

**THE KERUSSO TRUST**

**Charity Number: 1145560**  
**Charity Number: SC044848**  
**Company Number: SC413002**

**(A company limited by guarantee)**

**Report of the Trustees and Financial Statements**  
**for the year ended 31 December 2020**

**THE KERUSSO TRUST**  
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**Report of the Trustees for the Year Ended 31 December 2020**

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) second edition (October 2019).

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governance**

The Kerusso Trust is a charitable company limited by guarantee, incorporated on 12th December 2011. The company was established under a Memorandum of Association and is governed under its Articles of Association, which set out the objectives and powers of the charitable company. The Kerusso Trust was registered as a charity by the Charity Commission for England and Wales on 20th January 2012 and by the Office of the Scottish Charity Regulator (OSCR) on 7th May 2014.

**Recruitment and appointment of new trustees**

The directors of the company are the members and trustees of the charity for the purposes of charity law, and are known as the trustees. Under the requirements of the Memorandum and Articles of Association, all trustees except Jonathan Groves are elected to serve for a period of three years after which they must retire and, being eligible, may offer themselves for re-appointment. Appointment is made by a majority vote of the trustees. All trustees are required to subscribe to the Statement of Beliefs set out in the Schedule attached to the Articles of Association. The removal of a trustee, should it be necessary, is effected by a majority vote of the trustees.

Potential new trustees are generally already familiar with the work of the charity, having been involved in some way already. New trustees are nominated by an existing trustee, and appointed by a majority vote of the trustees. Once appointed, new trustees are instructed in their obligations, issued with copies of the governing documents, and documents from the Charity Commission and OSCR outlining the responsibilities of trustees and guidelines for charities working internationally. They are also familiarised with current issues, the financial position and future strategic plans of the organisation.

At the trustees meeting on 27<sup>th</sup> July 2020, Nigel Bowker and Ruth Groves were reappointed as trustees, and Carl Counsell was reappointed as Chairman of the Board. During the year, all trustees gave of their time voluntarily and received no benefit from the charity. Costs reclaimed from the charity by trustees are set out in the notes to the accounts.

**Organisational Structure and Decision Making**

The Board of Trustees formally met five times during the year. Between meetings they communicated by email, telephone, video conferencing and/or face-to-face discussion. The trustees collectively set strategy, and approve the initiation, continuation and termination of significant charitable initiatives.

The Board of Trustees give guidance and support to Jonathan Groves in his role as Mission Director. The Mission Director is the CEO to whom the Board of Trustees have delegated powers for the day-to-day decision-making and management of the charity. His responsibilities include strategic leadership and vision, operational management, prayer, publicity, finance, partner relationships and expenditure of resources. Ruth Groves also serves in an executive capacity, with responsibilities that include administration, safeguarding, coordination of prayer diaries and newsletters, press and volunteer relations and policy development. The Mission Director and other staff/volunteers are all ultimately accountable to the Board of Trustees. The trustees seek informal advice whenever necessary from a number of external volunteer advisors and other specialists, for whose contribution they express their thanks.

During the year, Jonathan Groves attended an online Stewardship trustees training workshop, and Ruth Groves attended an online Global Connections workshop '*Safeguarding in a Missional Context*'. Jonathan and Ruth attended the virtual European Leadership Forum, which gave training in organisational leadership, personal development and fundraising. They also attended the regular Scotland-Malawi Partnership COVID-19 update briefings by Zoom, which helped inform our response to the pandemic in Malawi through our partner J-Life Ministries.

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**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed, which includes the particular risks for an organisation working internationally. They seek to ensure appropriate controls are in place to provide reasonable assurance against fraud and error, and insurance is in place to protect assets and staff/volunteers. We believe that these safeguards, together with maintaining our cash reserves at the levels indicated in the Financial Review section, will provide sufficient resources in the event of adverse conditions occurring.

The COVID-19 pandemic has resulted in identification of additional risks: the trustees have reviewed and revised our planned activities in the UK and Malawi, and are continuing to monitor closely the impact of COVID-19 on our patterns of income and expenditure.

Managing risks in Safeguarding has remained a priority, mindful that our ongoing support of the Community Children's Bible Clubs in Malawi exposed us to such risks indirectly. We have sought to manage these risks through Ruth Groves attending the '*Safeguarding in a Missional Context*' online training, and by continued online engagement with our partners in Malawi despite being unable to visit Malawi in person this year.

**Fundraising**

The Kerusso Trust does not employ professional fundraisers. We have not sought to register with the Fundraising Regulator but comply with all the relevant sections of the Fundraising Regulator's Code of Fundraising Practice.

**OBJECTIVES AND ACTIVITIES**

**Objects**

The charity's purposes are set out in the company's Memorandum of Association:

The Charity's objects ("Objects") which are for the public benefit are for the advancement of the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in such parts of the United Kingdom or the world as the trustees may from time to time think fit and to fulfil such other purposes, and as ancillary thereto prevention and relief of poverty, advancement of education and prevention and relief of sickness, which are exclusively charitable according to the law of England and Wales and are connected with the work of the Charity.

**Activities**

The Kerusso Trust is a non-denominational Christian mission charity that seeks practically to advance the Christian faith, primarily through support of training and education activities in Malawi and by engaging directly with churches and individuals in the UK. In Malawi, we work as an enabling charity, through partnerships with Malawian Christian organisations whose leaders the trustees know personally. A key goal of the charity working in Malawi is to bring transformation to the material and spiritual lives of individuals and communities in rural areas.

