

Company Number 2796412

The Christadelphian Bible Mission

Annual Report and Account

2020

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

If ever we needed to be reminded that the Lord God rules in the Kingdom of men, then the year 2020 was that year. With all the careful planning and budgeting that had been done in 2019 (of course God willing) in fact very little of that actually took place due to the Covid19 pandemic that struck the world.

So far only a small number of our brothers and sisters to our knowledge have suffered with this virus; most of these occurring in East Europe. For reasons that we can only speculate on, we are pleased to report that in God's mercy Covid19 has so far not ravaged Africa in the way that it has done in Europe.

It was the year when we were guided to think differently. A few overseas visits did take place in January and February, but from then on, we were forced to be creative. In most cases this has had some very beneficial results. In many cases our brothers and sisters in other countries have responded by taking a larger role in the leadership and guidance of their countries. The Gospel has continued to be preached and there are numerous examples of baptisms taking place, particularly in Africa. With travel being limited we have been experimenting with the use of smart projectors being sent abroad. Local brothers are then using these with video presentations sent from the UK via our cbmmmedia.org project. Many countries have actually had more fellowship than in previous years with extensive usage of zoom to hold remote, but more regular Breaking of Bread services.

Although our spend on travel has been minimal, the need for more welfare funding has occurred. Covid19 has caused many of our brothers and sisters to lose their employment. Support has been provided. The year also finished with poor harvests in East Africa, particularly Mozambique, and again support has been provided.

One of the signs of the times in Luke 21 is that of pestilences alongside those of famine and war. In this sick, restless world we pray that 2021 will be the year that our Lord returns. Until he comes, we do not know how much more chaos will occur in this world; However, we pray that by God's grace we can continue to work together as brothers and sisters across Europe and Africa to encourage each other until he returns.

Mark Basten

CBM and Covid19

Whilst this report contains information from the various areas which are looked after by C.B.M (UK) it does not contain the usual detail of visits made to C.B.M. areas. This is largely because very few visits took place during 2020. This was an inevitable result of the Covid19 pandemic. For a Mission organisation not to have mission visits must be very unusual and would have been unthinkable at one time. However apart from a few visits in the early part of the year it was not possible to go to see brothers and sisters and contacts in distant lands, not just because of all the regulations, but also because it would have been unwise to risk taking the virus to others. It seems unlikely that visits will be able to resume on a wider scale until the latter part of 2021.

The year has not been without positive outcomes however, for much use has been made of modern technology in many territories, so that isolated members are able to have contact with others on a much more regular basis. There have been Breaking of Bread meetings and Bible Study and Reading Groups using one or other of the platforms available, and the inevitable and necessary committee work needed to facilitate such activity has also been made so much easier by such meetings. Welfare has played a large role but demands on the Welfare Fund have not been as large as were at one time expected.

CBM Council seeks the continuing prayers of the brotherhood for those who we are for the moment unable to visit. The rest of this report gives the detail by country.

WEST AFRICA

There is nothing to report for either Angola or the Benin Republic.

Burundi

There were no lockdowns or restrictions for Memorial meetings, but each ecclesia took strict measures to provide water and soap for the washing of hands prior to breaking bread and drinking wine. The government still wants to see Associations and Religious Organisation contributing to the progress of the country. Preaching activities are going well in Bukinyama, Musasa, Kavumu, Gitega, Giterani, Kirundo, and established ecclesias in the country. New outreach activities are being launched - Burundian brothers have been encouraged to get more involved in reaching out to native Burundians; and a WhatsApp group has enabled more to be done locally – teaching activities with daily Bible reading and discussion, and with the spread of news and the exchange of ideas with other ecclesias. The Christadelphian Instructor, a booklet on The Devil and some other important teachings have been translated into Burundian languages; and the Burundian hymn book is still work in progress.

Cameroon

The internal conflict that has been troubling Cameroon since it flared up into strikes, sporadic violence, and displacement of sections of the population has sadly continued during 2020 with little sign of improvement. Inevitably along with Covid19 pandemic there have been widespread detrimental effects to ecclesial activity. There have been cases of brethren being kidnapped then released, and at least one brother and sister have lost their lives as a direct result of the conflict. However not all the news is negative, and we have been blessed by our heavenly Father in many ways.

Just under half of the ecclesias continue to operate, and there have been fraternal gatherings at Benakuma, Tole, Buea and Bonaberi, and also a Sisters' class. The event at Benakuma attracted over 300 Brothers and Sisters and interested friends, and a similar event is planned for January 2021. We anticipate several baptisms to result from these efforts. There have been 15 baptisms overall and again we anticipate more in the near future because we know that several candidates have been unable to attend due to violence in their immediate area.

One way in which we have been able to support has been by sending Bibles, Bible reading planners, and Bible literature. In the Benakuma area the four local ecclesias have established a system by which speakers and teachers move around the other ecclesias in the area to provide greater variety in input and fellowship.

D R Congo – East/West

Brethren from Kinshasa were able to go to places that were originally on the schedule for the annual visit from the UK, including short visits to Kwilu-Ngongo and Matadi in the west, and a much longer visit to Goma and Bukavu in the east. During those visits a total of 21 baptisms took place. Veronica buckets and digital thermometers were widely purchased – in some areas they were specifically required by the local authorities as a condition for ecclesial meetings continuing.

D R Congo - South/East

The spread of the truth has progressed well despite local officials reinforcing health and preventive measures. All ecclesias were supplied with water and soap to use prior to memorial services, but there was difficulty in sourcing thermometers. Preaching initiatives (similar to those in Burundi) have been introduced. Local brethren visited the Ubwari area along the shore of Lake Tanganyika – to Katete, Nguma, Muji Mwema, Sebele, Mirimba, Ngaji, Kitalamu, Kavimba, Kamanyola, Nsange, Fizi, and Baraka; and with the launch of the Kamkolobondo ecclesia it is anticipated that the truth will flourish in the Kalemie area as well. More Swahili booklets, leaflets and hymns books will be required to help advance the truth in Kalemie and the Fizi area, and Kazimia needs frequent visits to strengthen the work.

Ghana

The Accra and Cape Coast ecclesias were unable to meet regularly as the school buildings that they rented were closed to them. There is an obvious need to find a solution. Restrictions also made it difficult for Bro. Thomas Ampadu to visit other ecclesias to encourage them. The situation in Subri needs to be clarified when visits are permitted. On the

positive side, Bro. Thomas has been able to join with both the Lapworth and Teignmouth ecclesias by way of Zoom to join in the breaking of bread service. It is a pity that more cannot do this.

Guinea

The Lord's work has continued to prosper, particularly in the forest region, where a programme of sustained preaching activity in villages close to N'Zerekore has borne much fruit with 23 baptisms. These happily coincided with a visit from UK during the first quarter of the year. Since then, an important local initiative has led to the formation of a preaching team, set up on the back of a training programme to enable younger members to be involved and take responsibility for the work. Some elderly members, who have lived for many years in the refugee camp at Laine, have now returned to Liberia, and we pray that they will have taken the gospel back home with them. The news from Guinea's capital, Conakry is less positive. This area has faced much unrest during the year due to acrimonious presidential elections and subsequent violence. Members have feared for their safety, and regular meetings near to the capital, have not always been possible.

Ivory Coast

Political unrest surrounding the presidential election, challenging economic conditions resulting in very high rates of unemployment in Abidjan, a sister robbed of all of her few possessions at gun point and a serious sewage spillage in the area around the meeting room are a few of the difficulties that have confronted this small ecclesia. The latter is gradually being resolved and the political unrest has died down, but making ends meet is an ongoing problem. Thankfully, Bro. Maximus Mensah reports that all the members are well and some join with him on Zoom to share the breaking of bread with the Lapworth ecclesia.

Liberia

A visit from UK in January supported 7 of the 10 ecclesias, and 11 good confessions of faith were witnessed. Outreach work undertaken by members of Sanniquellie ecclesia resulted in further baptisms at the village of Dulay, close to the border with Ivory Coast. And, in Bong county the Gbarnga ecclesia supported the members of Jorpolu with regular visits, and an organised preaching programme. We witnessed the baptism of the first sister at Jorpolu. The response at Buchanan was similarly encouraging with two baptisms and the prospect of a further increase. During the winter visit, quantities of the anti-malarial drug Profrantrine, were distributed to the ecclesias.

Nigeria

With the assistance of former members now in Canada, the Lagos Ecclesia operated Zoom meetings for 6 months in 2020, providing a service to others in Nigeria and further afield who had access to the technology to join when unable to meet locally. The ecclesia benefited from exhortations and studies provided by many brethren from around the world.

Preaching continued across the Country. In the East a substantial impact was made through the use of preaching through broadcast addresses on the radio. In particular use of a new station in the Enugu area generated large numbers of contacts. A minibus, with the principal purpose of providing transport for preaching work arrived and was put into service in the latter part of the year. Baptisms from more traditional preaching initiatives were reported at Benin City and Akure.

A number of leading Brethren have suffered from poor health and we were sorry to hear of the falling asleep of Brother Tony Coker, the long-serving Recording Brother of Kaduna during the early part of the year.

Rwanda

We did not manage to visit Bro Omari and contacts in Gisenyi, although he is still committed to establishing an ecclesia in his area. There are 3 contacts in Kigali who are still taking some Swahili lesson assisted by local brethren from Burundi, and the group of students taught by Bro Omar.

Sierra Leone

Preaching continued subject to local restrictions; and in November after sustained twice weekly efforts, 31 baptisms took place in the Bo ecclesial hall for a newly formed sub ecclesia at Gerihun; and in the Eastern provinces over 130 candidates were hoping to be interviewed before the end of the year.

