

The Christadelphian Bible Mission

Annual Report and Account

2021

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

Once again, we had a year in which traditional CBM activities were significantly curtailed by the various waves of COVID-19 that went round the world. During the first three quarters of the year, we were not able to carry out any overseas visits. Then in the brief interlude in quarter 4, prior to the Omicron COVID-19 variant arriving, a small number of visits to Europe and trips to Tanzania & Uganda took place.

The result of this inability to travel, like the previous year, meant that contact with brothers and sisters in our regions had to depend heavily on electronic communication means. Many countries scheduled regional regular zoom sessions. This meant that although we were not able to make our regular visits; we actually had far more contact with those who have access to a stable internet connection than we would normally have done with each other. This has been incredibly beneficial in the encouragement of fellowship between those who would normally be living in complete isolation from each other. There are several good examples of this, but a case in point would be the regular Russian speaking zoom gatherings each week where our brothers and sisters meet for a Breaking of Bread, a Bible Study around the readings and more recently also to share Sunday School lessons with the children.

During 2021 our travel costs were significantly lower than normal. In contrast the welfare expenditure was much higher than normal. A side effect of countries initiating lockdowns meant that in a number of regions our brothers and sisters lost their employment, and some significant welfare support was provided to help out. The welfare records contain many "Poverty due to Covid-19" requests.

Despite not being able to carry out face to face visits the work of preaching also moved its centre of gravity towards electronic formats. Cbmmedia.org resources continued to be generated with material using a selection from seven different languages. This body of work can then be accessed globally but can also be downloaded onto memory sticks and used on portable presentation equipment that is being trialled in several African countries.

At the AGM in 2021 we expressed our thanks to Bro Mark Sheppard who stepped down from CBM council after fulfilling a good many years of faithful service.

While many of the problems we face in our region, which include famine, conflict, illness and disease and poverty; we take great comfort knowing that these problems will soon be swept away when our Lord returns. Until then we endeavour as best we can to share the Gospel message and to encourage our brothers and sisters to walk with us to His Kingdom.

Mark Basten

WEST AFRICA

Benin Republic & Togo

Activity remains at a very limited level with only a few, mostly Nigerian brethren remaining in Cotonou in the Benin Republic and Lome in Togo.

Burundi

Preaching is going well, with plans for a campaign in July 2022 to attract local Burundians as most of our ecclesias are made up of refugees from DRC. All ecclesias in Burundi are now visited by local brethren who conduct interviews, baptisms, and teaching. The focus of outreach visits is on newly opened ecclesias – to spend more time with the newly baptized, and to help spread the truth locally. We were overjoyed by the baptism of 42 members from across Burundi. First principle teaching is a priority, as is the promoting of daily Bible readings on the WhatsApp group. A few hymns in Burundian languages have been selected and collated.

Cameroon

The internal conflict between the government and the separatists in the Anglophone region continued, and as a result many of our brothers and sisters struggled to maintain any semblance of normality in their lives. Because of this only around 60% of the ecclesias were able to meet. Recently a few have been able to return to their homes and land, and they need much support as they attempt to rebuild their lives. In some places farming projects are helping this to happen. There has been a considerable need for welfare support, especially to provide food, clothing, shelter, and medical services.

Where ecclesial life was possible - Fraternal and Sisters' gatherings provided an extra source of encouragement. One fraternal/preaching effort attracted around 500 attendees. There were 39 baptisms during the year.

D R Congo – East/West

In the absence of a visit from the UK, the burden of visits fell on Bro Kim's at Kinshasa who, during the year managed to access the following places: Mbandaka, Nkana, Maluku, Goma and Kwilu-Ngongo, accompanied on each occasion by a different brother from Kinshasa. During the course of those visits a total of 30 baptisms took place – the majority in either the Congo river or Lake Kivu. At Kwilu-Ngongo the brethren were able to broadcast on local radio, to an audience of several thousands.

DRC South / East

Brethren Kims and Anaclet Lumbu visited Kipushi and conducted outreach activities in Lubumbashi; Anaclet volunteered to stay for a further two weeks to visit contacts in Likasi, Tumbwe, Kolwezi, and Fungurume. There are approximately 30 contacts studying first principles in the area of Lubumbashi (the largest second city after Kinshasa). At Kamko, with 29 members and more contacts, 'space' is becoming tight and the ecclesia is starting to look for a place to build. A WhatsApp group encourages teaching activities, daily reading, discussion, spreading news and helps in the exchange of news with different ecclesias; and great progress is being made by a group of contacts in Kilembwe, Kasenga & Kamanyola who meet together each Sunday to study.

Ghana

With no visits being possible again this year pastoral support was given remotely. Only a few, however, have been able to benefit directly by joining zoom sessions online, so it has been impossible to assess the spiritual well-being of all the brothers and sisters, and we have relied on the diligent, faithful service of key local members.

The continued, and apparently permanent, unavailability of rented school premises by Accra and Cape Coast meetings has been an ongoing problem. While Cape Coast have been able to make some arrangements to meet, Accra have been unable to do so, and this has impacted on their morale and spiritual well-being. Not being able to hold a national fraternal gathering has been a further blow, especially considering the remoteness of some of the meetings and the small numbers at some of the ecclesias.