In Malawi:

The core work of The Kerusso Trust is enabling the training and equipping of church leaders, village chiefs and young people to become disciples of Jesus Christ and servant leaders within their local church and community. Our primary focus is providing basic contextual Bible and ministry training programmes to equip 1000s of church leaders who have had no opportunity to attend any Bible College due to poverty. We also offer Bible-based training to community leaders (village chiefs) for their influential role in society, discipleship training to young people to help build up the future generation of church leaders, and youth-led community Bible clubs for children in some remote rural areas. We support a residential Training and Resource Centre near Blantyre, which has a theological library for pastors and church leaders to use. To multiply the benefits of training, we are mentoring some of the former trainees to become trainers of others. Finally, we operate a small student sponsorship programme that provides bursaries to enable girls to attend a Christian secondary school.

In the UK:

The Kerusso Trust seeks also to proclaim the Gospel and advance the Christian faith in the UK through preaching and teaching from the Bible and sharing about the work in Malawi. We aim to encourage Christian discipleship



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and mutual learning by building meaningful personal relationships between UK Christians and our partners in Malawi. We share news and information about the work in Malawi and provide opportunities for UK Christians to express their care and concern for the Church and people of Malawi by praying, giving financially to the work, and serving practically.

**Public Benefit**

In exercising their powers and duties, the trustees have had due regard for the public benefit guidance of the Charity Commission and OSCR. All the activities of the Trust are undertaken to further its charitable purposes for the public benefit. The trustees regularly review the activities of the charity. These reviews look at the successes and challenges experienced and the outcomes for the beneficiaries we are seeking to assist. These reviews also help us ensure our planned future activities bring charitable benefit and contribute positively to the aims and objectives set.

**Memberships**

The Kerusso Trust was a member of the following organisations in 2020:

- The Scotland Malawi Partnership ([www.scotland-malawipartnership.org](http://www.scotland-malawipartnership.org));
- Global Connections ([www.globalconnections.org.uk](http://www.globalconnections.org.uk)).

**ACHIEVEMENT AND PERFORMANCE**

**Achievements and Performance throughout the year**

The year began with activities in Malawi planned to continue delivering our core training programmes for church leaders, for youth and for children, and to launch a new training programme for village chiefs. Plans were in place for visits to Malawi by at least six UK volunteers, and a ministry visit to the UK by two of the Malawi team. In March 2020, the COVID-19 pandemic struck. Both countries faced extended lockdowns, constraints on church gatherings, and closures of schools to protect public health. The pandemic severely damaged the ability of our partner J-Life Ministries to deliver in-person training events between March and November. This posed particular challenges for the ministry in Malawi, where alternatives such as online learning are not practicable for most people in rural Malawi.

While the pandemic led to changes in the activities planned for 2020, sometimes at short notice during the year, our long-term vision of *'training 1000s to reach 100,000s for Christ in Malawi'* remained unaltered. We give thanks to God for all the resources we have received over the year, and all that has been made possible to achieve, as set out below:

**1) J-Life Malawi: Staff and Office**

Our Malawian partner J-Life is a non-denominational Christian leadership training and disciple-making organisation. During the year, The Kerusso Trust has grant funded:

- 100% employment costs of the Ministries Director, Rev Connex Ijalasi, and four other members of J-Life staff, 75% employment costs of the J-Life accountant and 10% employment costs of another staff member
- office consumables and equipment required to support our training programmes

**2) J-Life Malawi: COVID-19 Response**

The pandemic affected the work of The Kerusso Trust and its partner J-Life, forcing cancellation of in-person training programmes from mid-March until November. In response, The Kerusso Trust held a COVID-19 emergency response fundraising appeal that received over £15,000 – many thanks to all who contributed. We used this over the period April to October as follows:

- Held public COVID awareness campaigns using vehicle-mounted loudspeakers, visiting each area of the nearby Blantyre West Rural catchment area. Hosted 12 COVID awareness seminars with senior chiefs for each area. These included teaching about Coronavirus by local nurses, and advice on preventative measures such as social distancing, good handwashing techniques, sanitiser and wearing masks. Distributed 78 handwashing stations (buckets with taps and soap) to senior chiefs, for them to make available at funerals and other community gatherings.
- Hosted 15 COVID Awareness training seminars for pastors and church leaders, visiting every location where we have previously delivered 'Learn2Serve' training. Distributed 144 handwashing stations for churches to use at their services.

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**Report of the Trustees for the Year Ended 31 December 2020 continued**

- Distributed 324 handwashing stations to the 27 primary schools nearest to the locations where we hold our Community Children's Bible Clubs, and which most of the children attend.
- Distributed protective equipment for staff at Chimembe Health Centre in the rural catchment.
- Funded the making of 2,200 reusable facemasks, sewn by Rose Ijalasi and a group of local ladies, for distribution to J-Life staff, CCBC leaders, village chiefs, church leaders, people with HIV and the elderly and the most vulnerable in the community.
- Purchased a large marquee tent to serve as a semi-mobile outdoor training facility for core training activities in future.

**3) J-Life Malawi: Church Leader Training**

'Learn2Serve' is a non-denominational Biblical discipleship and leadership-training programme developed in a partnership between The Kerusso Trust and J-Life Malawi. Its vision is "to train and mobilize church leaders to build Christ's Kingdom and to serve others" working in rural areas with groups of 50-150 rural church leaders, both men and women.

Malawian pastors have important leadership roles in their local communities as well as their churches, yet over 90% have never attended any formal training. 'Learn2Serve' equips untrained rural church leaders with a basic set of Bible and ministry skills for use in their rural African context. It revolves around three key areas: Christian discipleship, servant leadership, and practical pastoral ministry including Biblical interpretation and preaching. The syllabus comprises four workshops each of five days' duration, with flexibility to adapt modules in response to local needs. Poverty is a major barrier preventing access to training, so we offer 'Learn2Serve' free of charge to participants at the point of delivery, with running costs kept to a minimum for the sustainability and scalability of the programme.

