

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
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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.

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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

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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.

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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.

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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
Total Funds Carried Forward	<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).

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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