnt that we should always trust God like David did even if we think we know the best thing to do. In the main meetings the talks were engaging and easy to listen to. – Jemima, 12 (Contagious GO West)

GO residential weeks are full of fun activities with competitions, crafts, big games together and some creative art experiences too. We enjoyed hiring inflatables for a big day and getting covered in powder paint for our colour war games.

“Amazing. I loved playing football, colour wars, and wet and wild.” – Sarah, 13 (Contagious GO ScoNo)

We were so delighted to finally launch our children’s camp called Adventure for 8-11’s after 2 years of trying through the pandemic. The children loved making friends, learning about God, playing games and watching the puppets. The team did an incredible job in the heat wave to provide a great week of teaching, activity and fun whilst caring for every child and keeping the parents up to date with the daily emails.

“Swimming, learning more about God and making friends.” – Zara, 11 (Contagious Adventure)

“[The puppets] Mr Grumpy and Igor and learning more about Jesus and Gods promises.” – Daniel, 9 (Contagious Adventure)

We were pleased to be able to offer bursary funding to over 10% of attendees amounting to over £17,000 though our bursary fund which will need replenishing before next year.

In the Autumn of 2022, plans started for Contagious 2023 and following a publicity campaign we launched bookings in November that included a super-early price for leaders. Amazingly, our loyal supporters continue to seek Contagious for spiritual refreshment and great teaching, so we were fully booked on some events within days of opening. We have plans for more conferences in the summer 2023 for over 1250 people in 7 venues including 2 new conferences in the SouthWest. Children and young people will hear the great stories from the Book of John in the Bible being taught and receive the spiritual encouragement to grow their faith.

The senior leadership team and Trustees are so grateful to the many volunteers and huge support of parents and churches that have shown their trust and loyalty to the work of Contagious.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2023

FINANCIAL REVIEW

In 2022, we were able to run conferences again following the Coronavirus pandemic. The previous two years had been very difficult financially as we tried to manage costs wherever possible to ensure that we were in as robust a financial position as we could be when we emerged from the pandemic.

There was a level of cashflow required to allow us to pay staff and ongoing costs as well as deposits for venues before we would start to take deposit payments from bookings. We were able to work with our venues and had sufficient cash in the bank account as some people graciously agreed to leave their previous years deposits with us to carry forward for 2023 conferences.

Our total income for the year was £402,104, this was largely made up from conference income of £364,002 and donations of £37,895.

Expenditure for the year was £416,003, resulting in an overall deficit for the year of £13,899. This was due to a number of factors. There was an investment in staff resources as the team was increased to allow for the expansion plans in future years as we plan new conferences. It is anticipated that the current team now will be sufficient to manage this expansion. After a period of no conferences, it was also necessary to invest in some new equipment.

Our Bursary fund – a restricted fund – had a balance of £5,961 at the end of the year. We opened the year with a balance of £12,617. Throughout the year this fund received donations of £18,574 and we were able to support attendees with bursary support totalling £25,271. We anticipate similar demand for next year's conferences and so it will be necessary to raise funds to boost the balance in this fund.

The balance sheet shows a positive net worth of £96,323 and so Contagious continues to be in a strong financial position despite the deficit and remains more than able to meet fixed costs and venue deposits ready for the 2023 events. The receipts in advance represent attendance fees received in January and February 2023 for the 2023 conferences, as well as deposits held from previous years. Debtors of £10,862 are largely venue deposits together with some conference costs paid in advance.

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2023**

DECLARATION

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

Signed on behalf of the charity's trustees.

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28th February 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2023 Totals £	2022 Totals
<u>Income (Note 3)</u>				
Voluntary Income	19,321	18,574	37,895	63,087
Investment Income	166	41	207	1
Incoming Resources from Charitable Activities	364,002	-	364,002	26,972
Total Income	<u>383,489</u>	<u>18,615</u>	<u>402,104</u>	<u>90,060</u>
 <u>Expenditure (Note 4)</u>				
Charitable Activities	416,012	-	416,012	103,320
Total Expenditure	<u>416,012</u>	<u>-</u>	<u>416,012</u>	<u>103,320</u>
	<u>(32,523)</u>	<u>18,615</u>	<u>(13,908)</u>	<u>(13,260)</u>
Gross Transfers Between Funds	25,121	(25,121)	-	-
Net Income/(Expenditure) and net movement in funds for the year	(7,402)	(6,506)	<u>(13,908)</u>	<u>(13,260)</u>
 <u>Reconciliation of Funds</u>				
Total Funds Brought Forward	97,764	12,467	110,231	123,491
Total Funds Carried Forward	<u>90,362</u>	<u>5,961</u>	<u>96,323</u>	<u>110,231</u>