Due to COVID-19, we were only able to hold two of the core 'Learn2Serve' workshops, one in early March before the pandemic at Mdeka (level 2), and another in late November at Camp Bethel using the marquee tent for church leaders from nearby Sigerege village (level 2). We had to postpone all other church leader training events until 2021.

**4) J-Life Malawi: Community Leader Training**

'Learn2Serve4Chiefs' is a new training programme of four workshops each of three days duration, specifically tailored for village headmen and senior chiefs. It provides Bible-based training in Christian discipleship, servant leadership, community development, integrity and social justice. In November, the Kerusso Trust supported the inaugural 'Learn2Serve4Chiefs' workshop at Camp Bethel for the nearby township of Sigerege (level 1). We held this workshop in the marquee tent that was purchased to provide a COVID-safe training environment.

**5) J-Life Malawi: Youth Ministry**

The Kerusso Trust continues to work with Rev Anthony Masala (Youth Discipleship Coordinator) to realise our vision for youth discipleship and training. These are: youth outreach and evangelism, equipping pastors to disciple and mentor young people, and training young Christians as future church leaders through 'Youth Learn2Serve'. It was only in November that the J-Life team hosted the first 'Youth Learn2Serve' workshop of the year, in Luchenza (level 1). All other youth ministry events in 2020 were postponed.

**6) J-Life Malawi: Children's Ministry**

The Kerusso Trust has supported the Community Children's Bible Club (CCBC) programme since their launch in 2016. The CCBCs normally meet weekly from April to November each year, giving primary school children (aged 5-14 years) in rural villages an opportunity to hear the Good News of Jesus, and participate in Bible stories, singing, drama, activities and team games. They also encourage children to attend primary school and offer some pastoral care. We give thanks to God for the commitment of the 36 young leaders who willingly volunteer each week to make the clubs happen.

All schools in Malawi closed for five months from March 2020, as a precaution against COVID-19 transmission. The Community Children's Bible Club (CCBC) programme therefore only resumed from the end of August when schools restarted, running until the usual seasonal closure in November when the annual rains arrive.

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Although the season was short, the children returned eagerly to the CCBCs once it became possible to meet. As previously, over 1,000 children attended in total, each of the 14 clubs ranging in size from 50-200 children. As a precaution against COVID-19 transmission, the leaders wore facemasks, and they avoided games and activities that caused close physical contact between children. Social distancing was encouraged where possible. Normally, Donel Mchenga (Children's Ministry Coordinator) holds monthly training and feedback days at Camp Bethel, attended by all 36 of the CCBC leaders. During the pandemic, training of the leaders continued, but Donel only met with them in small, socially distanced groups in their village clusters.

**7) J-Life Malawi: Construction of the 'Camp Bethel' site**

Since 2015, The Kerusso Trust has funded construction of the infrastructure of the J-Life 'Camp Bethel' training site. Chimwemwe House (which contains offices, a training room and library), and eight houses for J-Life staff and their families have been built. The construction work has provided employment and apprenticeships for local men and women, enabling them better to support their families and send their children to school. We give thanks to God for the many testimonies of improved quality of life and Christian faith by the builders and labourers. 'Camp Bethel' sits on a steep mountain hillside, where the unmade access road regularly suffers damage from the annual rains. During the year, the Kerusso Trust funded installation of drainage and a permanent concrete surface for 100m of this road. The project will complete in 2021.

The Kerusso Trust has continued to support the operational running costs of The Kerusso Resource Centre library, although the facility has remained closed of necessity since March 2020. We are grateful to the Langham Partnership for their help in setting this up and ongoing annual library grant of theological books.

**8) J-Life Malawi: Imbwa Farm and Water Project**

The Kerusso Trust seeks to encourage and enable local sustainability of its ministry partners. The Imbwa Farm and Water Project was conceived as an initiative that on the one hand would bring clean drinking water, agricultural education, employment opportunities and Christian outreach to the remote Imbwa community, and on the other hand would serve as an income-generating farming project to partially support the core training ministries of our partner J-Life. Imbwa village is in a remote and undeveloped part of Blantyre West Rural, about 25km from 'Camp Bethel'. J-Life had previously purchased land here for this purpose. This community of subsistence farmers had no safe drinking water supply (the only source was contaminated river water 400m away), no medical facility within walking distance and no electricity supply. Under the guidance of J-Life, some local people had recently started a community primary school, as most children were not able to attend school.

After 18 months of fundraising by The Kerusso Trust, and project planning with our partner J-Life, we started construction of the facility in June 2020, and completed the work in December, to include:

- Drilling a 60m+ water borehole equipped with a solar powered submersible pump.
- Constructing a farm manager's house and office, with solar panels and water storage tanks for the project.
- Laid pipework to deliver water to the nearby 5-hectare Imbwa Farm site for irrigation of crops, and to the recently established community primary school to provide safe, potable water for the entire Imbwa community.
- Prepared ground and planted tomatoes and banana trees as a first phase of farm operations.

The Kerusso Trust plans to continue to journey with J-Life in the Imbwa project, to train and model sustainable farming practices in the community and to generate income locally for ministry. The Imbwa area lacks access to mains electricity, and few people could afford it even if it were available. During the year The Kerusso Trust entered into partnership with the charity CREATIVnergie through their 'Light for Life' project, to pilot use of sustainably-managed, solar powered rechargeable battery packs. These will offer mobile phone charging and home lighting for some of the church leaders and chiefs in the Imbwa area. The hardware is currently in production, for shipping to Malawi later in 2021.