Guinea

Ecclesial life has been difficult in the coastal areas, due to continuing political struggles and tensions that culminated in the September coup in Conakry. Brothers and sisters from the ecclesias of Sonfonia and Coyah were adversely affected as meetings and travel were restricted for a few weeks. Thankfully, our members living in N'Zerekore, and the village ecclesias in the south-east of the country (500 miles from the capital) were unaffected by this political activity. The brethren have continued with their regular preaching programme, with seven village groups visited twice each quarter. During October a fraternal weekend was held at the Kankore ecclesial hall, when a total of 60 brothers and sisters plus 25 children and a number of visitors were encouraged by studies and discussions on first principle themes.

Ivory Coast

With Abidjan being the only meeting in the country, they have sorely missed the opportunity to meet with their Ghanaian brothers and sisters at a national fraternal. There have been problems with the local infrastructure and some assistance was sent to help repair the sewage system around the meeting room. Further assistance was sent for maintenance of the building, and the repair and ultimate replacement of the keyboard used in Sunday worship

Liberia

Although proposed visits from UK were not possible because of the pandemic, we are thankful that opportunities were taken to further the Lord's work as a result of initiatives taken by our Liberian brothers and sisters. Joint ecclesial gatherings have been a regular feature in Bong County with members from Gbarnga and Jorpolu ecclesias enjoying weekends of fellowship. In August two brothers from Monrovia travelled to ITI in River Cess county to interview and baptise seven new members, and we rejoice at the formation of this new ecclesia. In October a joint Fraternal was held in Nimba county, at which the Sanniquellie and Dulay ecclesias met for a weekend of Bible study, considering first principle and practical topics on Christian living.

Namibia

In Namibia two brethren, initially from the DRC, but more recently from refugee camps in Malawi and Zimbabwe, have found themselves (providentially!) on the same refugee camp, together with their families.

Nigeria

The National Gathering over the Easter Weekend was held using Zoom with several ecclesias setting up projectors to allow their members to participate together. It was also joined by Brethren from elsewhere in Africa and as far afield as India and the UK. In November, locally organised fraternal weekends were held in Iju-odo in the West and Isi-ala Oboro in the East. Both were well attended and of considerable benefit to those who went. At Iju-odo the gathering was blessed with the baptisms of two sisters. In March five Brethren were baptised at Atani-Abam in the East, where preaching work has been going on for some time, to form a new ecclesia. Also, in the East three Brothers were baptised at Anwai, near Asaba in December. At established ecclesias there have been baptisms during the year at Aba, Akure and Emene. Having purchased a building for use as an ecclesial hall in Enugu in December 2018 (and partially refurbished it), a project to complete renovations and provide an additional smaller room for Sunday School use and larger ecclesial gatherings was commenced towards the end of the year. The ecclesias have however, been troubled by security concerns and the falling asleep of several active brothers in 2021.

Rwanda

Our preaching lamp is still burning, and visits are encouraged to support Bro Omar and other contacts. Three Swahili contacts are being assisted in their lessons by brethren from Burundi and Bro Omari, and there are contacts in Gisenyi. Bro Omar is still committed to establishing an ecclesia in his area.

Sierra Leone

Although no visits have taken place since November 2019 (due to several forms of lockdown and religious meeting restrictions) the proclamation of God's word has not stalled. This year we were wonderfully blessed with over 120 immersed into the saving name of the Lord Jesus Christ (thanks to a very active preaching team throughout the

country), and with the addition of four new ecclesial halls at Halden Town Amputee camp, Bunumbu, Gerihun and Nghanyahun Buma (where with the aid of Agape in Action we managed the rebuild of a dilapidated government clinic).

Six new preaching areas were opened (with meetings to proclaim the gospel held once or twice a week) and this led to the formation of three new ecclesias at Makini, Gerihin, and Gorma.

In December the largest ever youth gathering took place at Bo (in the eastern region of the country) with over 150 young people attending over the weekend, using some of the CBM Media videos as the basis for talks and discussions.

Sierra Leone (one of the 2021 pilot areas for the new CBM Media project) made a very useful start with 25 videos produced in two local languages, using four sets of presentation equipment shared across 17 ecclesias and six new preaching areas.

The Gambia & Senegal

Lockdowns and border closures preventing visits and physical support from the UK were no barrier to the spread of the gospel. The members were able to organise and enjoy fellowship at two Bible School/Study weekends and we are delighted that during the year there was a 10% increase in ecclesial membership.

The Latri Kunda ecclesia welcomed a long-term visitor as a brother in Christ; and outreach work by Farafenni was rewarded with five baptisms in Basse - where an isolated brother was overjoyed to be able to share weekly fellowship with his wife and four others.

We were pleased to assist with arrangements for a Nigerian brother (isolated in Dakar, Senegal for a number of years) to return to home, and we pray that he and his natural and spiritual family will benefit from the re-union.