Contagious Bible Ministries
Accounts for the year ended 28th February 2023

BALANCE SHEET

	Unrestricted Funds £	Restricted Funds £	2023 Totals £	2022 Totals £
<u>Fixed Assets (Note 5)</u>	800	-	800	433
Total Fixed Assets	800	-	800	433
 <u>Current Assets</u>				
Debtors (Note 6)	10,862	140	11,002	13,341
Cash At Bank and In Hand (Note 7)	190,245	5,821	196,066	184,767
Total Current Assets	201,107	5,961	<u>207,068</u>	<u>198,108</u>
 TOTAL ASSETS	 201,907	 5,961	 <u>207,868</u>	 <u>198,541</u>
 <u>Liabilities</u>				
Creditors: Amounts Falling Due Within One Year (Note 8)	 111,545	 -	 <u>111,545</u>	 <u>88,310</u>
Net Current Assets	90,362	5,961	<u>96,323</u>	<u>107,798</u>
TOTAL NET ASSETS	<u>90,362</u>	<u>5,961</u>	<u>96,323</u>	<u>110,231</u>
 The Funds of the Charity				
Restricted Funds (Note 9)		5,961	5,961	12,467
Unrestricted Funds	90,362	-	90,362	97,764
TOTAL FUNDS	<u>90,362</u>	<u>5,961</u>	<u>96,323</u>	<u>110,231</u>

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2023

NOTES TO THE ACCOUNTS

Note 1. Basis of Preparation

1.1 The accounts have been prepared in Accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102).

Contagious Bible Ministries meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in relevant accounting policy note(s).

1.2 There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 No changes have been made to accounts for previous years.

Note 2. Accounting Policies

This standard list of accounting policies has been applied by the charity.

Income

Recognition of income. These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to these resources, the trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient reliability.

Income with related expenditure. Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations. These are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts. Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants. This is only included in the SOFA once the related goods and services have been delivered.

Gifts in kind. These are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2023

Donated services and facilities. These are only included in income (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help. The value of any volunteer help is not included in the accounts but is described in the trustees' annual report.

Investment income. This is included in the accounts when receivable. Investment gains and losses. This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure

Governance costs. Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions. These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs. These include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

Tangible fixed assets for use by charity. Fixed assets purchased at a value in excess of £500 are capitalised in the accounts at cost and written off on a straight-line basis over a three year period.

2.1 Debtors

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount.

Contagious Bible Ministries

Notes to the accounts for the year ended 28^h February 2023

2.2 Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting 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 normally recognised at their settlement amount after allowing for any trade discounts due.

2.3 Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Fund Accounting

Restricted funds are to be used for the specified purposes laid down by the donor.

Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity

Contagious Bible Ministries
Notes to the accounts for the year ended 28th February 2023

	Unrestricted Funds £	Restricted Funds £	2023 Totals £	2022 Totals £
Note 3.				
Analysis of Income				
Voluntary Income				
Donations	18,198	17,515	35,713	54,918
Gift Aid	1,123	1,059	2,182	8,169
Investment Income				
Interest	166	41	207	1
Incoming resources from charitable activities				
Subscriptions	358,400	-	358,400	14,336
24 Hour Training	490	-	490	-
Café Contagious	341	-	341	-
Tuckshop	1,832	-	1,832	-
Bookshop	1,524	-	1,524	-
Merchandise	189	-	189	13
Sale of Assets	-	-	-	227
DBS Checks	600	-	600	-
Miscellaneous	626	-	626	-
Grants – CJRS	-	-	-	12,396
	383,489	18,615	402,104	90,060

Contagious Bible Ministries
Notes to the accounts for the year ended 28th February 2023

	Unrestricted Funds £	Restricted Funds £	2023 Totals £	2022 Totals £
Note 4.				
Analysis of Expenditure				
Charitable Activities				
Marketing	1,937	-	1,937	678
Staff Costs	99,575	-	99,575	90,866
Admin Costs	10,833	-	10,833	8,669
Onsite Admin Costs	26,914	-	26,914	-
Safeguarding Costs	1,199	-	1,199	855
Training Costs	7,990	-	7,990	10
Depreciation Charge	833	-	833	826
Networking Costs	1,735	-	1,735	897
Venue Costs	254,567	-	254,567	-
Bookshop	1,840	-	1,840	-
Tuckshop	2,331	-	2,331	-
Café Contagious	415	-	415	-
Merchandise	60	-	60	-
Operations Team	5,212	-	5,212	-
Governance Costs				
Professional fees	571	-	571	519
	416,012	-	416,012	103,320

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2023**

Note 5

Analysis of Fixed Assets

	Fixtures & Fittings	Total	2021/22
Cost			
At 28 Feb 2022	1,889	1,889	1,899
Additions	1,200	1,200	-
At 28 Feb 2023	3,089	3,089	1,889
Depreciation			
At 28 Feb 2022	1,456	1,456	630
Charge for year	833	833	826
At 28 Feb 2023	2,289	2,289	1,456
Net Book Value at 28 Feb 2022	433	433	-
Net Book Value at 28 Feb 2023	800	800	-

Note 6.

Analysis of Debtors

	Unrestricted Funds £	Restricted Funds £	2023 Totals £	2022 Totals £
Prepayments	10,362	-	10,362	12,407
HMRC Gift Aid	-	140	140	934
Debtors	500	-	500	
	10,862	140	11,002	13,341

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2023**

	Unrestricted Funds £	Restricted Funds £	2023 Totals £	2022 Totals £
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Note 7.

Analysis of Bank Accounts

CAF Cash	153,658	-	153,658	68,543
CAF Gold	-	5,703	5,703	10,314
HSBC	-	-	-	11,518
Kingdom	35,053	-	35,053	45,000
Stripe	1,534	118	1,652	9,392
	190,245	5,821	196,066	184,767

Note 8.

Analysis of Creditors

Receipts In Advance	111,545	-	111,545	88,310
	111,545	-	111,545	88,310

Note 9.