**9) School Bursary Fund**

The Kerusso Trust operates a ring-fenced educational bursary fund through which supporters may sponsor a girl who would otherwise not be able to afford the fees, to attend a Christian secondary school. During the year, four girls were supported to attend Mitsidi Mission Secondary School near Blantyre. Unfortunately, the government had to close all schools in Malawi for substantial periods of the year due to COVID-19, but we supported them to attend as fully as was possible.

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**10) Academic Scholarships**

The Kerusso Trust has set aside a small sum for academic scholarships to assist key trainers of the 'Learn2Serve' programme to undertake degree level studies at a Malawian university. Two people received scholarships toward the cost of fees during the year.

**11) The Kerusso Trust visits to Malawi**

Jonathan Groves was able only to visit Malawi once at the start of the year. Thereafter, COVID-19 restrictions in both Malawi and the UK prevented international travel. For the majority of the year, he continued with planning, accountability and oversight of charitable resources by email, messaging, phone or video technology. Unfortunately, the pandemic forced cancellation of planned visits to Malawi by six Kerusso Trust volunteers. They would have served alongside the J-Life team in Bible teaching for church leaders, sports ministry with youth and/or community outreach initiatives. We thank them for their willingness to serve and hope they will be able to come in the future.

**12) The Kerusso Trust in the UK**

In addition to the ministry in Malawi, The Kerusso Trust seeks to build partnership relationships with churches and individuals in the UK, and to encourage their Christian discipleship through meaningful connections with the people and ministry in Malawi:

- With the UK in lockdown and church buildings closed, Jonathan Groves performed very few visits to churches in person. However, as churches increasingly moved their services online, a few opportunities to preach and share about the work in Malawi by Zoom or pre-recorded video opened up
- We have continued to send out a monthly email update and prayer diary to subscribers, providing informative daily prayer points in weekly themes. This information is also available by post and as a daily Facebook social media posting. The trustees thank Ruth Groves for faithfully compiling the prayer diary, and Dave and Sue Hall for postal distribution, social media uploads and transferring the prayer diary to audio format for a visually impaired supporter.
- In June, we introduced a monthly 'Live Link' meeting by Zoom, held on the second Monday evening of each month. This enabled UK supporters to interact directly with one or two members of the J-Life team as well as Jonathan and Ruth Groves. We also started a monthly morning 'Prayer Hour', where supporters across the UK could gather to pray for the work in Malawi, with topics based upon the prayer diary.

In late February, Praise Ijalasi (Relief and Development Co-ordinator at J-Life) arrived in the UK together with his wife Rose for a six-week visit as guests of The Kerusso Trust. The purpose of this was:

- To promote the vision of The Kerusso Trust and J-Life Ministries, and share about the challenges of poverty, hunger, lack of education, and vulnerability of women and girls in rural communities
- To interact directly with the trustees of the Kerusso Trust
- To preach and encourage discipleship and interest in global mission in UK churches
- To provide opportunities for supporters to hear first-hand about the work in Malawi
- To seek to develop new support relationships for the future

During the first three weeks, Praise and Rose participated as planned in over 20 meetings with churches and individuals in England and Scotland, alongside Jonathan Groves. However, as the pandemic took hold in the UK in mid-March, the trustees recognised the need to curtail the tour and seek to arrange their early return to Malawi. They endured a very uncertain three-day return journey home, followed by two weeks of self-isolation at Camp Bethel. We commend Praise and Rose for their faith and courage during this traumatic time. The trustees gratefully acknowledge the assistance of the Scotland Malawi Partnership in securing UK Entry Visas for the visit of Praise and Rose from Malawi.

**FINANCIAL REVIEW**

**Principal funding sources**

The Kerusso Trust generates income from two main sources: donations from personal and corporate supporters (£81,500 in 2020), and investment income (£22,672 in 2020) from leasing a residential property that was gifted to the charity when it was founded. The investment income funds governance, all operational and administrative costs, and some of the charitable expenditure. Donations were used 100% to finance our charitable activities in Malawi.



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**Investment policy and objectives**

The General Fund holds only a working current account balance. The Investment Policy applies to the Expendable Endowment Fund and is:

- 1) To maintain the rental property asset in good condition and use it to provide a regular source of General Fund income for the future;
- 2) To invest for growth without placing the capital under high levels of risk;
- 3) To follow an ethical investment policy that actively avoids causing harm to others, and where possible enhances the wellbeing of individuals or communities.

**Reserves policy**

The trustees have examined the Charity's requirements for reserves in the light of the main risks. The trustees aim to carry sufficient general unrestricted reserves in cash to meet the committed charitable activities for three months and to conduct normal levels of maintenance on its rental property. The trustees aim to retain sufficient non-property capital assets in the Expendable Endowment Fund to fund exceptional levels of maintenance on its rental property, and to underpin future operational growth and potential staffing needs as the charity continues to develop. The General Fund may temporarily borrow or permanently expend cash from the Endowment Fund to meet commitments. The trustees have not changed the Reserves Policy due to the COVID-19 pandemic.

**Financial Position**

The Kerusso Trust reported total income in 2020 of £107,884 (£110,097 in 2019). Total expenditure for the year was £115,433 (£72,579 in 2019) of which total charitable expenditure was £110,445 (£65,873 in 2019). Income in 2020 was at a similar level to 2019, despite the COVID-19 pandemic preventing face-to-face engagement with supporters from March onwards. A special COVID-19 response appeal raised £15,650. Expenditure in 2020 was significantly higher than in 2019. This was in part because in 2020 we distributed funds accumulated in 2019 for construction of the farm and borehole of the Imbwa Water Project.