Two new ecclesias were established in the East of the country; and two additional preaching areas were opened up - in the north east at Kono (made famous by the film Blood Diamond) and in the North West at Makini (a very large iron-ore mining town).

St Helena & Ascension Island

For 16 years a small team have made occasional visits, and worked hard to encourage 'The Saints' (that is what the islanders are called) ... but sadly none have shared the desire to join us 'as Saints in Christ'

So, due to lack of response from the islanders, and Bro David Leigh's need to step down as Linkman ... it was decided to suspend preaching activity on the islands at the year-end – unless our Lord re-directs us.

The Gambia & Senegal

Early in the Spring of a challenging year the brethren and sisters were encouraged by a brother and sister who were on holiday from the UK; and before taking an earlier than intended flight home they were able to share the daily readings at Latri Kunda and lead Bible weekend studies in Farafenni ... but subsequently preaching activity there has been curtailed by lockdowns and by the physical restrictions experienced by the Recording brother after suffering a stroke. Sadly, a sister in Basse fell asleep in Christ ... but happily a young sister at Latri Kunda has frequently secured a mobile phone link to benefit from study sessions with the Newcastle UK ecclesia.

Michael Green.

EAST AFRICA

Egypt

Correspondence continued with a keen contact and the 40-lesson course was completed by April. A request for baptism followed but the actual baptism must wait until a visit is possible. The contact is translating the teaching material we send him and sending it on to a group of 8 others in war torn Yemen. This is seed going into ground we cannot see, but we pray that much fruit will result.

Ethiopia

An early visit was achieved before Covid19 put a stop to all travelling. All of the groups of brothers were visited with the exception of Nekemte. However, several members from Nekemte were able to travel and meet with the visitors. The effect of cancelled visits is shown in declining ecclesial activity. In one place this has led to members joining other churches. To some extent the 2020 visit slowed this decline but only briefly.

The highlight of the year was a baptism in Jimma; since then, our new brother has started preaching in an area where we had not previously had a presence. Electronic links to UK ecclesial meetings have been implemented in the second half of the year but not all can benefit from this. We pray that the Lord of the harvest will watch over this part of His vineyard.

Kenya

Despite the additional challenges in daily life reports, our brothers and sisters continue to witness to the gospel both at home and also abroad. Memorial services have been resumed and even some Bible Schools, sisters' camps and Youth camps have taken place. Baptisms continue to bless and grow the ecclesias and these are communicated now by the Area Elders directly to the Christadelphian office in the UK. The Kenya Committee now comprises 16 Area Elders, having overseen the introduction of an eighth Area, North Rift Valley. This reflects the continuing development of the country to manage its own affairs both practically and spiritually. There are 3,000 members across 127 ecclesias and

a Sunday School membership of over 4,000 scholars. Some of the Kenya Committee represented the country at one of the CBM Publicity Zoom calls in September. This proved helpful and the facility was trialled as a means of communication between the link team and the Kenya Committee in December.

Madagascar

We still only have 1 sister with whom we are in contact via email and trying to encourage her to join our Zoom breaking of Bread meeting in French. We now only have one brother in Mayotte, whom we are continuing to assist as all the other brothers have been moved to France. They now hold a weekly breaking of bread meetings, together with brothers and sisters in France, Belgium and UK. French exhortations are distributed and access to media via www.cbmmmedia.org and www.bibleuganda.com help with exhortations, first principles and Bible studies.

Malawi

There are about 8,700 members in 177 ecclesias, and it is pleasing to report about 280 baptisms during the year.

Sadly, the year began again with a need to support brothers and sisters affected by flooding in the southern areas of the country. The environmental issues felt across the globe continue to impact those whose livelihoods depend on subsistence farming, and this is a large percentage of our members. Covid19 has also impacted the country, but at the end of April the Malawi Supreme Court upheld an injunction against the Malawian Government's plan to enforce a national 21-day lockdown, concluding that the government had not made enough provision to stop poor people going hungry. Official figures report nearly 12,000 cases of coronavirus, half of which are active, and 300 deaths. Thankfully so far, we have yet to hear of any brothers and sisters who have become seriously ill because of the virus. The economic effect, however, is being felt by many, especially in urban areas.

As no national lockdowns were enforced most ecclesias continued to meet, having received advice on best-practice from the CBM Office at Chinamwali. We continued to receive news that baptisms were still able to take place in certain parts, and these have been regularly shared through the Christadelphian Magazine. However, other regional preaching campaigns, and some of the Areas Elders Meetings were postponed to avoid unnecessary risks associated with wider travel. Work on translating CBM materials into Chichewa is ongoing, and we are hoping to explore the option of the Malawians becoming more involved in correspondence teaching. A programme of mosquito net provision has begun to be rolled-out in the latter half of the year to support those members who have not been able to purchase their own nets.

Mauritius

Mauritius has suffered significantly from the Covid19 pandemic. As an island, with a reasonably advanced Public Health system, it was able to rapidly close its borders to visitors and initiate a strict population lockdown, resulting in just 500 identified cases and 10 recorded deaths. This lockdown is still in place with visitors being required to stay in Government approved hotels for a period of 14 days on arrival into the country. The ecclesia was still able to preach the gospel through the use of live internet streaming. Sadly, in August Bro. Lindsay Plasson, was drowned whilst the tug he was working on was assisting in a clean-up operation.

Mozambique

The year started with over 18,000 brothers and sisters meeting in 538 ecclesias. Meetings very soon became impossible as the Covid19 epidemic took hold. All teaching for baptism was also limited as the Mozambique authorities had declared a state of emergency and meetings were halted and travel was severely restricted, these restrictions did prevent any widespread infection. Nationally about 18,000 were infected with 143 deaths, as far as we know no brothers and sisters have been infected. Brothers and sisters have continued meeting in homes. Although preaching and campaigning has come to a standstill, work has been progressing on a Web Site to make the truth available in Portuguese to those who can access it, and through Radio Broadcasts which have been very successful in arousing interest. In order to be able to meet again the authorities have insisted on temperature thermometers, a water supply for washing and only 50 % capacity in meetings, as well as the usual masks, spacing and hand washing etc. CBM has supplied money for the thermometers and Veronica buckets. The Secretary confirmed that most meetings then recommenced. The planned programme for providing new ecclesial buildings, new roofs, ecclesial signs, also had to be delayed but recommenced towards the end of the year. Agape in Action provided funds for 29 wells to ensure clean

water. A serious famine was declared in the provinces of Tete, Sofala and Manica due to poor rainfall. This affected 5,800 brothers and sisters and 3,500 children and CBM Welfare contributed funds for food. The Government distributed mosquito nets to all families in order to reduce the effect of Malaria. We would like to thank all those brothers and sisters who have contributed to help the work in Mozambique through their collections and through Project Aid for Bibles and Hymn books, teaching notes, furniture, signs and wells. Their contributions have been so gratefully received by the brothers and sisters there.

Seychelles

Covid19 has had a considerable effect; not because the island was severely affected by the spread of the disease, but because tourism dried up. So many hotels laid off staff. This included one of our brethren, a Filipino brother has had to return home; and a sister whose work consisted of creating island crafts for sale. Correspondence to the island was also badly affected, with letters posted in the UK in March not arriving until October! But our brothers and sisters have been well blessed having avoided illness.

South Sudan

There was a single trip to Juba in January by Uganda brothers, during which 3 sisters were baptised. One brother died during the year, so there are now 46 brothers and sisters in Juba. The Covid19 crisis meant that prices increased and life became harder. Some aid was sent during the year. Attempts have been made to keep in contact via WhatsApp, but connections are poor. One brother was taught to teach the truth to new contacts. The ecclesia in the Pagirinya refugee camp (north Uganda) has had a difficult time. External funding was reduced during the year and men have travelled outside the camp looking for an income. There were few mature brothers initially and these have reduced, so that the ecclesia struggles to maintain a regular breaking of bread. Where other churches provide food and school clothing, this provides a temptation for some of our members. Both groups at Juba and Pagirinya need our prayers.

Tanzania

There was only one visit during the year, involving visitors from UK and Uganda. The first part of the visit concentrated on continuing with the CBM Trustees information gathering in the west, visiting our brothers and sisters in the refugee camps and assessing their conditions. The second week was spent at the youth camp at Ifakara. We have continued to implement the recommendations made during the CBM trustees' visit in 2017, one of which was the attempted recovery of CBM halls that were being misused – 2 were unfortunately sold without reference to CBM (UK) and as a result replacement land was purchased, causing more governance concerns. The building accommodation at Ifakara that was improved has been a great success and accommodated the youth at the camp. We will continue to further implement the CBM trustees' recommendations into the new year, with ongoing focus on training and development.

Uganda

Covid19 has dominated our activities in Uganda as an extract from one of the Ugandan elders recently stated: *"Greetings in the name of our Lord Jesus Christ amen, we are so grateful we brothers and sisters of Eastern South to hear that GOD is still with you all, God is doing good work in this hard situation of covid-19, we pray that we are to win because God is with us. Thanks to you and our country secretary we received our Q4 which was good work of our country secretary being trusted. We also appreciate you for the work of getting as temperature gun in our area we cannot forget to say thanks to our country secretary is the one who brought to us. I appreciate the good work of our area secretary for encouraging our fellow brothers and sisters in this hard situation of covid-19 for keeping distance, washing hands and wearing masks."* There was only one privately sponsored visit to Uganda during the year. The annual Youth camp, sisters' workshops and elders' workshops took place before travel restrictions were introduced. Bibles continue to be supplied and the more developed areas assisted in supporting preaching in other areas, including in South Sudan and in Tanzania. There are now 109 ecclesias, with 32 permanent properties and 46 temporary ones. All building was suspended because of Covid19 however, emergency repairs took place. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and CMaD has again supported water projects. Water harvesting projects are supported via cycle ride sponsorships. There are now 1410 brothers and sisters, with 2,380 in total baptised since 1986, with approximately 20 baptised during 2020. The brothers and sisters are encouraged to seek out the "lost sheep". There are just 6 students actively corresponding with tutors in UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase. There have been various

natural disasters that have required welfare help, aiding our brothers and sisters to recover from the severe rain that has again affected large parts of East Africa.