Analysis of Other Reserves

Bursary	-	5,961	5,961	12,467
		5,961	5,961	12,467

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2023**

For the year ended 28th February 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and preparing accounts which give a true and fair view of the state of affairs of the charity as at the year end and of its surplus for the year in accordance with the sections 393 and 394 and which otherwise comply with the requirements of the Companies Act 2006, so far as applicable to the Charity. The accounts have been prepared in accordance with the provisions of the Companies Act 2006 applicable to charities subject to the small companies' regime.

The trustees declare that they have approved the accounts above

Signed on behalf of the charity's trustees

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28 February 2023
Independent Examiner's Report

To the Trustees of Contagious Bible Ministries

I report to the charity trustees on my examination of the accounts of the Company for the year ended 28 February 2023 set out on pages 10 to 19.

Responsibilities and Basis of Report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention which give me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Contagious Bible Ministries
Accounts for the year ended 28 February 2023
Independent Examiner's Report

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

Geoff Mann FCIE
Geoff Mann Limited

Dee House
Highworth Avenue
Cambridge
CB4 2BQ

CONTAGIOUS BIBLE MINISTRIES

England & Wales - Charity number 1140912

Accounts

Contagious Bible Ministries

Operating under the name of

Contagious

Trustees' Report, Accounts and Notes to the Accounts

For the year ended 28th February 2022

Registered Address: Christ Church Dunstable, West Street, Dunstable, Beds, LU6 1SX

A Company Limited by Guarantee Registered in England No. 7559349. Registered Charity No. 1140912

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2022

The trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the financial statements for the year ended 28th February 2022.

The accounts comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Full Name

Contagious Bible Ministries

Registered Charity Number

1140912

Registered Company Number

7559349

Principal Address

Christ Church Dunstable, West Street, Dunstable, LU6 1SX

Trustees (Directors)

Ian Sneller

Geoff Blake

Gareth Mitchell

Rachel Sloan

Jon Drane (appointed 1/2/22)

Bankers

CAF Bank plc, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA

HSBC Bank plc, 22 West Street, Dunstable, Beds, LU6 1SY

Kingdom Bank, Media House, Padge Road, Beeston, Nottingham, NG9 2RS

Stripe, 9th Floor, 107 Cheapside, London, EC2V 6DN

Independent Examiner

Geoff Mann, Geoff Mann Limited, Dee House, Highworth Avenue, Cambridge, CB4 2BQ

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare accounts for the financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year.

In preparing these accounts, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the accounts on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in business.
- State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts.
- Observe the methods and principals of the Charities SORP.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2022

STRUCTURE, GOVERNANCE & MANAGEMENT

The company was incorporated on 10th March 2011 as Contagious Bible Ministries and, as such, is constituted as a charitable company.

The charity is governed by a Memorandum and Articles of Association.

The charity requires a minimum of three trustees to hold office at any one time; it is not subject to a maximum.

Trustees are elected to the board by ordinary resolution at any general meeting, provided all members have been given not less than seven and not more than twenty-eight clear days' notice of the meeting.

The trustees are responsible for the overall governance of the charity and for making budgetary and policy decisions. The implementation of these policies and the strategy used to successfully carry them out is the responsibility of the Teaching and Vision Team and the Operations team.

The Teaching and Vision Team are responsible for setting the vision for growth, preparing the teaching programme, appointing and training leaders and delivering a quality teaching programme across all our conferences. The team include:

Nick Jackman (Chair) Director of Contagious

Jonty Allcock

Simon Dowland

Dean Dryden

Trevor Pearce

Tamar Pollard

Carl Robinson

Ian Sneller (Chair of Trustees)

Tom Sweatman

Michael Tinker (Children's Ministry Director)

Nathan Weston

Pete Woodcock

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2022

The Operations Team is responsible for implementing the plans, functions and processes of the organisation. These responsibilities include publicity, booking system, safe recruitment of volunteers, printing, liaison with venues, financial management, communications and compliance matters. The Operations Team includes:

Nick Jackman (Chair) Director of Contagious

Dudley Peacham - Director of Operations

Lisa Wheatley - Assistant to the Director

Michael Tinker – Director of Children’s Ministry

Jo Tinker – Finance Manager

Sally Jackman - Communications and Marketing Assistant

OBJECTIVES AND ACTIVITIES

Contagious Bible Ministries’ objectives are for the public benefit and are restricted to the following:

- A. To advance the Christian faith in accordance with the Statement of Beliefs of the FIEC in such ways and in such parts of the United Kingdom or to the world as the Trustees from time to time may think fit;
- B. To help children and young people, especially but not exclusively through the provision of Bible centred youth conferences and leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

The trustees have considered the guidance issued by the Charity Commission on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Contagious Bible Ministries is committed to enabling as many children and young people as possible to attend Contagious events, including those who live in disadvantaged areas.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2022

CONTAGIOUS' DIRECTOR'S REVIEW

The pandemic in 2020 meant that all our events were cancelled for the summer of 2020, though thankfully, we have many supporters who gifted their fees to Contagious Bible Ministries that secured our financial position. We pressed on with the planning and launch of our 2021 Contagious youth conferences and were delighted that many families and churches wanted to send people to our events. Our improved communications and marketing to launch bookings in February 2021 meant we sold out in 9 of our 10 conferences within a month. Our Operations Team and Volunteers showed remarkable resilience and determination to overcome the challenges of the pandemic as we planned once again for summer events in 2021.