The balance of cash in the main bank account at the end of 2020 was £22,434 of which £3,872 related to Restricted Funds and £18,562 related to the General Fund. (£45,606 at the end of 2019 all related to the General Fund). Cash in the Expendable Endowment Fund remained at £12,000. Taken together, these represent a healthy level of reserves to meet ongoing regular commitments to charitable activities. The value of the Expendable Endowment Fund investments increased by a modest £1,628 in 2020. A balance equivalent to £25,668 (in local currency) from 2020 grant payments remained unused in Malawi at the end of the year. This was higher than we would normally maintain as a working float at J-Life, due to ongoing risks of international payment failure by the TSB, and from cancellation of so many planned training activities in 2020 due to the pandemic. We have carried these unexpended funds forwards for use in 2021.

The largest charitable beneficiary in 2020 was J-Life Ministries in Malawi (£99,963). This total comprised:

- Setting up the Imbwa Water Project (£23,546)
- Construction work at the Camp Bethel training site (£15,727)
- Operational funding of our core training ministries (£8,877)
- Staff costs in Malawi (£28,229)
- Vehicle maintenance and other ministry costs (£10,069)
- COVID-19 emergency response in the local community and with church leaders more widely in Malawi (£13,515)

Our Educational Bursary Fund supported four girls to attend a Christian secondary school (£1,160), and academic scholarships provided partial support to assist for two members of the 'Learn 2 Serve' team to undertake degree level theological study (£971). Other charitable expenditure in the UK and Malawi, including Governance costs increased slightly compared with the previous year (£8,351).

Finally, the trustees wish to thank all churches and individuals who have supported the work of The Kerusso Trust through their interest, prayers and giving throughout the year. Particular thanks are due to our volunteers in the UK who have made cards for fundraising, distributed materials and, until COVID-19 intervened in March 2020, hosted Kerusso Trust meetings.

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**FUTURE PLANS**

The Kerusso Trust's charitable objective is to promote the Christian faith, primarily by support of training and education activities in Malawi. We achieve this by working with trusted partners in Malawi, and by engaging directly with churches and individuals in the UK. Although the COVID-19 pandemic has enforced changes to some of our activities, our overall aims remain the same. With continuing uncertainty over the impact of the pandemic in both Malawi and the UK, the trustees are aware of the need for flexibility and resilience in implementing future plans. We are looking to make the best possible use of technology for communication with our partners. We do not anticipate any trustees or volunteers will be able to visit Malawi until at least 2022 due to COVID-19 restrictions in both countries.

**The Kerusso Trust in Malawi (2021):**

Core Training Ministries

The core training programmes resumed in April 2021 as planned, since COVID-19 cases in Malawi declined over the first three months. However, the team are adopting additional safety precautions at in-person training events, including temperature checks, handwashing stations, sanitiser, facemasks, social distancing and pre-packaged food at lunchtime. These core ministry activities are:

- 'Learn2Serve', our flagship church leader-training programme of in-person workshops in rural areas, providing Bible-based training in servant leadership, discipleship and disciple making, interpreting and teaching the Bible, and practical pastoral ministry skills – specifically shaped for the rural context. The core workshops are supported by refresher days, marriage seminars and mentoring.
- 'Youth Learn2Serve', a related programme aiming to develop future church leaders, and reach young people with discipleship training.
- 'Learn2Serve4Chiefs' a Bible-centred training programme in servant leadership, community development, integrity and social justice for village chiefs and other community leaders.
- Community Children's Bible Clubs at 14 village locations reaching out to over 1,000 children, with training and mentoring for the 36 young adult leaders.
- Although few people in rural Malawi still have access to the internet, many have and use battery-powered radios, and Christian radio stations are popular. In 2021, we are adding 'Learn2Serve Radio' to this portfolio of core training ministries, with a pre-recorded weekly 30min broadcast on Trans World Radio. This is an exciting development in the face of the pandemic to make the full 'Learn2Serve' curriculum accessible over a two or three year period for church leaders nationwide.

Staff Support

- Continue to fund the employment costs of the Ministries Director, Rev Connex Ijalasi, and four other members of J-Life staff, 75% employment costs of the J-Life accountant and 10% employment costs of another staff member.

Other Projects

- Support infrastructure improvements to security at the 'Camp Bethel' site, following an attack by armed thieves in November 2020.
- Complete the final section of the 'Camp Bethel' access road improvement project, commenced in 2020
- Purchase a used 4x4 vehicle to replace the now unreliable Toyota Hilux for use by all the core training ministries.
- Continue working with J-Life to encourage sustainability in the Imbwa Farm and Water Project, helping it to generate income for J-Life Ministries and bring clean water, employment opportunities, and material and spiritual development to the Imbwa community.
- Continue to offer educational bursaries for girls to attend Christian secondary school.
- Continue to provide academic scholarships to help key 'Learn2Serve' trainers undertake degree level theological studies.

**The Kerusso Trust in the UK (2021):**

- Distribute monthly news updates and prayer diaries by email or post to subscribers, and on social media.
- Host by Zoom monthly 'Live Link' meetings to help supporters to engage directly with members of the team in Malawi, and 'Prayer Hour' events to enable collective prayer for the work in Malawi and the UK.

