

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

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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 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

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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

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.

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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**

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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.

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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>

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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

Note 6.

Analysis of Debtors

	Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
Prepayments	17,702	-	17,702	14,827
HMRC Gift Aid	609	605	1,214	862
Debtors	-	-	-	815
	18,311	605	18,916	16,504

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for the year ended 28th February 2025

	Unrestricted Funds £	Restricted Funds £	2025 Totals £	2024 Totals £
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

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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).

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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.