Contagious youth Conferences were planned for the summer 2021 in 5 venues across England for about 1000 young people ages 11-19 years of age. In addition, we had grown our events to include children 8-11 years old in our new Contagious Adventure. Due to the pandemic, we developed different models of events to push towards running something in the summer 2021, such as small separate pods of 30 people, day events, online events, shorter conferences as well as holding onto to plans for our full programme. The Government led the country through a roadmap out of lockdown which added significant strain on our volunteers who found the government messages confusing and stressful. It was unclear whether we would be allowed to run overnight youth residentials and when the final step was delayed due to an increase of Covid cases, we were forced to cancel all our events for the second year. We offered refunds to all our attendees and were overwhelmed by the generosity of people who donated their fees to the work of Contagious. Our staff were placed on furlough once again over the summer.

In the Autumn of 2021, plans started for Contagious 2022 and following a publicity campaign we launched bookings in January 2022. Amazingly, our loyal supporters continue to seek Contagious for spiritual refreshment and great teaching, so we were fully booked on some events within hours of opening. We have plans for more conferences in the summer 2022 for over 1150 people in 6 venues where children and young people will hear the great stories of the Bible being taught and receive the spiritual encouragement to grow their faith.

The senior leadership team and Trustees are so grateful to the many volunteers and huge support of parents and churches that have shown their support and loyalty to Contagious throughout the difficult time of the pandemic. We are in a good place to continue blessing many children and young people with quality, fun and spiritually encouraging conferences in the future.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2022

FINANCIAL REVIEW

2021 was another difficult year financially for Contagious as we were unable to run any of our events due to the continuation of the Coronavirus pandemic. However, it was also another year when we saw the faithfulness of God in providing for us financially.

We had hoped to run in the summer of 2021 and opened bookings in March 2021, selling out some of our conferences within hours. Once it became clear that Covid wasn't going away as quickly as we had hoped, however, and that we wouldn't be able to go ahead with conferences, we again gave people the option of donating all or some of their attendance fees. We were so encouraged by the response which meant that, along with some regular and one-off donations, we were given £54,918. This was boosted by Gift Aid claims totalling £8,169. We were also able to make use again of the government's Coronavirus Job Retention Scheme in furloughing our staff during eligible periods, which increased our income by a further £23,396. Our total income for the year was therefore £90,060.

Our expenditure was £103,320, which was comprised mostly of staff costs, along with some monthly and annual admin costs. This led to an overall deficit of £13,260, which, given the circumstances and the fixed costs to be met regardless of income, is hugely encouraging. We are incredibly grateful to God for his faithfulness that has kept us going through two years of not being able to run conferences.

Our Bursary fund – a restricted fund – had a balance of £12,467 at the end of the year. The slight increase from the previous year's balance reflects the donations made specifically to the Bursary during the year which were not able to be used. This will be carried forwards to 2022.

The balance sheet shows a positive net worth of £110,231 and so Contagious continues to be in a strong financial position and more than able to meet fixed costs and venue deposits ready for the 2022 events. The receipts in advance represent attendance fees received in January and February 2022 for the 2022 conferences. Some of the venues enabled us to carry part of the deposit we had paid for 2020 events across again to the 2022 events, giving prepayments of £12,407. There was also a small amount of Gift Aid due at year end.

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2022**

DECLARATION

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

Signed on behalf of the charity's trustees.

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28th February 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2022 Totals £	2021 Totals
<u>Income (Note 3)</u>				
Voluntary Income	55,438	7,649	63,087	50,775
Investment Income	-	1	1	-
Incoming Resources from Charitable Activities	26,972		26,972	25,147
Total Income	<u>82,410</u>	<u>7,650</u>	<u>90,060</u>	<u>75,922</u>
 <u>Expenditure (Note 4)</u>				
Charitable Activities	103,320	-	103,320	87,788
Total Expenditure	<u>103,320</u>	<u>-</u>	<u>103,320</u>	<u>87,788</u>
	<u>(20,910)</u>	<u>7650</u>	<u>(13,260)</u>	<u>(11,866)</u>
Gross Transfers Between Funds	6130	(6130)	-	-
Net Income/(Expenditure) and net movement in funds for the year	(14,780)	1520	<u>(13,260)</u>	<u>(11,866)</u>
 <u>Reconciliation of Funds</u>				
Total Funds Brought Forward	112,544	10,947	123,491	135,358
<u>Total Funds Carried Forward</u>	<u>97,764</u>	<u>12,467</u>	<u>110,231</u>	<u>123,391</u>

Contagious Bible Ministries
Accounts for the year ended 28th February 2022

BALANCE SHEET

	Unrestricted Funds £	Restricted Funds £	2022 Totals £	2021 Totals £
<u>Fixed Assets (Note 5&10)</u>	433	-	433	1,259
Total Fixed Assets	433	-	433	1,259
 <u>Current Assets</u>				
Debtors (Note 6)	12,797	544	13,341	7,388
Cash At Bank and In Hand (Note 7)	172,844	11,923	184,767	127,177
Total Current Assets	185,641	12,467	<u>198,108</u>	<u>134,565</u>
 TOTAL ASSETS	 186,074	 12,467	 <u>198,541</u>	 <u>135,824</u>
 <u>Liabilities</u>				
Creditors: Amounts Falling Due Within One Year (Note 8)	88,310	-	<u>88,310</u>	<u>12,333</u>
Net Current Assets	97,331	12,467	<u>109,798</u>	<u>122,232</u>
TOTAL NET ASSETS	<u>97,764</u>	<u>12,467</u>	<u>110,231</u>	<u>123,491</u>
 The Funds of the Charity				
Restricted Funds (Note 9)		12,467	12,467	10,947
Unrestricted Funds	97,764	-	97,764	112,544
TOTAL FUNDS	<u>97,764</u>	<u>12,467</u>	<u>110,231</u>	<u>123,491</u>