Internet communication with The Gambia is rather restricted, but the Newcastle UK ecclesia maintain regular contact with Latri Kunda, and occasionally with a Gambian contact currently studying in Cyprus. Towards the end of the year we responded to a couple of Internet enquiries from Gambia fed back to us from media links in America and New Zealand.

Michael Green

EAST AFRICA

Egypt

The situation in Egypt has changed little during the year. Contact is maintained with a refugee from Yemen and through him to the small group unable to escape from the troubles in that country.

Ethiopia

No visits were possible during 2021 but interaction with the brothers there continued on a weekly basis throughout the year. In fact, there was probably more actual contact this year than previously. A few of the brothers were able to use Zoom to attend memorial services in the UK. Preaching activities continued in Jimma, Sebeta and Hawassa. In the middle of the year a gathering took place of approximately half of the brothers, and this led to a revival of some activities in Nekemte. A further meeting took place on a smaller scale later in the year. A strong desire to meet together has emerged amongst them and this has been a good substitute for UK visits. The year was marred by civil war between tribal groups in the country. This mostly took place in the north and, while our members are all in the south and they were spared exposure to the fighting, they did suffer from deterioration in the economy. Even if the pandemic had not occurred the war would have made travelling to the country unsafe. Hostilities have not yet ceased and so the outlook for 2022 is unclear.

Kenya

There are 3,250 members across 130 ecclesias and a growing Sunday School of nearly 5,000 scholars. For a second year no country visit has been possible, but it is a reflection on the Kenya Committee, made up of two elected Elders

from each of the eight Areas, that has sustained growth. The increase from seven to eight Areas is progressing as well as changes in Elders in some of the Area, which is healthy and right. The introduction of regular Zoom calls with the Country Linkman were established and with the generous support of Agape-in-Action two major challenges were met. First, the Country suffered again with crop failure and famine relief was sent. Secondly, part as the result of COVID-19 effect, it was agreed a stimulus was needed for the young people and a major Youth Camp was funded in each of the Areas which provided much encouragement and opportunity to witness baptisms of our next generation. Moving into 2022, we will continue to build on the "backbone" that is the Kenya Committee, which will meet regularly under their own direction and carry forward their priorities and proposals to the UK link as required. This complements the work already undertaken in Kenya to organise printing and distribution of Swahili hymn to neighbouring East African countries and to take on preaching and support in Tanzania which will continue God willing in 2022.

Madagascar/Mayotte

We have one sister in Madagascar who we are in contact with via email and trying to encourage to join our Zoom breaking of Bread meeting in French. We now have one brother in Mayotte, who we are continuing to assist. We continue to hold a weekly breaking of bread service on Zoom which is regularly joined by three brothers who travelled to France via Mayotte. French exhortations and teaching material is distributed and accessed via www.cbmmmedia.org and www.bibleuganda.com.

Malawi

No visit to Malawi has been possible as the country spent most of the last 12 months on the UK Government red list for travel. We know of only one death of a brother due to COVID-19. The brethren from the CBM Compound in Zomba have spent time trying to educate those brethren and sisters from more rural areas about COVID-19. The ecclesias are functioning as normal and various gatherings have been organised throughout the year, including a fraternal gathering for the more isolated northern ecclesias, a Youth Bible School in the south of the country, and a sister's gathering held at the CBM Compound at Chinamwali. The office staff have been interviewed by the local media about how to bring up children in a godly way. This has been encouraging as it shows how much they can organise for themselves without us.

Travel costs rose by 40% during the year, impacting the existing budget, and welfare needs continue to be an ongoing issue. Thanks to the financial help of Agape in Action we have continued the distribution of mosquito nets around the country, rolling out 300 at a time to make it more manageable for the brethren to coordinate. So far this has led to 1,500 nets received by ecclesial members in 98 ecclesias across the country.

The lack of technology has curtailed plans to meet the brethren at the CBM Compound over Zoom regularly, as their internet connection is too unstable. We suggested using a local hotel to facilitate a meeting, but all local hotels reported cancelling their Sky subscriptions as tourism bookings plummeted because of COVID-19. Baptism numbers continue to grow with a further 468 reported in 2021.

The number of Area Elders has grown during the year as large areas have been divided up to make them more manageable for those responsible for shepherding brethren and sisters across wide geographical areas. We currently have 8884 members in 172 ecclesias, distributed geographically into 38 areas. New Sunday School booklets have been printed towards the end of this year and distributed to the Area Elders at their December meeting.

Mauritius

The ecclesia in Mauritius has continued to be impacted by the COVID-19 pandemic and it has not been possible for any visits to be made to the island. While the brethren and sisters would normally have welcomed visits from brothers and sisters on vacation, they have been able to share fellowship with brethren and sisters in the UK, Australia, France, and South Africa using Zoom meetings. The ecclesia has met remotely twice weekly during the pandemic and have continued to use social media to as a preaching tool.