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- Jonathan Groves to visit churches in person or online to preach and share about the work in Malawi.
- Review the data protection, safeguarding and other key policies, and implement any necessary changes.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

SC413002 (Scotland)

**Registered Charity number**

1145560 (England & Wales)

SC044848 (Scotland)

**Registered office**

43 Kingswood Crescent  
Kingswells  
Aberdeen  
AB15 8TE

**Trustees**

Jonathan D Groves  
A Ruth Groves  
Carl E Counsell  
P Nigel Bowker  
Jonathan P Stephens  
Colin R Deddis

**Company Secretary**

Jonathan D Groves

**Primary Banker**

TSB plc

**Independent examiner**

Brian Miller CA  
94 Blenheim Place  
Aberdeen  
AB25 2DY

Approved by order of the board of trustees on 4 August 2021 and signed on its behalf by:



.....  
Dr J Groves - Trustee

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**Company limited by guarantee**

**Independent Examiners' Report to the Trustees of The Kerusso Trust**

I report on the financial statements of The Kerusso Trust for the year ended 31 December 2020 which are set out on pages 13 to 20.

**Respective responsibilities of trustees and examiner**

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of The Charities Accounts (Scotland) Regulations 2006 (the 2006 Accounts Regulations) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act and Sections 44(1)(c) of the Charities and Trustees Investment (Scotland) Act 2005 (the 2005 Act);
- follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- state whether particular matters have come to my attention.

**Basis of independent examiners' report**

My examination was carried out in accordance with the General Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

**Independent examiners' statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 386 and 387 of the Companies Act 2006 and Section 44(1)(a) of the 2005 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Companies Act 2006, Section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Brian Miller C.A.  
94 Blenheim Place  
Aberdeen  
AB25 2DY

10 August 2021



**THE KERUSSO TRUST**  
Company limited by guarantee

**Charity Number: 1145560/SC044848**  
**Company Number: SC413002**

**Statement of Financial Activities**  
**for the year ended 31 December 2020**

	Note	Restricted funds	Unrestricted funds	Endowment funds	2020 Total	2019 Total
		£	£	£	£	£
<b>Income and endowments from:</b>						
Donations and legacies		18,547	62,953	-	<b>81,500</b>	86,423
Charitable activities		-	32	-	<b>32</b>	88
Other trading activities	2	-	2,009	-	<b>2,009</b>	1,065
Investment income	3	-	22,672	1,671	<b>24,343</b>	22,521
<b>Total Income</b>		<b>18,547</b>	<b>87,666</b>	<b>1,671</b>	<b>107,884</b>	110,097
<b>Expenditure on:</b>						
Raising funds	4	-	4,988	-	<b>4,988</b>	6,706
<b>Charitable activities</b>						
Direct service provision		-	5,217	-	<b>5,217</b>	5,394
Grant funding of partners		14,675	86,185	-	<b>100,860</b>	55,560
Support costs		-	4,368	-	<b>4,368</b>	4,919
<b>Total Expenditure</b>		<b>14,675</b>	<b>100,758</b>	<b>-</b>	<b>115,433</b>	72,579
Net gains/(losses) on investments		-	-	(43)	<b>(43)</b>	53,675
<b>Net Income/(Expenditure)</b>		<b>3,872</b>	<b>(13,092)</b>	<b>1,628</b>	<b>(7,592)</b>	91,153
Transfers between funds		-	-	-	-	-
<b>Net Movement in Funds</b>		<b>3,872</b>	<b>(13,092)</b>	<b>1,628</b>	<b>(7,592)</b>	91,193
<b>Reconciliation of funds:</b>						
Total funds brought forward		-	48,959	762,237	<b>811,196</b>	720,004
<b>Total funds carried forward</b>		<b>3,872</b>	<b>35,867</b>	<b>763,865</b>	<b>803,604</b>	811,196

**Continuing Operations**

All income and expenditure has arisen from continuing activities.

**THE KERUSSO TRUST**  
Company limited by guarantee

**Charity Number: 1145560/SC044848**  
**Company Number: SC413002**

**Balance Sheet**  
**as at 31 December 2020**

	Note	Restricted funds £	Unrestricted funds £	Endowment funds £	2020 £	2019 £
<b>Fixed assets</b>						
Tangible assets	7	-	743	695,000	695,743	695,000
<b>Current assets</b>						
Stock		-	-	-	-	50
Debtors	8	-	17,439	-	17,439	4,778
Investments	9	-	-	56,865	56,865	55,237
Cash at bank and in hand		3,872	18,562	12,000	34,434	57,607
		<b>3,872</b>	<b>36,001</b>	<b>68,865</b>	<b>108,738</b>	117,672
Creditors - amounts falling due within one year	10	-	(877)	-	(877)	(1,476)
<b>Net current assets</b>		<b>3,872</b>	<b>35,124</b>	<b>68,865</b>	<b>107,861</b>	116,916
<b>Net assets</b>		<b>3,872</b>	<b>35,867</b>	<b>763,865</b>	<b>803,604</b>	811,196
<b>Funds</b>	12,13					
Restricted funds					3,782	-
Unrestricted funds					35,867	48,959
Endowment funds					763,865	762,237
<b>Total funds</b>					<b>803,604</b>	811,196

The directors' statements required by Sections 475 (2) and (3) are shown on the following page, which forms part of this Balance Sheet.

The notes on pages 14 to 20 form an integral part of these financial statements.