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2022

NOTES TO THE ACCOUNTS

Note 1. Basis of Preparation

1.1 The accounts have been prepared in Accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102).

Contagious Bible Ministries meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in relevant accounting policy note(s).

1.2 There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 No changes have been made to accounts for previous years.

Note 2. Accounting Policies

This standard list of accounting policies has been applied by the charity.

Income

Recognition of income. These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to these resources, the trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient reliability.

Income with related expenditure. Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations. These are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts. Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants. This is only included in the SOFA once the related goods and services have been delivered.

Gifts in kind. These are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2022

Donated services and facilities. These are only included in income (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help. The value of any volunteer help is not included in the accounts but is described in the trustees' annual report.

Investment income. This is included in the accounts when receivable. Investment gains and losses. This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure

Governance costs. Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions. These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs. These include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

Tangible fixed assets for use by charity. Fixed assets purchased at a value in excess of £500 are capitalised in the accounts at cost and written off on a straight-line basis over a three year period.

2.1 Debtors

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount.

Contagious Bible Ministries

Notes to the accounts for the year ended 28^h February 2022

2.2 Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting 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 normally recognised at their settlement amount after allowing for any trade discounts due.

2.3 Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Fund Accounting

Restricted funds are to be used for the specified purposes laid down by the donor.

Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity

Contagious Bible Ministries
Notes to the accounts for the year ended 28th February 2022

	Unrestricted Funds £	Restricted Funds £	2022 Totals £	2021 Totals £
Note 3.				
Analysis of Income				
Voluntary Income				
Donations	48,801	6,117	54,918	50,201
Gift Aid	6,637	1,532	8,169	600
Investment Income				
Interest		1	1	10
Incoming resources from charitable activities				
Subscriptions	14,336	-	14,336	
Merchandise	13	-	13	
Sale of Assets	227	-	227	
DBS Checks	-	-	-	12
Grants – CJRS	12,396	-	12,396	25,099
	82,410	7,650	90,060	75,922

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2022

	Unrestricted Funds £	Restricted Funds £	2022 Totals £	2021 Totals £
Note 4.				
Analysis of Expenditure				
Charitable Activities				
Marketing	678	-	678	-
Staff Costs	90,866	-	90,866	70,718
Admin Costs	8,669	-	8,669	6,792
Onsite Admin Costs	-	-	-	4,586
DBS Costs	855	-	855	49
Training Costs	10	-	10	4,115
Depreciation Charge	826	-	826	630
Networking Costs	897	-	897	290
Governance Costs				
Professional fees	519	-	519	608
Sundry Items	-	-	-	336
Meetings	-	-	-	300
	103,320	-	103,320	87,788
Note 5.				
Fixed Assets				
IT Equipment	433	-	433	1,259
Note 6.				
Analysis of Debtors				
Prepayments	12,407	-	12,407	6,998
HMRC Gift Aid	390	544	934	390
	12,797	544	13,341	7,388

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2022

	Unrestricted Funds	Restricted Funds	2022 Totals	2021 Totals
Note 7.				
Analysis of Bank Accounts				
CAF Cash	68,543	-	68,543	69,690
CAF Gold	-	10,314	10,314	10,956
HSBC	11,518	-	11,518	1,490
Kingdom	85,000	-	85,000	45,000
Petty Cash	-	-	-	41
Stripe	7,783	1,609	9,392	-
	172,844	11,923	184,767	127,177
Note 8.				
Analysis of Creditors				
Receipts In Advance	88,310	-	88,310	12,333
	88,310	-	88,310	12,333
Note 9.				
Analysis of Other Reserves				
Bursary	-	12,467	12,467	10,947
		12,467	12,467	10,947

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2022**

Note 10.

Analysis of Fixed Assets

	Fixtures & Fittings	Total	2020/21
Cost			
At 28 Feb 2021	1,889	1,889	-
Additions	-	-	1,889
At 28 Feb 2022	1,889	1,889	1,889
Depreciation			
At 28 Feb 2021	630	630	-
Charge for year	826	826	630
At 28 Feb 2022	1,456	1,456	630
Net Book Value at 28 Feb 2021	1,259	1,259	
Net Book Value at 28 Feb 2022	433	433	-

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2022**

For the year ended 28th February 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and preparing accounts which give a true and fair view of the state of affairs of the charity as at the year end and of its surplus for the year in accordance with the sections 393 and 394 and which otherwise comply with the requirements of the Companies Act 2006, so far as applicable to the Charity. The accounts have been prepared in accordance with the provisions of the Companies Act 2006 applicable to charities subject to the small companies' regime.