Zambia

Visits were carried out by the Zambia Committee who have encouraged ecclesias, and contacts and carried out a number of interviews, this has meant that the number of brothers and sisters has grown by around 25. This is really good news, and it is encouraging to see that despite the difficulties, the Brotherhood has come together (safely) and grown spiritually. The correspondence course in local languages continues to thrive and to bring people to a knowledge of the gospel. We pray that all of this good work may continue, and that 2021 brings the return of the Lord

Zimbabwe

It was a difficult year for the brotherhood with various lockdowns in the country. There were no fellowship gatherings and long periods without ecclesial meetings. Online Breaking of Bread meetings started in April and continued for several months, but not many were able to participate due to poor connectivity in many areas. Providing baptismal interviews has been frustrating due to the travel restrictions and some are still waiting, so there were only four baptisms. The Zimbabwe Christadelphian WhatsApp site provided spiritual food several times a week, but many members do not have smart phones and were totally isolated for much of the year.

Zoom meetings with the countrywide elders were difficult as some areas have poor signals however most of the committee members assembled in Bulawayo at the end of the year, some having made enormous journeys. There were many welfare requests resulting from crop failures. In December Cyclone Chalane threatened to cause massive flooding and huge wind damage on a par with Cyclone Idai in 2019, but prayers were answered and its effects were minimal.

John Mathias

BKRU

Visits to **Belarus, Russia, Kazakhstan and Ukraine** take place usually outside of the winter months, since travelling around at those times of year can be very difficult. This means that visits would normally start no earlier than March and finish by late October/early November. As a result of this, the Covid19 pandemic had the effect of completely upending all plans for visits to these countries during 2020, such that none were able to take place.

Out of adversity have come some benefits, however, as brothers and sisters with access to some technology were motivated by the Covid19 restrictions on movement and meeting up to start meeting others on zoom. A small meeting, created by Russians living in Montenegro was supported by CBM to have a paid-for zoom account and invitations were sent to all brothers and sisters across the Russian-speaking countries, asking if they would like to join in regular breaking of bread meetings online. This practice has continued every week since it got underway in the spring of 2020 and has been added to by mid-week readings sessions and occasional lectures online. In the absence of visits from the UK to these 4 countries, therefore, an online community spreading from South Belarus right across to Siberia and Kazakhstan has sprung up, providing much-needed fellowship and support in difficult times.

In addition to this activity, the ecclesia in Siberia met online each week for a number of months, and individuals have also tuned into UK meetings throughout the year. Kazakh brothers and sisters have also been able to meet online together in small numbers too.

With God's blessing we hope to be able to make visits once again later in 2021, especially to see those who have not had the option of joining others on the internet during 2020, and so have been cut off from all but postal or telephone contact.

Mark Whittaker

NORTH AND WEST EUROPE

Czech Republic

Whilst the country fared well during the initial outbreak in the Spring, things were a lot worse in the later part of the year, with the Czech Republic being one of the most affected places in Europe. However, this enabled us to start monthly breaking of bread services online, with the thought, why have we not done this before! Whilst around half of our members were able to attend online, some of our older sisters without the required technology were left isolated for more than 12 months but were very much in our prayers. We also started an online Bible Reading Group which attracted a good attendance of around half a dozen contacts and brothers and sisters.

Denmark

It has been good to be in close contact with the community in Denmark via text/WhatsApp, video calls and Zoom. In addition, the Denmark community has had the benefit of being able to join in with ecclesial services via Zoom and as a result to make closer ties with brothers and sisters in the wider community. We look forward to encouraging this during 2021 and to visiting again when that becomes possible during the year, God willing.

France.

After several years of low-scale activity, the tempo has picked up. In 2019 we reported on the baptism of 2 Iranians (husband and wife), who subsequently left France (the sister to Canada, the brother, back to Iran, still waiting for the opportunity to rejoin his wife). In 2020 a further 2 Iranians were baptised, this time via Zoom, with over 50 'attending'. One of them is currently studying in Belgium, but both have become long-distance members of West Birmingham ecclesia where there is already a significant Iranian membership. During the course of the year, we became aware of the presence of some refugees from the Democratic Republic of Congo who had been granted asylum in France. For their benefit a weekly bi-lingual Breaking of Bread was started on Zoom, and there are now between 20 and 30 from across France, Belgium and the UK regularly attending., This includes up to 4 of these Congolese brethren. The occasional visits to our elderly Sister Suzanne Faihy have inevitably not happened recently, but happily she is now able to join the Breaking of Bread meetings by Zoom.

Malta

Last year the decision was taken to meet in homes rather than renting a meeting room. Largely this has not happened, and meetings have been via Zoom, and these have been supported by some of those who have visited the island. The members have largely benefitted from online meetings, as some were not able to attend physical meetings, and a laptop has been provided to one couple to enable them to join in.

Malta Facebook site and a new website were launched during the year. These are publicised in various ways including posters in buses. The Google website truth4malta is also still in use and contains copies of all of the Maltese literature, and links to thisisyourbible.com. "Glad Tidings" magazines continue to be sent to Doctors Surgeries and libraries. This is an ongoing witness with local brothers taking a copy to anywhere where there is a waiting room. Leaflets distribution was suspended due to Covid19.

Norway

A short visit to see two sisters in the Oslo area took place in January. Two further visits booked for the first half of 2020 had to be cancelled because of Covid19. Although no visits to Norway have taken place since the pandemic began, contact with our three isolated sisters has been maintained, one of whom is currently living in the UK. The Norwegian website continues to attract an average of 300 hits per month.

Poland

Two of our community of Polish brothers and sisters were afflicted with Covid19, fortunately without any long-term effect so far thanks be to God. It turns out that Covid19 has had an unexpected benefit for our brothers and sisters. We were forced to confront technology and use it for our meetings! It was so successful that instead of having two face to face meetings a year for a Breaking of Bread service, we are now having a Bible Class and a Breaking of Bread service every two weeks. This has given a significant boost to the level of fellowship that we are experiencing. We have had no baptisms this year, but we have between 2 to 5 regular visitors now attending our two-weekly zoom calls.

Portugal

There were three groups in the country, all in isolation from each other and having no communication. The brother all alone in Lisbon has returned to his native India, the three Portuguese in the south meet together and have been in email contact. The two English in the north do not communicate and seem happy alone. All in all, 2020 has been a negative year and we look forward to being able to resume visits one day. We have learned to really mean it when we say, "if the Lord wills".

Sweden

The Vasteras house meeting continues with reduced numbers due to deportations of Afghan members refused asylum. Other members are in isolation.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics and Hungary

Communication with many of our brothers and sisters has been maintained utilising modern technology 'online' as we continue to 'walk together' in fellowship as we see the day approaching. Whilst 'virtual' fellowship is not the same, it has become very important in our care for one another in our united walk to the Kingdom. Several brothers and sisters now enjoy online Memorial services and other meetings with UK ecclesia's, whilst others take part in weekly memorial services specifically set up for them, which is a great source of spiritual help and comfort. An example of this is the small group in Montenegro, who regularly meet with their fellow Russian brothers and sisters.

The Adriatics website is www.cbm4yu.com and for Hungary www.cbmhu.org. Several 'first principle' leaflets have been translated and these have been loaded onto the website for Slovenia <http://bratje-v-kristusu.com>

Bulgaria

There are currently 5 brothers and 10 sisters in Bulgaria; all are in Sofia. Sadly, Sister Ellie Pesheva fell asleep in April after a long and painful struggle with cancer. One sister had contracted Covid19, but she has since recovered. Contacts continued to be made via social media, Zoom and email. There is no doubt that without visits from UK the desire to meet together does wane. They do meet together in groups on an intermittent basis, but ecclesial life has undoubtedly suffered.

Estonia

When Estonia opened its borders again, isolation was required for 14 days on entry and on returning. Recently the UK has closed the corridor to Estonia because the number of cases there is rising. One of our translators wrote recently that he, as a teacher, was having to work both at school and online and things were not good. He could see them heading for a lockdown.

As in previous years we have continued to send a monthly exhortation to our bro/sisters. We have added to this a monthly Bible talk to keep their minds spiritually active. These are translated into Estonian before they are sent. All our brothers and /sisters are in isolation and speak little if any English and find it difficult to cope with technology.

Some of the Bible talks we had been sending to our brothers and sisters had subjects which were suitable for contacts also, so we have been sending them a Bible talk every quarter, hoping to maintain their interest in the Bible and with us. Finally, we have ended the year by sending to brothers and sisters and our regular friends an CALS Preaching calendar with our best wishes for a better year in 2021.

Finland

Bro. Karl Balloch and family, originally from Pakistan are very anxious to preach since moving as refugees. Karl has produced several news sheets and distributed them. Bro. Ezekiel Longwa who learned the Truth in Tongogara in Zimbabwe is resident in Kupio, some distance away, but the two groups are in touch.

Greece

Our brothers and sisters regularly join online breaking of bread meetings with an ecclesia in Canada, and we are also able to keep in touch with them via email and social media. We are thankful that our Greek brothers and sisters have not been adversely affected economically. We have also gained new contacts this year via our Greek-language website.