**THE KERUSSO TRUST**  
**Company limited by guarantee**


**Balance sheet continued**

**Directors' statements in accordance with Section 475 (2) and (3)**  
**for the year ended 31 December 2020**

In approving these accounts as directors of the company, we hereby confirm:

- (a) The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and the Small Companies and Groups (Accounts and Directors' Report) Regulations 2008.
- (b) That for the year stated above the company was entitled to the exemption from audit conferred by Section 477 of the Companies Act 2006 relating to small companies;
- (c) That the members have not required the company to obtain an audit of its financial statements for the year in question in accordance with Section 476; and
- (d) That we acknowledge our responsibilities for complying with the requirements of the Act in respect to accounting records and the preparation of financial statements.
  - 1.) Ensuring that the company keeps accounting records which comply with Section 386 and 387 of the Companies Act 2006; and
  - 2.) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit for the year then ended in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements were approved by the Board of Trustees on 4 August 2021 and signed on its behalf by:



.....  
Dr. J. Groves  
Trustee

**THE KERUSSO TRUST**  
**Company limited by guarantee**

**Notes to the financial statements**  
**for the year ended 31 December 2020**

**1. Basis of preparation and principal accounting policies**

**1.1 Basis of preparation of financial statements**

The Kerusso Trust is a charitable company, limited by guarantee, registered in Scotland. It is also registered as a charity by the Charity Commission for England and Wales and the Office of the Scottish Charity Regulator (OSCR). The registered numbers and address of the registered office can be found in the Report of the Trustees.

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been in accordance with Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Charities SORP (FRS 102) second edition – October 2019, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

**1.2 Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

**1.3 Expenditure**

Tangible Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

**1.4 Support Costs**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include governance costs. They are incurred directly in support of expenditure on the objects of the charity.

**1.5 Tangible Fixed Assets**

Depreciation is provided at a rate of 33% on cost to write off each asset over its estimated useful life.

**THE KERUSSO TRUST**  
Company limited by guarantee

**Notes to the financial statements**  
**for the year ended 31 December 2020 continued**

**1.6 Investment Property**

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in profit or loss.

**1.7 Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

**1.8 Debtors and Creditors**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**1.9 Taxation**

The charity is exempt from corporation tax on its charitable activities. Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

**1.10 Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**1.11 Ultimate Controlling Party**

The entity is controlled by the trustees.

**2 Other Trading Income**

	<b>Unrestricted Funds</b>	<b>Endowment Funds</b>	<b>2020 Total</b>	2019 Total
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fundraising activities	-	-	-	37
Trading income	2,009	-	<b>2,009</b>	1,028
	<b>2,009</b>	-	<b>2,009</b>	1,065

**3 Investment Income**

	<b>Unrestricted Funds</b>	<b>Endowment Funds</b>	<b>2020 Total</b>	2019 Total
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Rent received	22,300	-	<b>22,300</b>	22,200
Income from investments held	-	1,671	<b>1,671</b>	-
Deposit account interest	372	-	<b>372</b>	321
	<b>22,672</b>	<b>1,671</b>	<b>24,343</b>	22,521

**THE KERUSSO TRUST**  
Company limited by guarantee

**Notes to the financial statements**  
**for the year ended 31 December 2020 continued**

**4 Raising Funds**

	<b>Unrestricted Funds</b>	<b>Endowment Funds</b>	<b>2020 Total</b>	<b>2019 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Raising donations	45	-	<b>45</b>	44
Trading activities	708	-	<b>708</b>	452
Rent collection	1,588	-	<b>1,588</b>	1,598
Property maint. & insurance	2,647	-	<b>2,647</b>	4,612
	<b>4,988</b>	<b>-</b>	<b>4,988</b>	<b>6,706</b>

**5 Net Income/(Expenditure)**

Net income/(expenditure) is stated after charging/(crediting):

	<b>Unrestricted Funds</b>	<b>Endowment Funds</b>	<b>2020 Total</b>	<b>2019 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Depreciation on assets	371	-	<b>371</b>	-

**6 Trustees' Remuneration and Benefits**

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

**7 Tangible Fixed Assets**

	<b>Land and Buildings</b>	<b>Plant and Machinery</b>	<b>Totals</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>			
At 1 January 2020	695,000	3,048	698,048
Additions	-	1,114	1,114
Disposals	-	-	-
<b>As at 31 December 2020</b>	<b>695,000</b>	<b>4,162</b>	<b>699,162</b>
<b>Depreciation</b>			
At 1 January 2020	-	3,048	3,048
Disposals	-	-	-
Charge	-	371	371
<b>As at 31 December 2020</b>	<b>-</b>	<b>3,419</b>	<b>3,419</b>
<b>Net book value</b>			
<b>At 31 December 2020</b>	<b>695,000</b>	<b>743</b>	<b>695,743</b>
At 31 December 2019	695,000	-	695,000

**THE KERUSSO TRUST**  
Company limited by guarantee

**Notes to the financial statements**  
**for the year ended 31 December 2020 continued**

If the property had not been revalued it would have been included at historic cost of £439,051.

The property was valued on an open market basis on 31 December 2019 by Castles Estate Agents who buy and sell property in the locality of the investment property. No revaluation was carried out at 31 December 2020 as the Trustees do not consider that there is any material change in value.

	£
Valuation in 2019	45,000
Valuation in 2017	50,000
Valuation in 2016	25,000
Valuation in 2015	50,000
Valuation in 2014	50,000
Valuation in 2013	25,000
Valuation in 2012	10,949
Cost	439,051
	<b>695,000</b>

**8 Debtors and Prepaid Expenses**

	2020	2019
	£	£
Other debtors	1,783	761
Prepayments	15,656	4,017
	<b>17,439</b>	<b>4,778</b>

**9 Current Asset Investments**

	2020	2019
	£	£
Listed investments	<b>56,865</b>	55,237

Investments are stated at current market value.