The trustees declare that they have approved the accounts above

Signed on behalf of the charity's trustees

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28 February 2022
Independent Examiner's Report

To the Trustees of Contagious Bible Ministries

I report to the charity trustees on my examination of the accounts of the Company for the year ended 28 February 2022 set out on pages 10 to 17.

Responsibilities and Basis of Report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention which give me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

Contagious Bible Ministries
Accounts for the year ended 28 February 2022
Independent Examiner's Report

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

Geoff Mann FCIE
Geoff Mann Limited

Dee House
Highworth Avenue
Cambridge
CB4 2BQ

CONTAGIOUS BIBLE MINISTRIES

England & Wales - Charity number 1140912

Accounts

Contagious Bible Ministries

Operating under the name of

Contagious

Trustees' Report, Accounts and Notes to the Accounts

For the year ended 28th February 2021

Registered Address: Christ Church Dunstable, West Street, Dunstable, Beds, LU6 1SX

A Company Limited by Guarantee Registered in England No. 7559349. Registered Charity No. 1140912

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the financial statements for the year ended 28th February 2021.

The accounts comply with the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Full Name

Contagious Bible Ministries

Registered Charity Number

1140912

Registered Company Number

7559349

Principal Address

Christ Church Dunstable, West Street, Dunstable, LU6 1SX

Trustees (Directors)

Ian Sneller

Geoff Blake

Gareth Mitchell

Rachel Sloan

Bankers

CAF Bank plc, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4TA

HSBC Bank plc, 22 West Street, Dunstable, Beds, LU6 1SY

Kingdom Bank, Media House, Padge Road, Beeston, Nottingham, NG9 2RS

Independent Examiner

Geoff Mann, Geoff Mann Limited, Dee House, Highworth Avenue, Cambridge, CB4 2BQ

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare accounts for the financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year.

In preparing these accounts, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare the accounts on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in business.
- State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts.
- Observe the methods and principals of the Charities SORP.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Contagious Bible Ministries Trustees' Annual Report for the year ended 28th February 2021

STRUCTURE, GOVERNANCE & MANAGEMENT

The company was incorporated on 10th March 2011 as Contagious Bible Ministries and, as such, is constituted as a charitable company.

The charity is governed by a Memorandum and Articles of Association.

The charity requires a minimum of three trustees to hold office at any one time; it is not subject to a maximum.

Trustees are elected to the board by ordinary resolution at any general meeting, provided all members have been given not less than seven and not more than twenty-eight clear days' notice of the meeting.

The trustees are responsible for the overall governance of the charity and for making budgetary and policy decisions. The implementation of these policies and the strategy used to successfully carry them out is the responsibility of the Teaching and Vision Team and the Operations team.

The Teaching and Vision Team are responsible for setting the vision for growth, preparing the teaching programme, appointing and training leaders and delivering a quality teaching programme across all our conferences. The team include:

Nick Jackman (Chair) Director of Contagious

Jonty Allcock

Simon Dowland

Dean Dryden

Trevor Pearce

Tamar Pollard

Carl Robinson

Ian Sneller (Chair of Trustees)

Tom Sweatman

Michael Tinker (Children's Ministry Director)

Nathan Weston

Pete Woodcock

Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2021

The Operations Team is responsible for implementing the plans, functions and processes of the organisation. These responsibilities include publicity, booking system, safe recruitment of volunteers, printing, liaison with venues, financial management, communications and compliance matters. The Operations Team includes:

Nick Jackman (Chair) Director of Contagious
Dudley Peacham - Director of Operations
Amanda Owen – Safeguarding Co-ordinator
Lisa Wheatley - Assistant to the Director
Michael Tinker – Director of Children’s Ministry
Jo Tinker – Finance Manager
Sally Jackman - Communications and Marketing Assistant

OBJECTIVES AND ACTIVITIES

Contagious Bible Ministries’ objectives are for the public benefit and are restricted to the following:

- A. To advance the Christian faith in accordance with the Statement of Beliefs of the FIEC in such ways and in such parts of the United Kingdom or to the world as the Trustees from time to time may think fit;
- B. To help children and young people, especially but not exclusively through the provision of Bible centred youth conferences and leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

The trustees have considered the guidance issued by the Charity Commission on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Contagious Bible Ministries is committed to enabling as many children and young people as possible to attend Contagious events, including those who live in disadvantaged areas.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2021

CONTAGIOUS' DIRECTOR'S REVIEW

Contagious youth Conferences were planned for the summer 2020 in 5 venues across England for about 1000 young people ages 11-19 years of age. In addition, we had grown our events to include children 8-11 years old in our new Contagious Adventure events.

In early January 2020, we opened bookings and were encouraged by the sign ups to all events, however, by mid-February bookings slowed as it was clear that Covid was going to have a significant impact on our nation. On the 23rd March 2020, the Government announced the national lockdown, so our Operations Team worked from home. We continued to plan for Covid-secure summer conferences, hoping that the worst of the Pandemic would be over. However, it was quickly apparent that significant restrictions for youth residentials would remain in place over the summer making it impossible to run events. In May 2020, the Trustees made the right decision to cancel all events and refund the booking money. Thankfully, we have many supporters who gifted their fees to Contagious Bible Ministries that secured our financial position. We were also very grateful for the Coronavirus Job Retention Scheme that supported our staff on furlough until September 2020. Our venues were hugely understanding of the situation and released or rolled over our deposit payments.