Israel

Some of the brothers and sister were able to meet up between lockdowns but sadly most have not been able to have much fellowship. The ecclesia seemed reluctant to use online video conferencing partly due to the older age of some of the members. However, the recording brother was provided with details for joining the Russian Zoom meetings since the brothers and sisters in the ecclesia speak Russian, in the hope that they would be able in time to make use of this. There was some encouraging email correspondence during the year about a potential baptism.

Moldova

Only one visit to Moldova was possible; in February, before travel restrictions took effect. It was a successful Bible study weekend with six of our eight Moldovan sisters attending. The other two were working abroad.

Since then, the Moldovans continued to receive Isolation League materials and other material from ourselves. Some are in direct communication, but several do not possess the means to do this so much has to be done via the post. Some also communicate with each other on a regular basis. One sister is able to 'attend' the weekly Breaking of Bread run for the Brothers and Sisters in Romania via Zoom.

A recent issue which has proved a challenge has been getting necessary welfare aid for winter fuel and medical supplies to a sister who lives in the internationally unrecognised region of Transdnistria. This was eventually achieved via the good offices of Western Union and the CBM Finance Brother.

Romania

We have benefitted from being able to hold regular online meetings with brothers and sisters in Romania, with a Bible Class each Thursday evening and a Breaking of Bread each Sunday afternoon. We're grateful for the support of a number of brothers and sisters from the UK in sustaining these meetings, but much of the initiative has come from our Romanian brothers and sisters themselves.

Our Romanian brothers and sisters also actively keep in touch with each other and with us via social media and by telephone. We trialled an online preaching event earlier in the year and hope to repeat this. We continue to gain new contacts via our Romanian-language website.

South Caucasus

Interest in **Georgia** has declined since its early promise and it has not been possible to visit for some time. Some contact is maintained with one sister who is doing some translation work. There is little to report for **Armenia**, where the one brother has had a protracted stay in Canada, but has now returned, or **Azerbaijan**, which is now at war, and so cannot be visited.

Turkey

The ecclesias are made up of Iranian refugees and asylum seekers. There are six ecclesias in four main cities, E***, I***, D*** and K***, where refugees have been placed by the Turkish government. Others are living in isolation in more than a dozen cities scattered around the country. There are around 250 to 300 brothers and sisters in total. There is also a small embryonic group of Turkish speakers in Istanbul.

Preaching activity resulted in 80 or so baptisms early in the year, before the Covid19 outbreak. There are a small number of people, mostly in isolation who have been interviewed and are awaiting baptism, interviews having been conducted remotely from the UK.

Regular contact is maintained with the Ecclesias who either organise their own Sunday services and study classes via social media or 'tune in' to bilingual services and studies offered in the UK.

Life as a refugee is always fraught with difficulty. Life as a Christian convert refugee in a majority Muslim country is particularly fraught. Brothers and sisters in Turkey are often discriminated against and are doubly at risk of being made homeless, losing what employment they have and experiencing their children being bullied and intimidated at school. Health insurance has been removed from Iranian refugees, and many refugees are being deported back to Iran.

Welfare assistance has been provided to these families for food, rent and help with utility bills. This is managed via welfare 'teams' of varying sizes dependent on the situation in each of the ecclesias. Most brothers and sisters are now in receipt of some form of CBM welfare help and the situation is kept under careful review.

Michael Harrison

WELFARE

But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." Therefore I will boast all the more gladly of my weaknesses, so that the power of Christ may rest upon me. For the sake of Christ, then, I am content with weaknesses, insults, hardships, persecutions, and calamities. For when I am weak, then I am strong. (2 Corinthians 12:9-10)

How weak have we been in 2020? The rise of a virus has shown the world and our community how powerless we are. Our weakness has not been limited to sickness, hospitalisation and death, for millions around the World this has been the case. Our weakness has not been limited to economic factors due to lack of work, or paying for health care, or National debt caused by support investment. Our weakness is not limited to Social restrictions, not being able to travel, halls being closed. Our weakness is humanity's inability to control nature - that God is in control, that God knows what is best, that God is powerful and strong. That Grace is sufficient for us.

By the grace of God Our Father, we have a hope that goes beyond the present afflictions. It does not mean that we will be free from those thorns in the flesh, we must through much tribulation enter into the Kingdom of God.

As a result, CBM have made very few visits, yet the work of the Welfare Fund has not diminished, but rather increased. In April as the severity of Coronavirus was being realised, we planned for massive expenditure. Hospital costs, lack of work, lack of income, lack of food and increases in prices, utility bills and housing costs, additional resources needed to combat the disease, and any other unforeseen necessities. Think of these across all of Europe and Africa. By God's Grace the pandemic wasn't as fierce in Africa as it was in Europe, large amounts of support were needed, but thankfully few were ill.

Across Europe and especially in Turkey the need was far greater. That verse above about weaknesses, insults, hardships, persecutions and calamities has certainly been the case. With your help we have tried to help them through this difficult time.

We can see how the world is readying itself for the return of Christ. Pestilence has affected everyone. There is still war in Cameroon affecting our Brothers and Sisters in a very serious way. There is religious persecution in many countries. We had thought we had escaped major famine this year, but in December East Africa once more was affected with tens of thousands of pounds going to feed our members there.

This has been the second year in a row where we have spent considerably above our usual amount. Things keep mounting. Thanks to God's blessing and your generosity we have been able to meet the needs of our worldwide family.

Marc Bilton

SAFEGUARDING

The CBM's Safeguarding lead is Brother Steve Jefferies. Safeguarding concerns are notified to Brother Steve using the email address safeguarding@cbm.org.uk. This email address is also monitored by Sister Lorraine Berridge. Both Steve and Lorraine have professional experience in the field of safeguarding. The CBM Council regularly reviews the Safeguarding policy which can be made available to interested parties; the council are notified of any safeguarding concerns. In 2020, there have been no safeguarding concerns reported to the safeguarding team.

Steve Jefferies

PROJECT AID

Project Aid is an opportunity to channel our charitable giving direct to causes and requests that have been approved by an area Linkman for individual brethren, sisters and ecclesias in the mission field.

For up-to-the-minute viewing and selection of projects ... please visit www.cbm.org.uk

To access

- Select '**Submit a Project Aid**' on the '**grey**' ribbon
- After browsing the list – click on the project of your choice
- Complete the boxes in the '**pink**' area – and
- Tick the '**grey**' box '**submit my funding**'

The project is now 'reserved' in your name (or anonymous) and awaiting your funds

Giving to a specific project is a good way for an individual or an ecclesia to get involved in the various aspects of mission work:

* **Projects to supply ecclesial needs**

Hymn Books, Bible reference books, Funding to translate Christadelphian works, Laptop computers, printing equipment, Projectors for CBM preaching videos, Ecclesial maintenance, Latrines and sanitaryware, Benches/chairs/tables, Bicycle transport & maintenance, Roadside signs.

* **Assistance with personal needs for those in difficult circumstances**

Spectacles: Adult literacy course: Help to attend a Bible school / Youth Gathering etc.

* **Self-help schemes to promote employment prospects**

Crops (coos, groundnut, rice, maize); Animals (sheep & goats, rabbits, chickens)
Start-up costs for trading (dried fish, vegetables, second-hand clothing); Sewing machines.

Michael Green

THIS IS YOUR BIBLE

www.thisisyourbible.com is the online Bible course management system funded by the three CBMs. Its purpose is to encourage those who are seeking the Truth to engage with the site and enrol on a distance learning course.

The site allows visitors to submit an answer to a basic Gospel-related question (e.g. Do Christians need to read the Old Testament?), read and watch related preaching materials, obtain an e-mail address of a Christadelphian they can write to directly, register for distance learning and browse topical articles.

Key metrics for 2020 are as follows:

- 51,312 people visited the site
- 10,207 of these were from CBM UK areas
- 300 individual questions were asked and answered

Jon Hale

LITERATURE

For reasons stated elsewhere in this annual report, 2020 has been a quiet year on the literature front, at least as regards actual booklets and other physical material. However, the online literature is available twenty-four hours a day! As a reminder, this can be viewed, and courses/leaflets downloaded from the resources section of the CBM website.

Events of the last few months have underlined the benefits of having comprehensive online literature availability and we shall endeavour to enhance this over the coming months.

If readers have any suggestions for adding to the available material, be it actual or online, they will be gratefully received and considered.

This is an appropriate opportunity to thank Bro. Andrew Walker, the outgoing literature secretary, for his dedicated work over many years.

Ivor Southgate

CBM Media

During 2020 CBM launched a new pilot project to deliver short first principle preaching and exhortation videos initially in English, with the longer-term objective of translating them into other languages. CBM is fully aware that many of the countries in which we operate have poor internet connectivity and Brothers and Sisters are unlikely to have smartphones for the foreseeable future. Therefore, several methods of accessing the material would be made available:

1. A multilingual website with download links
2. A supply of memory sticks to the main ecclesia's in-country
3. Supply rechargeable LED projectors and PA systems.

The website was completed in June 2020 and uploaded with the first 15 videos in English. By the end of the year, this had increased to 37 preaching, 14 exhortations and two instructional videos in English. Thirty-two had been translated into Krio, one into Swahili and two into French.

Projectors and PA systems have been sent to Sierra Leone and Uganda as part of a pilot project. The feedback so far has been excellent, albeit they have only been used within ecclesia's due to Covid19 restrictions. Another series of 10 scripts have been finalised intended for those Brothers and Sisters who have been newly baptised with further scripts on Living the truth in production subject to the Lords will, as are all our plans.

Bob Fox

TRUSTEES' REPORT

A. REFERENCE AND ADMINISTRATIVE INFORMATION

The Christadelphian Bible Mission (abbreviated to 'CBM') was incorporated on 5 March 1993 and the company number is 2796412. The registered address is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The CBM is also registered with the Charity Commission and the registration number is 1020558.