Mozambique

There are now over 23,000 members in 660 ecclesias, with over 14,000 Sunday School children and over 7,500 contacts. Baptisms during the last year have numbered over 2,000 as we have caught up with a backlog caused by COVID-19 in 2020. Fortunately, 2021 has seen an easing of government restrictions on ecclesial meetings and preaching and elders have been catching up on teaching work and baptisms. Currently a maximum number allowed

to meet indoors is 50 with 100 outdoors. We continue to develop our Web Site and local brethren undertake Radio Broadcasts which have been very successful. Two visits have been made by brethren to ecclesias on the side of Lake Nyasa, which are only accessible by boat.

Because of the growth in numbers of ecclesias and the number of Councillors who watch over them, we have had to re-organise our structure of administration. There are now three Sub Council areas in the north, south and centre of the country. Each has an assistant secretary who chairs quarterly meetings of the Councillors who themselves each look after 10-15 ecclesias. The building of new ecclesial halls, digging wells for clean water and dealing with ecclesial problems is now controlled by these area groups. During 2021, 56 wells have been dug providing clean water for brothers and sisters and the local villagers. Previously water was being taken from ditches, ponds, and rivers. These have been funded by Agape in Action. Some 55 new ecclesial halls or new roofs have also been provided by CBM. Because of government restrictions in the UK and Mozambique no CBM visits have been made in 2021.

Seychelles

COVID-19 has had a considerable effect on the Seychelles, not just because of the disease amongst inhabitants, but also because the islands have been closed to tourists. Whilst the situation has eased there are still conditions on entry into the country and where people can stay. The lack of tourists has meant a lack of income coming into the islands which has resulted in many hotels closing, and a Filipino brother working in Seychelles has had to return home. A sister who makes island crafts for tourists has also seen her income disappear. We have six brothers and sisters in the Seychelles, five on the island of Praslin and one brother on Mahe. They have all been fortunate to avoid illness. There have been no CBM visits this year as a consequence of Government restrictions and even correspondence to contacts has been seriously delayed. The Post Office there ceased deliveries to homes and provided service only through collection at the Post Office. CBM work has now been taken over by Brother Marc Bilton.

South Sudan

The usual visits by Ugandan brothers were not possible in 2021. COVID-19 rules prevented the two ecclesias in Juba meeting in their own hired halls in the early part of the year. A change in rules allowed the Gudele ecclesia to meet in its own hall. The Shirikat meeting continues to meet in homes. Continued unrest in the country, on top of COVID-19, makes life difficult. The renewal of our registration process has commenced. Individuals preach on a low level. South Sudanese brothers and sisters are in the Pagirinya refugee camp in northern Uganda. The canvas walls to the ecclesial hall perished and were replaced during the year. A project to set up sewing machines and training for sisters has been going well. A visit was made by Ugandan brothers to the refugee camp.

Tanzania

Due to the COVID-19 travel restrictions there was again only one CBM visit during the year, involving visitors from both UK and Uganda. However, the AGM was fitted in during the proposed first visit for 2022 between 28th and 31st December 2021. The 'main' visit was during a window of opportunity during November. The first part of the visit concentrated on continuing with the CBM Trustees gathering information in the south, visiting our brothers and sisters in the far south-west assessing their conditions. The second week was spent at the youth camp and gathering more material for the CBM Media project, at Ifakara.

We have continued to implement the recommendations made during the CBM trustees visit in 2017, one of which was to continue to audit the use of CBM halls, a further four were visited and a further five verified, with funds for repairs made available for two. We will continue to further implement the CBM trustees' recommendations into the new year, with ongoing focus on training and development, this has already commenced during the late December 2021 visit. Further visits during 2022, God willing, will concentrate again on teaching the "elders" and will also attempt to include the south-east of the country.

Uganda

COVID-19 has again dominated our activities in Uganda in 2021 with the government being particularly strict in their restrictions. We were able to hold a visit in November, where we helped to resolve some strained relationships and gathered more material for the CBM Media project. Bibles continue to be supplied and the more developed areas

assisted preaching in other areas, including in South Sudan and Tanzania. A Ugandan sister and two Ugandan brothers joined us on a visit to Tanzania during November.

There are now 113 ecclesias, there remain 32 permanent properties and 49 temporary ones. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and CMAfD has again supported water projects. There are now 1427 brothers and sisters, with 2,404 in total baptised since 1986 recorded on our database. Approximately 17 were baptised during 2021, though there are others we don't have details of. The brothers and sisters are encouraged to seek out the "lost sheep". There are just two students actively corresponding with tutors in UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase.

There has been drought and heavy rains 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

We were unable to visit during 2021, however much preaching work was carried out by brethren in country. Their unstinting effort has resulted in many area visits, speaking to contacts and interviewing students. This has led to around 30 baptisms. Ecclesias continue to grow and thrive which is very encouraging. The 40 Lesson Course and especially the book "The Good News of the Kingdom of God" are much in use in both English and local languages. We pray that the work will be able to continue this year.

Zimbabwe

The COVID-19 epidemic dominated life in Zimbabwe in 2021. Lockdowns prevented ecclesias from meeting for extended periods; Bible schools, youth camps and other inter-ecclesial activities were unable to take place. Travel restrictions presented problems for baptismal interviews and pastoral visits to isolated members. CBM visits were not possible due to the strict 14-day quarantine period for arrivals in the country. A weekly online audio breaking of bread, established in 2020, continued into early 2021, but with numbers dwindling due to the poor signal in rural areas.