Before Lockdown we advertised for new staff to join our Operations Team. The appointment of a new Finance Manager and Communications Assistant were delayed until September, and we enjoyed a stronger team to rebuild our conferences and improve our marketing. Despite the cancellation of our 2020 events, we maintained the support of many families and churches wanting to send people to our youth and children's conferences. Our Operations Team and Volunteers showed remarkable resilience and determination to overcome the challenges of the pandemic as we planned once again for summer events in 2021, but we held off launching bookings until March 2021.

2020 was a difficult year for most charities. We are so thankful for our supporters who gave generously and the Government furlough scheme that means we are in a strong position to continue building events to teach and encourage children and young people in their Christian faith.

Contagious Bible Ministries

Trustees' Annual Report

for the year ended 28th February 2021

FINANCIAL REVIEW

2020 was a difficult year financially for Contagious as we were unable to run any of our events due to the Coronavirus pandemic that impacted the world. However, it was also a year when we saw the faithfulness of God in providing for us financially in a number of ways.

We had taken a large number of bookings and deposits ready for the summer events and took the decision to ask people whether they would be able to donate some of their attendance fees. We were so encouraged by the response which meant that, along with some regular and one-off donations, we were given £50,775. We were also able to furlough our staff and claim under the government's Coronavirus Job Retention Scheme, further boosting our income for the year by £25,100. Our total income for the year was £75,992.

Our expenditure was £87,788, this was mostly our staff costs, along with some admin costs as well as the cost of the 24-hour training that we ran before we cancelled the events. This led to an overall deficit of £11,866, which, given the circumstances, is an encouraging number and a reason to continue to praise God for his continued faithfulness. Our Bursary fund – a restricted fund – had a balance of £10,947 at the end of the year and was largely unchanged from the previous year.

The balance sheet shows a positive net worth of £123,491 and so Contagious continues to be in a strong financial position and more than able to meet fixed costs and venue deposits ready for the 2021 events. The receipts in advance represent those 2020 attendees who chose to hold their deposit across to the 2021 events. We also chose to carry some of the deposit we had paid for 2020 events across to the 2021 events, giving prepayments of £6,998. There was also a small amount of Gift Aid due at year end.

As planned, prior to the pandemic hitting, we expanded the team, and the staff team now comprises Nick Jackman (full time Director), Lisa Wheatley (part time PA to Director), Dudley Peacham (part time Operations Director), Amanda Owen (part time Safeguarding Co-ordinator), Jo Tinker (part time Finance Manager), Sally Jackman (part time Communications and Marketing Assistant) and Michael Tinker (part time Director of Children's Ministry).

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2021**

DECLARATION

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

Signed on behalf of the charity's trustees.

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28th February 2021

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2021 Totals £	2020 Totals
<u>Income (Note 3)</u>				
Voluntary Income	50,775	-	50,775	14,762
Investment Income	-	-	-	23
Incoming Resources from Charitable Activities	25,121	26	25,147	336,323
Total Income	<u>75,896</u>	<u>26</u>	<u>75,922</u>	<u>351,108</u>
 <u>Expenditure (Note 4)</u>				
Charitable Activities	87,788	-	87,788	358,964
Total Expenditure	<u>87,788</u>	<u>-</u>	<u>87,788</u>	<u>358,964</u>
	<u>(11,892)</u>		<u>(11,892)</u>	<u>7,856</u>
Gross Transfers Between Funds	-	-	-	-
Net Income/(Expenditure) and net movement in funds for the year	<u>(11,892)</u>	<u>26</u>	<u>(11,866)</u>	<u>(7,856)</u>
 <u>Reconciliation of Funds</u>				
Total Funds Brought Forward	<u>124,436</u>	<u>10,921</u>	<u>135,358</u>	<u>143,214</u>
Total Funds Carried Forward	<u>112,544</u>	<u>10,947</u>	<u>123,491</u>	<u>135,358</u>

Contagious Bible Ministries
Accounts for the year ended 28th February 2021

BALANCE SHEET

	Unrestricted Funds £	Restricted Funds £	2021 Totals £	2020 Totals £
<u>Fixed Assets (Note 5)</u>	1,259	-	1,259	-
Total Fixed Assets	1,259	-	1,259	-
 <u>Current Assets</u>				
Debtors (Note 6)	7,388	-	7,388	20,172
Cash At Bank and In Hand	116,230	10,947	127,177	165,184
Total Current Assets	123,618	10,947	<u>134,565</u>	<u>185,356</u>
 TOTAL ASSETS	 124,877	 10,947	 <u>135,824</u>	 <u>185,356</u>
 <u>Liabilities</u>				
Creditors: Amounts Falling Due Within One Year (Note 7)	12,333	-	<u>12,333</u>	<u>49,998</u>
Net Current Assets	111,285	10,947	<u>122,232</u>	<u>135,358</u>
TOTAL NET ASSETS	<u>112,544</u>	<u>10,947</u>	<u>123,491</u>	<u>135,358</u>
 The Funds of the Charity				
Restricted Funds (Note 8)	-	10,947	10,947	10,921
Unrestricted Funds	112,544	-	112,544	124,437
TOTAL FUNDS	<u>111,544</u>	<u>10,947</u>	<u>123,491</u>	<u>135,358</u>

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2021

NOTES TO THE ACCOUNTS

Note 1. Basis of Preparation

- 1.1 The accounts have been prepared in Accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102). Contagious Bible Ministries meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in relevant accounting policy note(s).
- 1.2 There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.
- 1.3 No changes have been made to accounts for previous years.

