

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	(11,892)	26	<u>(11,866)</u>	<u>(7,856)</u>
 <u>Reconciliation of Funds</u>				
Total Funds Brought Forward	124,436	10,921	135,358	143,214
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	Restricted	2021	2020
Funds	Funds	Totals	Totals
£	£	£	£

Note 5.

Fixed Assets

IT Equipment	1,259	-	1,259	-
--------------	-------	---	-------	---

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

Dee House
Highworth Avenue
Cambridge
CB4 2BQ