A full breaking of bread service, with contributions from local brothers submitted in advance, was posted on the CBM Zimbabwe WhatsApp site each week during lockdowns, reaching a much larger audience. It made use of CIL exhortations (usually translated into Shona) and exhortations by local brothers. Many brothers and sisters now join the WhatsApp breaking of bread and benefit from the daily thoughts, longer articles and discussion posted too, enjoying a sense of country-wide fellowship. Members in isolation were especially grateful, as the increased use of WhatsApp prompted by COVID-19 has resulted in new opportunities for them, though three ecclesias and some isolated groups still have no connectivity in their area. COVID-19 restrictions began to ease during the second half of the year, with churches permitted to meet up to a maximum of 25 people, provided all were double vaccinated. Many brothers and sisters in urban areas had received their second jab by the end of the year and some ecclesias began meeting again. Sadly, one brother has died from COVID-19. There were five baptisms in 2021.

We thank God for all His care and guidance during the year and pray for His continued guidance as together we build the community in East Africa. Thanks also to all the brothers and sisters who have supported with their prayers and finance.

John Mathias

BKRU

Russia and Belarus

Visits to Russia and Belarus were not possible throughout 2021, in the main due to COVID-19 restrictions but also because of the political standoffs between Belarus, Russia and Western Europe, which eliminated almost all flight options to these countries.

The brothers and sisters with access to technology were able to continue meeting via a CBM-funded zoom channel, and increased their meetings to include breaking of bread, Sunday school and mid-week readings sessions, with the addition later in the year of a monthly UK 'visitor' slot. This has all helped to bolster the spiritual state of those we could not visit, as well as bringing together up to 30 households from right across BKRU region each week in online fellowship, which has particularly benefited those who would normally be isolated.

An online Bible school was staged in August, with a study, readings session, children's class, and foundation class each day, and this was seen to be a great success. Recordings of the talks continue to be available on YouTube, along with a growing number of voiced-over CBM Media preaching videos.

The CBM team increased the number of newsletters being produced to send to all brothers and sisters during the year, as we continue to be concerned for the wellbeing of those without access to technology and wished to let them know we were thinking of them.

Kazakstan

The continued pandemic from COVID-19 prevented any face-to-face contact with the Kazakh brothers and sisters during 2021. However, we have held an online Breaking of Bread with them every Sunday afternoon, using Skype. This consists of a prayer, two readings from the Bible Companion, a short exhortation based on the readings, taking the emblems, a hymn from the Russian hymnbook, and a closing prayer. Bro Igor Bakai from Ukraine translates for this service, and Bro Nigel Patterson from Newquay helps out most weeks. Several from Ukraine also join in. We can only reach those with internet access, so numbers are small, varying from six to fifteen.

In place of the annual March Bible school in Omsk, to which the Kazakhs would travel by train across the border into Russia, we organised an online Bible School with eight sessions over the Kazakh Nowruz holiday weekend. This included studies from two speakers, a Breaking of Bread and a Children's session. We managed to combine an output in Zoom as well as Skype. Attendance peaked at around sixteen.

Ukraine

Few of our brothers and sisters have internet access and so it has been difficult to keep in touch. They live with the threat of possible invasion, and the take-up of vaccination has been minimal. There is also little ecclesial structure with our few members scattered across large distances. Our mainly elderly members need our prayers as much as ever. There have been some welfare payments to those in need.

Mark Whitaker

NORTH AND WEST EUROPE

Czech Republic

We have continued to meet virtually throughout the year with monthly online breaking of bread services and in June, we held an online Bible weekend. We also continue to hold monthly classes on first principle subjects which are attended by several contacts. One visit was planned for November but was cancelled due to COVID-19. We were very sorry to lose our Sis Jarmila Feimanová in her 98th year and look forward to being reunited with her in the Kingdom.

Denmark

We were delighted to be able to visit our three brothers and one sister, plus our young people and contacts, in Denmark over a long weekend in November 2021 - in what was the first 'in person' visit for two years. A highlight of the visit was being able to have a breaking of bread with all of the members in Denmark together in one place during our time there. Whilst it has been possible to keep in touch with our brothers and sister in Denmark throughout the period of the COVID-19 pandemic (using the various technologies now in regular use), it was very beneficial to meet in person again and we hope to be able to visit again in the early summer of this year, God willing.

Finland

The main family was able to attend a German Bible school.

France

The websites attract very little traffic – just eight contacts this year. However, three of them resulted in requests for the 22-lesson Correspondence Course, which were sent out by email. A further two contacts have become regular attendees at the fortnightly instruction class in French (we are currently reading slowly through the Gospel of Mark). One of them is a Spaniard living in Madrid, whilst the other (a Frenchman) also attends the weekly bi-lingual Breaking of Bread meetings by Zoom. Both of these meetings were initially set up for the benefit of four Congolese brethren who arrived in France during 2019 as refugees. The Breaking of Bread is regularly being attended by brethren and sisters from the UK and also some scattered across France, including our elderly Sis Suzanne Faihy, whom again it was not possible to visit due to COVID-19 travel restrictions. The same restrictions have also meant that a planned visit to bring the Congolese brethren together (they are also scattered across the country) has not been possible.