TRUSTEES

During the year, the following have served as Trustees, who are also the Directors of the Company:

M J Basten Chairman
M Sheppard Secretary
D Jenkins Treasurer
R M Bilton
P N Boyd Appointed 27.06.2020
R W Fox
M H Green
P D Hale Retired 30.06.2020
M D Harrison
S A Jefferies
J Mathias
J V R Morgan
M D Whittaker Appointed 27.06.2020

The trustees retiring by rotation at the AGM in June 2021 are R M Bilton, M D Harrison, J Mathias and M Sheppard. M Sheppard has indicated his desire to stand down, the other three are available for re-election. Trustees are appointed by members of the company at the AGM.

Principal Advisers

The addresses of the CBM's principal bankers and auditors are:

Principal Bankers: Lloyds TSB plc, 16 Gentleman's Walk, Norwich, NR2 1LZ.

Auditors: Azets Audit Services, Ty Derw Lime Tree Court,
Cardiff Gate Business Park, Cardiff, CF23 8AB

B. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The CBM is a company limited by guarantee and has no share capital. In the event of the company being wound up each member is required to contribute an amount not exceeding £1. The operations of CBM are governed by the Memorandum and Articles of Association, which were agreed on 5 March 1993 and amended by special resolution on 24 June 2006.

Recruitment and Appointment of Management Committee (Council)

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of Council. Under the requirements of the Memorandum and Articles of Association one third of the members of Council must retire each year with those being longest in office retiring at the next Annual General Meeting. A retiring member of Council will be eligible to seek re-election.

Council has the authority to co-opt members to its number to fill any vacancy left open at any time. All co-opted members must either seek re-election at the Annual General Meeting following their appointment or step down from the post. Members of Council are elected by paper ballot at the Annual General Meeting.

Trustee Induction and Training

Most trustees are already familiar with the practical work of the charity. The majority have been fieldworkers before appointment to Council. The officers of the company provide assistance to new trustees, as required, with a regular check-up on progress.

All new trustees receive a pack containing:

- Memorandum and Articles of Association
- The Charity Commission's guide "The Essential Trustee"
- Latest financial statements

Organisational Structure

The CBM Council may number between 10 and 15 members, dependent on the number of posts to be held. At present there are 12 trustees. Responsibility for the day to day running of each area covered by the CBM is delegated to Area Committees and through them to country linkmen. Budgetary control rests with Council, with individual linkmen determining how each country budget is to be spent in conjunction with their respective area committee.

The Council of the CBM, and its committees, meet four times a year, or as often as is necessary. Minutes of the committee meetings are submitted to Council.

Risk Management

CBM Council recognises their responsibility to keep risk at a minimum and have developed risk models in connection with their work on Missionary trips. An assessment of the risks that CBM and its workers might face, particularly in the field, has been prepared and contingency responses documented. A copy of this assessment is available from the Treasurer.

The CBM is supported by voluntary donations and legacies, the amount of which is outside the control of the Trustees. The greatest risk to continuing operations is a significant reduction in those donations and legacies, so that expenditure exceeds income.

The Trustees have taken steps to keep the Christadelphian Community informed both of its work and its financial position but are aware of the demands to that community from other charitable organisations. They have also taken steps to keep expenditure under close control. Budgets have been agreed consistent with the level of reserves held by CBM and forecasts of income from different sources to manage the company sustainably, allowing for growth in numbers of ecclesias, in countries visited and inflation. A budget framework previously set at a sustainable level in the light of the charities' balances was maintained for 2020. The Trustees plan to set budgets for ensuing years to allow the work to continue. They recognise that the reduction in the size of the Christadelphian community in the UK will make significant increases in income unlikely. In spite of this, Council reviews at each meeting the need for, and the direction of further publicity.

Because of the location and nature of a number of the ecclesias supported by CBM, the Trustees have identified that there is an inherent risk that funds will either not reach their intended recipient or will not be used by the recipient as the Trustees expected. The Trustees mitigate this risk by linkmen visiting each of their countries regularly and obtaining quality feedback from the intended recipient.

C. OBJECTIVES AND ACTIVITIES

The objective for which the company was established is defined in the Memorandum and Articles of Association and is *“to promote and advance the Christadelphian faith throughout the world”*. An essential element of this is the welfare of our brethren and sisters in overseas countries, many of whom live in conditions of great suffering.

The CBM currently operates in over 58 different countries throughout Africa, Europe and the Middle East. In 2021 it will continue, God willing, to promote and advance the Christadelphian faith in those countries, and in any others into which it is called.

The aim of the CBM in pursuing this objective is to increase the number of baptised brethren and sisters practising the Christadelphian faith throughout the territories in which it is active, support the growth in Biblical understanding of brethren and sisters in those territories and their ability to apply the teaching of the Bible to the practical circumstances of their lives. Additionally, it aims to support the essential wellbeing of brethren and sisters in the countries in which it operates, by meeting the provision of the essentials of life and medical needs, where they cannot be supported from their own resources, in a balanced way that does not place them in a significantly advantageous position in material benefits over the norm for the area in which they live.

Consistent with these aims the CBM seeks to have a strategy in place for each country in which it has been consistently active for a number of years, to move towards the long-term goal of independence from the UK. This assists with addressing the sustainability of the CBM and focuses on the need to develop a sufficiently mature and consistent number of brethren and sisters who have the ability and experience to maintain the ongoing operations related to the Christadelphian faith in their own country without the support of CBM. It is recognised that in the foreseeable future this will not be fully possible in many countries, especially in the need for financial support to fully fund activities, nevertheless CBM is working to move as close to this goal as practical in each case.

As local circumstances, the size of the Christadelphian community, length of operation and maturity vary in each of the 58 countries, the strategy for achieving the regular and long-term aims in each area is determined by the linkman as appropriate for the country for which he is responsible, subject to peer review by the members of the relevant area committee.

The most significant activities undertaken to support these aims, are:

1. Facilitating regular worship primarily through ensuring the availability of rent or building projects to furnish appropriate premises and teaching materials.
2. Supporting preaching through funding of advertising, provision of literature and participation of visiting brethren and sisters.
3. Undertaking visits to review and advance the operations of CBM in each country, working with local brethren and sisters to understand and develop an appropriate plan and organisation for each country.
4. Facilitating and / or participating in Bible Schools, Workshops and Classes for the development of brethren and sisters.
5. Providing welfare support to address genuine cases of need.

All CBM workers are volunteers who derive no personal benefit from CBM whatsoever. It is not possible to state categorically the number of volunteers involved in CBM work, but it is estimated to be in excess of 850 worldwide. The work covered includes: fieldworkers visiting countries overseas, correspondence leaders, correspondence tutors both in the UK and overseas, linkmen, welfare teams and fundraisers. Individuals may be employed to run offices in the overseas country but are paid by the local Ecclesial setup and are not employed by CBM. The Linkman will take steps to ensure that the remuneration levels of paid workers

are fair for the area but not excessive for the skills required, without getting involved in the remuneration setting process itself.

In 2020 the ability of the charity to meet its objectives was hindered by the global Covid19 pandemic, which prevented the majority of planned overseas visits from being carried out. Area teams increased the use of technology in order to maintain support remotely as well as could be achieved depending upon the connectivity available in the countries for which they are responsible.

D. ACHIEVEMENTS AND PERFORMANCE

Reports on the activities of the CBM for 2020, showing the achievement of each team, are contained on pages 3 to 15 of this report. These detail the visits and projects, including increased online activities that have been used to meet the objectives. It has again been a fruitful year, under God's blessing, despite the difficulties which have restricted local activities as well as visits, but we are aware of over 540 baptisms and many initiatives to teach and develop Brothers and Sisters and contacts, noted in this report. Because of the nature of the work, teams do not have targets to meet. It is, therefore, difficult to review performance. However, during the year the level of activities in each country and response rates have been reviewed and changes made where necessary.

E. FINANCIAL REVIEW

The Statement of Financial Activities of the CBM for 2020 and the Balance sheet at 31 December 2020, together with associated explanatory notes, are given on pages 27 - 44 of this Trustees' Report.

Total income for 2020 increased by 27.5% compared with 2019. **Total expenditure** fell by 32.5% compared with 2019. The reduction was almost all due to the inability to send workers into the field on visits. Details of significant movements in the Funds are given in the following paragraphs. Governance and support costs are 2.5% (2019: 2.3%) of total income for the year.

The **General (Preaching) Fund** incurred expenditure of £251K (2019: £608K) which was £244k less than its income almost replacing the reduction from spending exceeding income in 2019.

Total unrestricted **Legacies** received or receivable in 2020 were £398k (2019: £280k), which includes a legacy estimated at £250k which has been notified but not yet received. The Fund covers any excess of expenditure over income from the General (Preaching) Fund, allows for building of halls and allows for the expansion of preaching work into new areas. Legacies specifically for the Welfare Fund of £31k (2019: £40k) were received during the year.

Expenditure from the **Welfare Fund** in 2020 was £340k (2019: £348k), This historically high level of spending, which represented a small decrease on the exceptional level of spend incurred in 2019 was as a result of support provided for those whose livelihood was severely impacted by Covid19. In 2019 the figure was influenced by the amount of Food Aid support in response to natural disasters in parts of East Africa, which while still significant was not as great in 2020. The welfare fund received £202K in income during the year, which was an increase of 19% on 2019. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £89k against around 260 projects overseas (2019: 102K). **Hall and Building Fund** expenditure of £132k covered projects in Democratic Republic of Congo, Guinea, Kenya, Malawi, Mozambique, Sierra Leone, Tanzania and Uganda. Again, the pandemic limited the number of projects which could proceed, being supported by both of these funds. The **Bible Missionary** expenditure was £16k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure also of £16k bought Bibles for those brothers and sisters unable to afford one for themselves, particularly in Africa.