Note 2. Accounting Policies

This standard list of accounting policies has been applied by the charity.

Income

Recognition of income. These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to these resources, the trustees are virtually certain they will receive the resources and the monetary value can be measured with sufficient reliability.

Income with related expenditure. Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations. These are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts. Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual income and performance related grants. This is only included in the SOFA once the related goods and services have been delivered.

Gifts in kind. These are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as income when receivable.

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2021

Donated services and facilities. These are only included in income (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help. The value of any volunteer help is not included in the accounts but is described in the trustees' annual report.

Investment income. This is included in the accounts when receivable. Investment gains and losses. This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure

Governance costs. Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions. Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions. These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support costs. These include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

Tangible fixed assets for use by charity. Fixed assets purchased at a value in excess of £500 are capitalised in the accounts at cost and written off on a straight-line basis over a three year period.

2.1 Debtors

Trade debtors and other debtors are recognised at their settlement amount due after any discounts. Prepayments are valued at the amount prepaid net of any trade discount.

Contagious Bible Ministries

Notes to the accounts for the year ended 28^h February 2021

2.2 Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting 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 normally recognised at their settlement amount after allowing for any trade discounts due.

2.3 Going Concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Fund Accounting

Restricted funds are to be used for the specified purposes laid down by the donor.

Expenditure for those purposes is charged to the fund, together with a fair allocation of overhead and support costs

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objects of the charity

Contagious Bible Ministries
Notes to the accounts for the year ended 28th February 2021

	Unrestricted Funds £	Restricted Funds £	2021 Totals £	2020 Totals £
Note 3.				
Analysis of Income				
Voluntary Income				
Donations	50,175	26	50,201	14,375
Gift Aid	600	-	600	387
Investment Income				
Interest	10	-	10	23
Incoming resources from charitable activities				
Subscriptions	-	-	-	328,169
Services at events	-	-	-	6,130
Sales	-	-	-	1,292
DBS Checks	12	-	12	732
Grants – CJRS	25,099	-	25,099	-
	75,896	26	75,922	351,108

Contagious Bible Ministries

Notes to the accounts for the year ended 28th February 2021

Note 4.

Analysis of Expenditure

Charitable Activities

Accommodation	-	-	-	238,873
Activities	-	-	-	2,257
Services at events	-	-	-	8,213
Staff Costs	70,718	-	70,718	67,662
Office Admin Costs	6,792	-	6,792	21,224
Onsite Admin Costs	4,586	-	4,586	18,609
DBS Costs	49	-	49	949
Training Costs	4,115	-	4,115	-
Depreciation Charge	630	-	630	-
Networking Costs	290	-	290	-

Governance Costs

Professional fees	608	-	608	541
Sundry Items	-	-	336	336
Meetings	-	-	300	300
	87,788	-	87,788	358,964

	Unrestricted Funds	Restricted Funds	2021 Totals	2020 Totals
	£	£	£	£

Note 5.

Fixed Assets

IT Equipment	1,259	-	1,259	-
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Note 6.

Analysis of Debtors

Prepayments	6,998	-	6,998	20,172
HMRC Gift Aid	390	-	390	-

Note 7.

Analysis of Creditors

Receipts In Advance	12,333	-	12,333	49,239
Accrued Expenses	-	-	-	759
	12,333	-	12,333	49,998

Contagious Bible Ministries
Notes to the accounts for the year ended 28th February 2021

Note 8.

Analysis of Other Reserves

Bursary	-	10,947	10,947	10,921
		10,947	10,947	10,921

Note 9.

Analysis of Fixed Assets

	Fixtures & Fittings	Total	2019/20
Cost			
At Feb 2021	1,259	1,259	-
Additions	1,889	1,889	-
Depreciation			
At Feb 2021	1,259	1,259	-
Charge for year	630	630	-
Net Book Value at 28 Feb 2021	1,259	1,259	-

**Contagious Bible Ministries
Trustees' Annual Report
for the year ended 28th February 2021**

For the year ended 28th February 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and no notice has been deposited under section 476.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and preparing accounts which give a true and fair view of the state of affairs of the charity as at the year end and of its surplus for the year in accordance with the sections 393 and 394 and which otherwise comply with the requirements of the Companies Act 2006, so far as applicable to the Charity. The accounts have been prepared in accordance with the provisions of the Companies Act 2006 applicable to charities subject to the small companies' regime.

The trustees declare that they have approved the accounts above

Signed on behalf of the charity's trustees

Signature	Signature
Position	Position
Full Name	Full Name
Date	Date

Contagious Bible Ministries
Accounts for the year ended 28 February 2021
Independent Examiner's Report

To the Trustees of Contagious Bible Ministries

I report to the charity trustees on my examination of the accounts of the Company for the year ended 28 February 2021 set out on pages 10 to 17.

Responsibilities and Basis of Report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Report

I have completed my examination. I confirm that no material matters have come to my attention which give me cause to believe that:

- accounting records were not kept in accordance with section 386 of the 2006 Act; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Contagious Bible Ministries
Accounts for the year ended 28 February 2021
Independent Examiner's Report

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

Geoff Mann FCIE
Geoff Mann Limited

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Highworth Avenue
Cambridge
CB4 2BQ