Italy

We have one Romanian sister and one Cameroonian sister in isolation in northern Italy. An Italian Facebook page now has several contacts from Rome and Sicily.

Malta

A 15,000 mail-drop of cards was made in the period leading up to Christmas. This invited householders to think about their lives in relation to God. QR codes on the card provided the opportunity to visit the Malta CBM website where Maltese literature was placed. Within a few days of the mail drop there were 1,700 hits to the site. It is hoped that there will be many more responses in the coming days.

Norway

There was just one visit in 2021, due to the ongoing pandemic. This took place as a one-day trip in November when Sis Margaret Willetts was visited in Oslo and found her doing very well under the circumstances.

Poland

No visits to Poland were possible in 2021 due to COVID. However, we have continued to hold our regular bi-weekly Breaking of Bread on a Sunday and Bible Studies on a Tuesday. In addition, we held two Bible weekends in place of our normal two visits. We were delighted that in the summer we were able to witness the baptism of Brother Lukasz, even if we had to view this on zoom from the UK. We were saddened to report the falling asleep in Christ of two of our more elderly brothers who were both living some distance from our other brothers and sisters.

Portugal

No activity since the start of the COVID-19 pandemic.

Sweden

The small group of Afghan refugees and asylum seekers in Vasteras has reduced in part due to some deportations back to other European countries. Those with Swedish passports are in contact through WhatsApp and Zoom with Persian language services in the UK. A small number of sympathetic older native Swedish Bible students are in contact via our Kristadelfianer Facebook page.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics and Hungary

With no mission visits taking place, the main emphasis has been on maintaining communication and providing welfare support where required. Several of our brothers and sisters continue to utilise Zoom, including Memorial services and other meetings with ecclesia's where they have an association. This has also enabled isolated brethren to take part in giving readings, prayers, and Bible talks. Others take part in weekly memorial services specifically held for them including for our brethren in Serbia, arranged each week with several brethren from the UK exhorting on a rota basis, along with support from other brethren and sisters.

The small group in Montenegro, continue to meet online with their fellow Russian brethren and sisters. We were delighted that it was possible for a baptism to take place in October of the wife of one of our brethren.

Bulgaria

The situation in Bulgaria remains largely unchanged. There are 15 baptised members, 5 brothers and 10 sisters, all based in the capital Sofia. They meet irregularly for breaking of bread, but it is certainly the case that without visits from the UK their motivation does suffer. No visits were possible in 2021 due to COVID-19.

Estonia

Unfortunately, we have not been able to visit because of lockdowns and the continued spread of COVID-19. Most of the year their border has been closed to UK visitors, but they are slowly changing their rules. We know that at least two of our long-standing contacts have died during this year. Contact with our brother and sisters in Estonia has been sporadic because they are elderly, do not speak any English and cannot cope with modern technology. One of our translators in Tallinn does keep in touch with one or two of them and informs us of their welfare. Two of our very elderly sisters we have not been able to obtain any response from, despite trying different methods of contact. We shall not know the true situation until we can visit in person.

During the year we have continued to send out each month both an exhortation and Bible study to our brothers and sisters in their own language. Once a quarter, we have sent out to all our contacts a Bible talk in their own languages, hoping that it may maintain their interest in God's word and with us. At the end of the year, we have sent to all our brothers and sisters and our regular friends an ALS preaching calendar as another means of keeping the Gospel before them and the great hope it contains.

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 online. We also continue to gain contacts via our Greek-language website.

Israel

The brothers and sisters in Israel continue to meet together monthly at the recording brother's flat for a memorial meeting. A few of the older brothers and sisters have been unable to attend these meetings this year due to ill health but visits within country have been made to support them. International travel has not been possible due to restrictions. One elderly brother sadly fell asleep at the end of the year.

Moldova

No visits have been possible during 2021 but contact with our eight Moldovan Sisters has been maintained via telephone calls, the postal system, and WhatsApp. The Moldovans have continued to receive Isolation League material and other material. One Sister is able to 'attend' the weekly Breaking of Bread run for the brothers and sisters in Romania via Zoom.

Romania

Throughout the year the majority of our Romanian brothers and sisters have been meeting online twice a week, for Bible Class and Breaking of Bread meetings. In June we were encouraged by the baptism of a new sister at Ciuperceni

Vechi ecclesia. Also in June, we organised an online Bible Weekend, where we were able to share study, praise, and fellowship.

Our members continue to actively encourage and support one another through online, telephone, and face-to-face contact where possible. We have an active Sunday School at one ecclesia, and we continue to preach via our Romanian-language website.

South Caucasus

Our two Sisters who live in Rustavi, an ex-Russian enclave south of Tbilisi, the capital of Georgia, have been unwilling to travel to the Bible schools in Kiev in recent years. Contact has always been spasmodic with our sisters who live in poverty. There have been no visits in recent years. Contact by email through a sister in the UK has been useful. We have one brother in Yerevan, the capital of Armenia. He has travelled to different countries in a professional capacity but visits to meet him have not been possible. The only way of contacting him has been via email.