Total Balances at the year-end increased by £426k compared with 31 December 2019 and now stand at £3.158m. These high balances allow a budgeted pattern of overspend against regular forecastable income and they reflect unpredictable legacy income; we are able to continue to plan with confidence and support the level of building activity carried out in recent years because of the balances. Additionally, the balances have enabled us to sustain our preaching and to respond quickly to the large calls for emergency welfare aid that Council receives from time to time. The current pandemic of Covid19 being an obvious example, which together with famine situations being reported in East Africa is likely to see another high level of welfare expenditure required in 2021.

Reserves

It is the policy of the Christadelphian Bible Mission to maintain the General Fund Balance at a minimum of £150,000 so as to provide an adequate level of working balance in that Fund. In the event that it does fall below that figure a transfer is made from the Legacy Fund to restore the balance to £150,000.

The Trustees also seek to maintain reserves equivalent to the value of the constructive liabilities for a period of three years, in order that should income diminish significantly, the obligations of the CBM could be serviced for this period while the charity redefines its activities to meet this newsituation.

The total reserves of the CBM at 31 December 2020 were £3.158m, an increase of £426k from 2019. It is not the policy of the CBM to maintain high levels of reserves but to use them to pursue its objective of preaching. The CBM expects to support a full programme of activity once the ability to travel is no longer restricted and to take steps to replace some of the activity that has not been possible due to the pandemic. However, it is essential to keep a reasonable level of reserves so that expenditure can be funded in advance of the receipt of regular income and, also, funds are available to meet emergency situations such as the repatriation of a fieldworker from overseas in case of an emergency.

Investment Policy

At the year-end £2.35m in funds is invested. Investment funds are held partly in “high-interest” bearing fixed term bank or building society accounts with maturation dates of one or two years. These accounts offer slightly better rates of interest within the minimal levels currently available without tying the funds up for too long. Funds in accounts of this type were £1.30m.

The remaining investment funds are held in an ethical investment vehicle, to prudently secure and enhance the value of the company’s reserves until they are required to support expenditure. The economic impact of the pandemic initially hit the value of this portfolio, but it recovered during the year to record modest growth of £11k. The value of this investment was £1.046m at 31 December 2020.

F. PLANS FOR FUTURE PERIODS

The stated objective of the CBM is the promotion and advancement of the Christadelphian faith throughout the world. Since 2000 other organisations in the Christadelphian Community have taken responsibility for Asia, the Pacific and the Americas, allowing CBM to focus its efforts in Africa, Europe and the Middle East. Plans for the future include ensuring that those countries where we have had a presence for some considerable time should move to increasing self-sufficiency, and this is recognised as the ultimate objective for all countries in which we work. This process will allow development work in some areas where we are not currently working.

In all countries, members are encouraged to teach the Bible to those they meet, with active support from CBM tutors in the UK or their own country. New ecclesias are formed when there are sufficient members and they are encouraged to move toward self-sufficiency for both preaching and welfare needs and move away from a reliance on the UK initiating outreach to the local community. Developing interest in new

countries is always slow; work is usually initiated by newspaper advertising or the Internet, often using the website jointly sponsored with CBM of the Americas and Australasian CBM.

Impact of Covid 19

The pandemic and the International response to address it disrupted the Charity's plans in 2020 as anticipated in last year's report. CBM's ongoing commitment to provide financial support for rent and other legal and operational requirements in many of our territories continued to be met, but the expected reduction in budgeted expenditure was realised as a consequence of the limited amount of International travel that was possible.

The CBM Welfare committee, comprising the Welfare Secretary, Chairman, General Secretary, Treasurer and East and West Africa Secretaries agreed in April 2020 a framework for responding to need within the Christadelphian Communities in Africa, which are more numerous than those supported in Europe, also taking into account detailed information on the level of support likely to be required by Iranian (Christadelphian) refugees in Turkey. The framework is designed to provide assistance in an even handed and sustainable way, taking account of the CBM's core welfare principles. The level of need, while substantial, did not reach the higher end of the estimates prepared and was managed within the available balance and income received in the Welfare Fund. High levels of welfare expenditure are again expected for 2021 and the situation is kept under regular review.

The ability of the CBM to maintain activity at current levels depends on continuing receipt of legacy income. Legacy income is variable and cannot be forecasted. The Charity is managed to maintain reserves to support activity over a three-year period, allowing time for strategy to be adjusted to respond to changing levels of income. Forecastable income to the General Fund runs at approximately 400K per annum, this was exceeded in 2020 with donors responding to the challenges created by the pandemic, particularly with strong individual donations, both regular and one off, which also generated an increased amount of gift aid.

CBM workers have creatively used technology and other initiatives to engage with Christadelphian's and contacts in the mission areas that would normally be visited. In parts of Europe particularly, there have been some very encouraging developments where online platforms have increased the fellowship opportunities available to the Brethren and Sisters we support. The lack of travel possible has also directed focus and impetus to the CBM Media project to provide digital materials to ecclesias in the mission field.

G. TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees (who are also directors of Christadelphian Bible Mission for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company [and the group] and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company [and the group] and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

AUDITORS

Baldwins Audit Services was appointed as the charitable company's auditors at the 2020 AGM. During 2020 they rebranded as Azets Audit Services who have conducted the audit.

Auditors' limitation of liability

The Trustees have agreed that the auditors' liability for any economic loss or damage suffered by the charity arising out of or in connection with their audit services shall be limited, unless it arises through the auditors' willful default of their obligations.

I. PUBLIC BENEFIT

The Trustees acknowledge their requirement to demonstrate that CBM has a charitable purpose that is for the public benefit. Details of how CBM has achieved this are provided on pages 3 - 15 of this report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities CBM should undertake.

J. FUNDRAISING

The Christadelphian Bible Mission was set up to act on behalf of the Christadelphian Community in the UK to promote and advance the Christadelphian faith throughout the world. Funds are exclusively received from the Christadelphian Community, primarily within the UK, but with a small number of donations from Christadelphians in The Netherlands, Germany and the United States. Funds are received from three sources:

- Collections taken by Christadelphian Ecclesias (congregations) during their Sunday worship
- Individual donations from Christadelphians in the UK
- Legacies left by Christadelphians in their estates

To maintain the flow of donations the Trustees seek to keep the Christadelphian Community in the UK informed about the activities and affairs of the CBM. This is carried out by the circulation of the legal Annual Report and Accounts and a brochure style summary distributed to Christadelphian Ecclesias in the UK and

those members who attend the AGM. Occasional Newsletters by print or email are circulated to the Recording Brethren / Secretaries of Christadelphian Ecclesias in the UK and those members who have opted in to receive email communication. Trustees and CBM workers also make presentations at Christadelphian Ecclesias or gatherings from time to time.

The Trustees do not believe it appropriate to their circumstances to appoint a professional fundraiser or any other person to raise funds on behalf of CBM.

Due to the nature of the fundraising activity undertaken with no direct approach to individuals being undertaken the Trustees have not subscribed to any fundraising standards or scheme for fundraising regulation. The CBM has received no complaints concerning fundraising or fundraising activities.

The Trustees manage the information distributed to encourage donations to support the work of the Charity, primarily through the Trustee appointed as Publicity Secretary. They are satisfied that the approach taken does not unreasonably intrude on anyone's privacy, is not unreasonably persistent and does not place undue pressure on any person to give money or property.

Approved and signed on behalf of the Trustees

A handwritten signature in black ink, appearing to read 'M Sheppard', written in a cursive style.

M Sheppard (Secretary) 6th March 2021

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Opinion

We have audited the financial statements of The Christadelphian Bible Mission (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements

-give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;

-have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and

-have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work

we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Azets Audit Services

22-07-2021
.....

Chartered Accountants

Statutory Auditor

Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

THE CHRISTADELPHIAN BIBLE MISSION

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

Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2020	Total All Funds 2019
Income and endowments from:		£	£	£	£
Donations and legacies	3	892,893	329,534	1,222,427	970,151
Charitable activities	4	-	16,097	16,097	16,636
Other trading activities	5	1,622	-	1,622	3,010
Investments	6	51,033	-	51,033	22,684
Total		945,548	345,631	1,291,179	1,012,481
Expenditure on:					
Charitable activities	7	250,890	593,430	844,320	1,274,062
Other	9	31,846	-	31,846	23,582
Total	10	282,736	593,430	876,166	1,297,644
Gains on investments	12	11,003	-	11,003	30,796
Net income/(expenditure)		673,815	(247,799)	426,016	(254,367)
Transfers between funds	11	(220,000)	220,000	-	-
Net Movement in Funds for the year		453,815	(27,799)	426,016	(254,367)
Reconciliation of funds: Total Funds brought forward at 1 January 2020	16,17	2,071,439	660,821	2,732,260	2,986,627
Total Funds carried forward at 31 December 2020	16,17	2,525,254	633,022	3,158,276	2,732,260

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006

All activities are continuing

The Notes on pages 30 - 44 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

Balance Sheet at 31 December 2020

	<u>Notes</u>	2020	2019
		£	£
Fixed Assets			
Investments	12	2,348,885	2,126,368
Current Assets			
Debtors	13	343,786	74,884
Cash at bank and in hand		701,706	770,508
		1,045,492	845,392
Current Liabilities			
Creditors: amounts falling due within one year	14	(78,989)	(57,051)
Net current assets		966,503	788,341
Total assets less current liabilities		3,315,388	2,914,709
Provision for Constructive Liability	15	(157,112)	(182,449)
Net Assets	16	3,158,276	2,732,260
Funds			
Unrestricted Funds:			
General	17	634,338	398,040
Legacy	17	1,890,916	1,673,399
Restricted Funds:			
Welfare	17	230,669	369,362
Disaster	17	-	-
Buildings Fund	17	249,566	154,475
Project Aid Fund	17	120,631	111,595
Bible Missionary Fund	17	16,911	17,033
Bible Fund	17	15,245	8,356
Total Funds	17	3,158,276	2,732,260