**10 Creditors**

	2020	2019
	£	£
Accrued expenses	877	1,476
Other creditors	-	-
	<b>1,476</b>	<b>1,476</b>

**11 Related Party Disclosures**

Costs totalling £469 (2019: £552) spent in connection with the activities of the charity were reimbursed to trustee Dr J Groves during the period.

Costs totalling £101 (2019: £69) spent in connection with the activities of the charity were reimbursed to trustee Mrs A R Groves during the period.

**THE KERUSSO TRUST**  
Company limited by guarantee

**Notes to the financial statements**  
**for the year ended 31 December 2020 continued**

**12 Movement in Funds**

	At 01.01.20	Incoming Resources	Outgoing Resources	Gains & Losses	At 31.12.20
	£	£	£	£	£
<b>Restricted funds</b>					
COVID-19 response	-	14,316	(13,515)	-	801
Sports ministry	-	482	-	-	482
School bursary	-	2,649	(1,160)	-	1,489
Imbwa "Light for Life"	-	1,100	-	-	1,100
	-	18,547	(14,675)	-	3,872
<b>Unrestricted funds</b>					
General fund	48,959	87,666	(100,758)	-	35,867
<b>Endowment funds</b>					
Building	695,000	-	-	-	695,000
Other	67,237	1,671	-	(43)	68,865
	762,237	1,671	-	(43)	763,865
<b>Total Funds</b>	<b>811,196</b>	<b>107,884</b>	<b>(115,433)</b>	<b>(43)</b>	<b>803,604</b>

**13 Analysis of Net Assets Between Funds**

	Restricted Funds 2020	Unrestricted Funds 2020	Endowment Funds 2020	Total 2020
	£	£	£	£
Tangible Fixed Assets	-	743	695,000	695,743
Current Assets	3,872	36,001	68,865	108,738
Current Liabilities	-	(877)	-	(877)
<b>Net Assets At 31 Dec</b>	<b>3,872</b>	<b>35,867</b>	<b>763,865</b>	<b>803,604</b>

	Restricted Funds 2019	Unrestricted Funds 2019	Endowment Funds 2019	Total 2019
	£	£	£	£
Tangible Fixed Assets	-	-	695,000	695,000
Current Assets	-	50,435	67,237	117,672
Current Liabilities	-	(1,476)	-	(1,476)
<b>Net Assets At 31 Dec</b>	<b>-</b>	<b>48,959</b>	<b>762,237</b>	<b>811,196</b>



**THE KERUSSO TRUST**  
Company limited by guarantee

**Detailed Statement of Financial Activities for the Year Ended 31 December 2020**

	2020	2019
	£	£
<b>Income and Endowments</b>		
<b>Donations and legacies</b>		
Donations	73,879	80,586
Gift aid	7,621	5,837
	<u>81,500</u>	<u>86,423</u>
<b>Other trading activities</b>		
Fundraising events	-	37
Trading payments received	2,009	1,028
	<u>2,009</u>	<u>1,065</u>
<b>Investment income</b>		
Rents received	22,300	22,200
Other investment income received	1,671	-
Deposit account interest	372	321
	<u>24,343</u>	<u>22,521</u>
<b>Charitable activities</b>		
Primary purpose trading	32	88
<b>Total incoming resources</b>	<u><b>107,884</b></u>	<u><b>110,097</b></u>
<b>Expenditure</b>		
<b>Raising donations and legacies</b>		
Primary purpose trading costs	148	70
Raising donations costs	45	44
	<u>193</u>	<u>114</u>
<b>Other trading activities</b>		
Trading costs	560	382
<b>Investment management costs</b>		
Rent collection	1,588	1,598
Property maintenance	2,335	4,311
Property insurance	312	301
	<u>4,235</u>	<u>6,210</u>

This page is for information only and does not form part of the accounts.

**THE KERUSSO TRUST**  
Company limited by guarantee

**Detailed Statement of Financial Activities for the Year Ended 31 December 2020 (continued)**

	<b>2020</b>	2019
	<b>£</b>	£
<b>Charitable activities</b>		
J-Life (Training – Church Leader)	2,250	12,179
J-Life (Training – Youth)	500	1,000
J-Life (Training – Chiefs)	1,000	-
J-Life (Children's Outreach)	5,127	4,050
J-Life (Staff)	28,229	14,220
J-Life (Intern Programme)	-	680
J-Life (Community – Emergency Flood Relief)	-	7,723
J-Life (Community – Imbwa Project)	23,546	100
J-Life (Community - Other)	1,750	220
J-Life (COVID-19 Response)	13,515	-
J-Life (Construction – Capital)	15,727	9,370
J-Life (Vehicles)	3,596	1,450
J-Life (Bibles)	150	-
J-Life (Other)	4,573	1,851
Wingate Girls School	-	5,060
Secondary School Bursaries for Girls	1,160	393
Academic Scholarships	971	485
Gifts to Individuals in Malawi	50	50
Gifts to other Organisations in Malawi	3	8
UK Ministry	4,185	2,341
UK Office Costs	3,111	3,462
Equipment - Depreciation	371	-
	<hr/> 109,814	<hr/> 64,642
<b>Governance costs</b>		
Independent examiners fee	600	1,200
Legal fees	31	31
	<hr/> 631	<hr/> 1,231
<b>Total charitable resources expended</b>	<hr/> <b>110,445</b>	<hr/> <b>65,873</b>
<b>Total resources expended</b>	<hr/> <b>115,433</b>	<hr/> <b>72,579</b>
<b>Net income</b>	<hr/> <b>(7,549)</b>	<hr/> <b>37,518</b>

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