Turkey

The Ecclesias in Turkey consist mostly of Iranian refugees and asylum seekers. 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. It has been a great privilege to witness the formation of a new ecclesia of 11 Turkish brothers and sisters in Istanbul.

Refugee brothers and sisters in Turkey are under constant observation by the Turkish police often with the objective of deporting them back to Iran. Nevertheless, they continue to preach to their neighbours who are often themselves Christian converts who have crossed the border from Iran into Turkey. This activity has been curtailed due to COVID-19, resulting in just three baptisms in 2021 compared to 80 or so in 2020. There are a small number of people, mostly in isolation who having been interviewed are awaiting baptism, interviews having been conducted remotely by brothers in the UK.

There were no CBM visits during 2021. Regular contact is maintained with the Ecclesias both by regular meetings with ecclesial leaders and correspondence with individual members. Project aid has helped to provide computer equipment for three ecclesias to improve connectivity with the wider brotherhood and to organise their own Sunday services and study classes. Links are also provided for other to 'tune in' to bilingual services and studies offered in the UK. Weekly invitations to join classes offered every day / evening in the UK result in attendances of thirty or more brothers and sisters to many of these sessions and this has remained constant during the year.

Michael Harrison

WELFARE

It is remarkable how God works in our lives, in the lives of our community and in the works of the nations. Over the many years of CBM providing Welfare support, it is our usual practice to provide food aid in times of flooding and famine. It is usual to provide medical support for those who need emergency or life saving treatments. It is usual to care for the poor, widows and orphans. 2021 was not usual.

The level of welfare expenditure in 2021 was unprecedented and exceeds anything incurred in previous years by more than £100,000.

For the first time more money has been spent on Welfare in Europe than Africa. All the usual life events occurred, but for the second year running very few visits took place due to travel restrictions caused by Coronavirus. In country, work, movement and food was less problematic than 2020 in most places, but there were still some areas where life was still disrupted.

In Cameroon the civil unrest still persists which has made farming and living at home difficult, so regular support is required. In Turkey many are without work, state support or United Nations aid and struggle with daily living. Famines and other natural disasters again impacted on the lives of many thousands of our brothers and sisters.

We are mindful aid can easily become temptation and a distraction from the Gospel message. We are keen to only provide essential help that would not hinder the lives of the recipients. Hindering in the past has been spiritual, the love of money, power, status or resources corrupting those who should be loving the Lord their God and their neighbour. It can hinder emotionally and physically. Dependence on Welfare does not encourage people to work for their own bread. To this end a review of Welfare was carried out in December, the discussions following this may direct welfare in the future, should Our Father be willing.

In order to carry out our Lord's command to love one another, large amounts of money are spent providing that essential support to our brothers and sisters in Turkey as well as other areas like Cameroon and food stricken East Africa. Having said this, the unprecedented financial support expended in 2021 has been matched with the blessing of our Father and your generosity, with an exceptional increase in donations. That increase in donations has enabled us to continue to care for those most in need.

In total £511K was expended on Welfare in 2021. The detail of how this was distributed is provided in the accounts that follow in this report. The most significant requirements by type were:

Support for refugees in Turkey - £254k

Food Aid provision to Kenya, Malawi, Mozambique, Uganda, Zambia and refugees in East Africa - £137k

Support to Cameroon due to conflict - £25k

Marc Bilton

SAFEGUARDING

The CBM Safeguarding policy version was updated, approved, and adopted. Safeguarding issues are reviewed regularly. No incidents had been reported during 2021. A training video has been produced for field workers, who are expected to have viewed the video.

Steve Jefferies

PROJECT AID

Project Aid continues to be actively used to channel our charitable giving direct to causes. Requests are approved by an area Linkman. The up-to-the-minute status of projects and the submission of projects is via www.cbm.org.uk.

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**

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 courses: 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 2021 are as follows:

- 51,288 people visited the site
- 8,400 of these were from CBM UK areas
- 250 individual questions were asked and answered

Jon Hale

LITERATURE

New booklets on 'Developing an Ecclesia' and an 'Elders Handbook'. Small print runs have been produced and have been used in Uganda and Tanzania. Towards the end of the year an order for Swahili hymn books was placed to assist with worship in a number of the East African territories.

Ivor Southgate

CBM MEDIA

There are 195 videos have been completed in seven different languages (English 82, Krio 69, Mende 5, French 25, Swahili 3, Russian 10, Spanish 1). Additional pages have been added for Christian living in English and Krio. The 30-lesson Growing in Christ post baptismal course has been completed in English, including an introductory video. 10 lessons have been completed in the Christian living series and some of these will be used in the Sierra Leone CYC Gathering. A 7-part series on Developing an Ecclesia is underway. The Sierra Leone pilot is underway now that COVID-19 restrictions have been lifted.