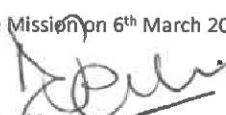
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2020 although an audit has been carried out under section 144 of the Charities Act 2011. The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for 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 incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 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 members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime

Approved on behalf of the Council of the Christadelphian Bible Mission on 6th March 2021 and signed on its behalf by

M Basten – Chairman



D Jenkins – Treasurer



The Notes on pages 30 - 44 form part of the financial statements

**CHRISTADELPHIAN BIBLE MISSION
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	2020	2019
		£	£
Net cash provided by/(used in) operating activities	20	91,679	(208,334)
<i>Cash flows from investing activities:</i>			
Proceeds from sale of investments		176,199	-
Interest Received		51,033	22,684
Purchase of investments		(384,573)	(933,863)
Net cash provided by (used in) investing activities		(157,341)	(911,179)
Change in cash and cash equivalents in the reporting period		(65,662)	(1,119,513)
Cash and cash equivalents at the beginning of the reporting period		832,217	1,951,730
Cash and cash equivalents at the end of the reporting period	20	766,555	832,217

The Notes on pages 30 - 44 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

1. Accounting Policies

Legal Form

The company was incorporated in England and Wales and its registered office is Vinyamar, Craig Yr Eos Avenue, Ogmore by Sea, CF32 0PF. The charity is a charitable company.

Basis of Preparation

The accounts have been prepared in accordance with the charity's governing document, the Companies Act 2006 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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Presentation of the accounts on a going concern basis

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Taxation

As a registered charity, The Christadelphian Bible Mission is entitled to the exemption from taxation in respect of income and capital gains received with sections 478-489 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Foreign Currency

Transactions denominated in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are included in net outgoing resources.

Recognition of income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donations

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

Tax reclaim on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help

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

Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure Recognition and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees' report and their associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

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

Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Buildings and land overseas

The policy of the charity is to fund a number of purchases of land and the construction of buildings in mission areas. These assets are purchased to enable the local members to worship and give them a meeting room. Where possible these are registered in the name of the local community, but in those countries where the local organisation is not recognised, the assets are held in the name of the UK charity as a nominee for

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

purposes of protection of the asset against confiscation or dispute, or where this is not possible by trustees appointed in the Country with sufficient independence from one another and standing to provide adequate protection.

CBM have no control over the use of such assets and none of the rewards of ownership. The charity has no real powers to force a sale or to recover the proceeds of a sale if one is made. In reality the assets are not controlled by the charity, the name on legal documents is simply as a nominee and procedural and the substance of the land and buildings purchased is that they are charitable expenditure that passes out of the hands of the charity when purchased. Consequently, all purchases of land and buildings are written off in the year in which expenditure is incurred.

Investments

The policy of the charity is that the majority of its funds are split between readily accessible "high interest" bearing bank/building society accounts and an investment vehicle from which funds if required could be withdrawn in a staged manner with little notice. These arrangements are made to maximise income and to provide a measure of security for the company's reserves against inflation and other factors. Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Investment income plus associated tax recoverable is credited to income when received, using statement dates for dividends.

Stocks of literature

These stocks are written off in the year in which expenditure is incurred as they have no net realisable value.

Cash at Bank

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

Provisions for liabilities – constructive liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

The charity understands the need to make provision for constructive liabilities. The SORP requires a charity to recognise liabilities arising from funding commitments and constructive obligations.

Evidence of a constructive obligation exists where:

- a. the commitment made by the charity is specific, e.g. a promise is made to provide a particular service or grant funding;
- b. this commitment is communicated directly to specific beneficiaries or grant recipients; and
- c. there is an established pattern of practice that indicates to the recipients of services or funding that the charity will meet its commitment.

The policy of the charity is to recognise those liabilities established by past patterns in connection with regular payments made that it would be valid for the recipient to expect. In particular this relates to rent of properties and regular preaching grants made.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities, including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

The Unrestricted Funds are as follows:

General (Preaching) Fund covers all the general preaching work, pastoral work and administration costs of the Christadelphian Bible Mission. Funding is received by donations from Ecclesias and individual brethren and sisters.

Legacy Fund Most legacy receipts do not have any restriction and are credited to the General Legacy Fund to be used wherever necessary in the work of the CBM. If the legacy has a restriction placed on it then it will be credited to the relevant fund.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

The Restricted Funds represent monies donated for specific purposes. Thus the:

Welfare Fund is for the support of brethren and sisters overseas in need,

Disaster Fund is for emergency use for support following the effects of natural disasters,

Buildings Fund is for the construction and repair of Ecclesial Halls,

Project Aid Fund is for expenditure on specific projects.

Bible Missionary Fund (BMM Fund) relates to a quarterly Magazine that includes news from all missionary areas.

Bible Fund is to purchase Bibles, written in either English or local language, for new members and advanced students. The amount shown in the accounts represents the amount designated by Council at the year end, plus restricted donations made during the year.

2. Critical Accounting Estimates

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. Income from Donations and Legacies

	2020			2019		
	Donations – Non Gift Aid	Donations - Gift Aid	Legacies	Donations – Non Gift Aid	Donations - Gift Aid	Legacies
	£	£	£	£	£	£
<u>Unrestricted Funds</u>						
General Fund	363,772	130,819	-	257,430	127,690	-
Legacy Fund	-	-	398,302	-	-	280,206
	363,772	130,819	398,302	257,430	127,690	280,206
<u>Restricted Funds</u>						
Welfare Fund	144,390	26,108	31,143	98,336	31,256	40,339
Disaster Fund	-	-	-	-	-	-
Buildings Fund	27,580	-	-	26,889	-	-
Project Aid Fund	76,756	21,050	-	79,992	26,286	-
Bible Fund	7	2,500	-	227	1,500	-
	248,733	49,658	31,143	205,444	59,042	40,339
<u>Total Funds</u>	612,505	180,477	429,445	462,874	186,732	320,545
			1,222,427			970,151

THE CRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

4. Income from Charitable Activities

	2020 £	2019 £
Bible Missionary Magazine Sales	16,097	16,636
Totals	16,097	16,636

5. Income from Other Trading Activities

	2020 £	2019 £
Stamp Sales	1,278	1,385
Book Sales	344	1,625
Totals	1,622	3,010

6. Income from Investments

	2020 £	2019 £
Interest receivable on short term cash deposits	27,828	19,759
Dividend Income	23,205	2,925
Totals	51,033	22,684

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

7. Expenditure on Charitable Activities

A split between grants payable and cost of activities is broadly determined as:

“Grants” are amounts paid directly to brethren and sisters and Ecclesias overseas for ecclesial support and to give welfare/famine/refugee support over which the CBM Trustees have no control.

“Cost of Activities” represents amounts paid either overseas or in the UK to meet specific costs for ecclesial and preaching support or to give welfare/famine/refugee support identified to CBM, over which the CBM Trustees retain control until the debt is settled

	2020		2019	
	Grants	Cost of Activities	Grants	Cost of Activities
	£	£	£	£
<u>Unrestricted Funds</u>				
General Fund	99,245	151,645	96,518	511,552
Legacy Fund	-	-	-	-
	99,245	151,645	96,518	511,552
<u>Restricted Funds</u>				
Welfare Fund	209,397	130,937	145,699	202,199
Disaster Fund	-	-	917	-
Buildings Fund	-	132,489	-	191,032
Project Aid Fund	-	88,770	-	102,362
BMM Fund	-	16,219	-	17,181
Bible Fund	-	15,618	-	6,602
	209,397	384,033	146,616	519,376
<u>Total Funds</u>	308,642	535,678	243,134	1,030,928
		844,320		1,274,062

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

7. (Continued) Expenditure on Charitable Activities by Region

<u>2020</u>	East Africa	West Africa	East Europe	West Europe	Other
<u>Unrestricted Funds</u>	£	£	£	£	£
General Fund	122,710	91,700	23,674	(5,118)	17,924
Legacy Fund	-	-	-	-	-
	122,710	91,700	23,674	(5,118)	17,924
<u>Restricted Funds</u>					
Welfare Fund	95,577	62,053	14,403	163,417	4,884
Disaster Fund	-	-	-	-	-
Buildings Fund	97,276	35,213	-	-	-
Project Aid Fund	39,257	30,300	7,721	1,798	9,694
BMM Fund	-	-	-	-	16,219
Bible Fund	13,392	2,165	-	61	-
	245,502	129,731	22,124	165,276	30,797
	368,212	221,431	45,798	160,158	48,721
<u>Total Funds</u>					<u>844,320</u>

<u>2019</u>	East Africa	West Africa	East Europe	West Europe	Other
<u>Unrestricted Funds</u>	£	£	£	£	£
General Fund	221,831	156,705	136,989	66,667	25,878
Legacy Fund	-	-	-	-	-
	221,831	156,705	136,989	66,667	25,878
<u>Restricted Funds</u>					
Welfare Fund	214,844	51,361	43,734	10,827	27,132
Disaster Fund	917	-	-	-	-
Buildings Fund	110,603	80,429	-	-	-
Project Aid Fund	47,410	26,121	16,968	2,512	9,351
BMM Fund	-	-	-	-	17,181
Bible Fund	4,715	1,887	-	-	-
	378,489	159,798	60,702	13,339	53,664
	600,320	316,503	197,691	80,006	79,542
<u>Total Funds</u>					<u>1,274,062</u>

The Expenditure on Charitable Activities for each of the Restricted Funds relates to monies raised for the specific purpose of each of those Funds. These purposes are given in Note 1 and the expenditure from each Fund is restricted to the purposes for which it was raised.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

8. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totalled £65,434 (2019: £61,840).

	2020		2019	
	£	No.	£	No.
Trustee Payments				
Overseas trips - Trustees own costs	5,768	(4)	18,091	(8)
Non-Trustee costs paid via Trustee	59,411	(5)	43,626	(7)
Travel costs to meetings	-	-	48	(1)
Office expenses	255	(1)	75	(1)
	65,434		61,840	

During the year 4 Trustees (2019 :8) went on overseas missionary visits to 3 countries (2019 :13) There was no Trustees' remuneration paid during the year. During the year 7 trustees donated £6,071 to the charity (2019: 5, £5,397). There were no other "related party" transactions.

9. Expenditure on Other

	2020	2019
	£	£
Stationery, Postages and Other Office Costs	-	401
Mission News, including distribution	-	-
Bank Current Account & Exc. WU Charges	1652	30
Corporate Insurance Policy	1,804	5,679
Investment advice & Management	14,282	7,353
Just Giving Fees	216	216
Total General Fund Support Costs	17,954	13,679
AGM Costs, including Annual Report	255	1,387
Audit Fee	5,850	5,670
Trustee Expenses		723
Trustee Indemnity Insurance Policy	7,787	2,123
Total General Fund Governance Costs	13,892	9,903
	31,846	23,582

10. Total resources Expended

Total resources expended includes an audit fee of £5,850 for 2020 (2019 £5,670).

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

11. Transfers between funds

2020	Unrestricted Funds		Restricted Funds		
Transfers between Funds were made as follows:	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Legacy to General re Deficit for year	-	-	-	-	-
Legacy to Restricted Funds to fund activities	-	(220,000)	200,000	-	20,000
Totals	-	(220,000)	200,000	-	20,000
		<u>(220,000)</u>			<u>220,000</u>

(Comparison)

2019	Unrestricted Funds		Restricted Funds		
Transfers between Funds were made as follows:	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Legacy to General re Deficit for year	-	-	-	-	-
Legacy to Restricted Funds to fund activities	-	(100,000)	100,000	-	-
Totals	-	(100,000)	100,000	-	-
		<u>(100,000)</u>			<u>100,000</u>

12. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£		£
Valuation at 31 December 2019	1,100,000	964,659	61,709	2,126,368
Additions	202,780	182,992	(182,992)	202,780
Disposals	-	(176,199)	176,199	-
Investment Charges	(1,622)	-	(14,282)	(15,904)
Equalisation	-	(1,010)	1,010	-
Investment Income	1,433	-	23,205	24,638
Gain on Investments	-	11,003	-	11,003
Valuation at 31 December 2020	1,302,591	981,445	64,849	2,348,885

13. Debtors: due within one year

	2020 £	2019 £
Inland Revenue – Gift Aid recoverable	7,811	9,248
Other Debtors and Prepayments	335,975	65,636
Totals	343,786	74,884

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

14. Creditors: amounts falling due within one year

	2020 £	2019 £
Other Creditors	78,989	57,051
Totals	78,989	57,051

15. Constructive Liability

<u>2020</u>	East Africa	West Africa	East Europe	West Europe	Other
<u>Unrestricted Funds</u>	£	£	£	£	£
General Fund	94,009	44,253	8,720	10,130	-
Legacy Fund	-	-	-	-	-
	94,009	44,253	8,720	10,130	-
<u>Restricted Funds</u>					
Welfare Fund	-	-	-	-	-
Disaster Fund	-	-	-	-	-
Buildings Fund	-	-	-	-	-
Project Aid Fund	-	-	-	-	-
BMM Fund	-	-	-	-	-
Bible Fund	-	-	-	-	-
	-	-	-	-	-
<u>Total Funds</u>	94,009	44,253	8,720	10,130	-

157,112

<u>2019</u>	East Africa	West Africa	East Europe	West Europe	Other
<u>Unrestricted Funds</u>	£	£	£	£	£
General Fund	94,218	42,030	8,860	31,385	-
Legacy Fund	-	-	-	-	-
	94,218	42,030	8,860	31,385	-
<u>Restricted Funds</u>					
Welfare Fund	-	-	-	-	5,956
Disaster Fund	-	-	-	-	-
Buildings Fund	-	-	-	-	-
Project Aid Fund	-	-	-	-	-
BMM Fund	-	-	-	-	-
Bible Fund	-	-	-	-	-
	-	-	-	-	5,956
<u>Total Funds</u>	94,218	42,030	8,860	31,385	5,956

182,449

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

16. Analysis of Net Assets between Funds

Fund Balances at 31 December 2020 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	2,348,885	-	2,348,885
Current Assets	355,543	689,949	1,045,492
Current Liabilities	(22,062)	(56,927)	(78,989)
Constructive Liabilities	(157,112)	-	(157,112)
Totals	2,525,254	633,022	3,158,276

Fund Balances at 31 December 2019 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	2,126,368	-	2,126,368
Current Assets	158,377	687,015	845,392
Current Liabilities	(36,813)	(20,238)	(57,051)
Constructive Liabilities	(176,493)	(5,956)	(182,449)
Totals	2,071,439	660,821	2,732,260

17. Movement on funds for the Year

<u>2020</u>	Balance 01.01.20	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.20
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	398,040	504,752	(268,454)	-	-	634,338
Legacy Fund	1,673,399	440,796	(14,282)	(220,000)	11,003	1,890,916
	2,071,439	945,548	(282,736)	(220,000)	11,003	2,525,254
Restricted Funds						
Welfare Fund	369,362	201,641	(340,334)	-	-	230,669
Disaster Fund	-	-	-	-	-	-
Buildings Fund	154,475	27,580	(132,489)	200,000	-	249,566
Project Aid Fund	111,595	97,806	(88,770)	-	-	120,631
BMM Fund	17,033	16,097	(16,219)	-	-	16,911
Bible Fund	8,356	2,507	(15,618)	20,000	-	15,245
	660,821	345,631	(593,430)	220,000	-	633,022
Total Funds	2,732,260	1,291,179	(876,166)	-	11,003	3,158,276

Transfers relate to the replenishment of funds with little or no income to meet expected expenditure.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

17. (Continued) Movement on Funds for the Year (Comparison)

<u>2019</u>	Balance 01.01.19	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.19
<u>Unrestricted Funds</u>	£	£	£	£	£	£
General Fund	623,732	388,130	(624,299)	-	10,477	398,040
Legacy Fund	1,457,543	302,890	(7,353)	(100,000)	20,319	1,673,399
	2,081,275	691,020	(631,652)	(100,000)	30,796	2,071,439
<u>Restricted Funds</u>						
Welfare Fund	547,329	169,931	(347,898)	-	-	369,362
Disaster Fund	917	-	(917)	-	-	-
Buildings Fund	218,618	26,889	(191,032)	100,000	-	154,475
Project Aid Fund	107,679	106,278	(102,362)	-	-	111,595
BMM Fund	17,578	16,636	(17,181)	-	-	17,033
Bible Fund	13,231	1,727	(6,602)	-	-	8,356
	905,352	321,461	(665,992)	100,000	-	660,821
<u>Total Funds</u>	2,986,627	1,012,481	(1,297,644)	-	30,796	2,732,260

18. Legacies

Legacies are included in income upon the entitlement becoming legally enforceable and there being sufficient certainty as to the amount. At 31 December 2020 one outstanding legacy, estimated at £250,000 had been notified (2019: £nil).

19. Employees

The Christadelphian Bible Mission does not employ any staff, volunteers undertaking all work.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

20. Reconciliation of Net Income / (Expenditure) to Net Cash Flow from Operating Activities

	2020 £	2019 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	426,016	(254,367)
<i>Adjustments for:</i>		
(Increase)/decrease in debtors	(268,902)	67,674
Investment income	(51,033)	(22,684)
Gains on investments	(11,003)	(30,796)
Increase/(decrease) in creditors	(3,399)	31,839
Net cash provided by/(used in) operating activities	91,679	(208,334)
Analysis of Cash and Cash Equivalents		
Cash held in investments	64,849	61,709
Cash in hand	701,705	770,508
Total Cash and Cash Equivalents	766,554	832,217

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2020	2019
Carrying amount of financial assets		
Instruments measured at fair value through profit and loss	981,445	964,659

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2020

23. Comparative Statement of Financial Activities

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2019	Total All Funds 2018
Income and endowments from:		£	£	£	£
Donations and legacies	3	665,326	304,825	970,151	1,112,845
Charitable activities	4	-	16,636	16,636	15,965
Other trading activities	5	3,010	-	3,010	4,076
Investments	6	22,684	-	22,684	14,560
Total		691,020	321,461	1,012,481	1,147,446
Expenditure on:					
Charitable activities	7	608,070	665,992	1,274,062	1,013,195
Other	9	23,582	-	23,582	13,943
Total	10	631,652	665,992	1,297,644	1,027,138
Gains on investments	12	30,796		30,796	
Net income/(expenditure)		90,164	(344,531)	(254,367)	120,308
Transfers between funds	11	(100,000)	100,000	-	-
Net Movement in Funds for the year		(9,836)	(244,531)	(254,367)	120,308
Reconciliation of funds: Total Funds brought forward at 1 January 2019	16,17	2,081,275	905,352	2,986,627	2,866,319
Total Funds carried forward at 31 December 2019	16,17	2,071,439	660,821	2,732,260	2,986,627