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
P N Boyd Secretary
D Jenkins Treasurer
R M Bilton
R W Fox
M H Green
M D Harrison
S A Jefferies
J Mathias
J V R Morgan
M Sheppard Retired 26.06.2021
I J Southgate Appointed 26.06.2021
M D Whittaker

The trustees retiring by rotation at the AGM in June 2022 are R J Fox, M H Green, D Jenkins and J V R Morgan. R J Fox 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 2021. 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 2022 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 2021 the ability of the charity to meet its objectives was again hindered by the continuing global Covid-19 pandemic, which prevented the majority of planned overseas visits from being carried out. Area teams used 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 2021, showing the achievement of each team, are contained on pages 3 to 15 of this report. These detail the visits and projects, including 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, with reports of over 2785 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 2021 and the Balance sheet at 31 December 2021, together with associated explanatory notes, are given on pages 27 - 44 of this Trustees' Report.

Total income for 2021 increased by 34.5% compared with 2020. **Total expenditure** increased by 28.5% compared with 2020. Expenditure from unrestricted funds rose 25% and from restricted funds by 30%. The increase from restricted funds being driven by welfare spending. Details of significant movements in the Funds are given in the following paragraphs. Governance and support costs are 1.9% (2020:2.5%) of total income for the year.

The **General (Preaching) Fund** incurred expenditure of £337K (2020: £268K) which represents a 25% increase on 2020, although spend remained significantly below budgeted levels.

Total unrestricted **Legacies** received or receivable in 2021 were £462k (2020: £398k), which represents 27% of income during the year. 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 £55k (2020: £31k) were received during the year.

Expenditure from the **Welfare Fund** in 2021 was £511k (2020: £340k), This exceptionally high level of spending, which is the largest amount spent in this area in a single year (amounting to an increase of 34.5% on the welfare spend in 2019, the largest previous annual figure) was as a result of support provided for those whose livelihood was severely impacted by Covid-19, together with the amount of Food Aid support provided in response to natural disasters in parts of East Africa. The welfare fund received £567K (2020 £202k), in income during the year, which was an increase of 181% on 2020 due to the generosity of the Christadelphian Community both in the UK and overseas, when made aware of the needs. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £130k against around 220 projects overseas (2020: 89K). **Hall and Building Fund** expenditure of £102k covered projects in Democratic Republic of Congo, Kenya, Nigeria, Sierra Leone, Uganda and Zambia. Again, the pandemic limited the number of projects which could proceed, being supported by both of these funds. The **Bible Missionary** expenditure was £18k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure also of £12k bought

Bibles for those brothers and sisters unable to afford one for themselves, particularly in Africa. Council decided towards the end of 2021 that this fund should also support the provision of hymn books.

Total Balances at the year-end increased by £685k compared with 31 December 2020 and now stand at £3.843m. 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 Covid-19 continues to require a high level of welfare support, which together with regular natural disasters experienced in East Africa is likely to see another high level of welfare expenditure during 2022.

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 2021 were £3.843m, an increase of £685k from 2020. 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 £3.060m 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 £1.395m.

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. In addition to dividend income of £31.5K the value of the portfolio increased by £74k during 2021. The value of this investment was £1.665m at 31 December 2021.

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 2021 more than was hoped at the time of 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 budgeted expenditure although larger than in 2020 was still significantly reduced, largely 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. This framework guided the exceptionally large amount of welfare spending incurred in 2021 and a further welfare review was initiated at the end of the year.

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 2021 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 creatively use 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, the very encouraging developments of 2020 continued where online platforms increased the fellowship opportunities available to the Brethren and Sisters we support. The CBM Media project to provide digital materials to ecclesias in the mission field begun in 2020 has remained a significant focus in 2021 and in plans for 2022.

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 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 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

Azets Audit Services, who have conducted the audit, was appointed as the charitable company's auditors at the 2021 AGM.

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

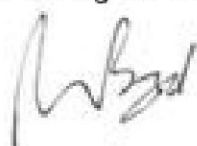
To maintain the flow of donations the Trustees seek to keep the Christadelphian Community in the UK informed about the activities and affairs of the CBM. This is carried out by the circulation of the legal Annual Report and Accounts and a brochure style summary distributed to Christadelphian Ecclesias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



P Boyd (Secretary) 26th February 2022

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

Opinion

We have audited the financial statements of Christadelphian Bible Mission for the year ended 31st March 2021 which comprise the consolidated Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including 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 31st March 2021, and of the charity's incoming resources and application of resources, including its income and expenditure, 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 charitable company 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 charitable company'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 Report of the Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report⁶. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION

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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the parent charitable company for the purposes 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 charitable company'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 auditor under the Companies Act 2006 and report in accordance with this Act.

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.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE CRISTADELPHIAN BIBLE MISSION

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. 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, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting 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.

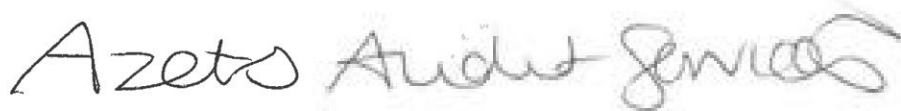
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed 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.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF THE CHRISTADELPHIAN BIBLE MISSION**

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 . Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 charitable company and the charitable company's members, for our audit work, for this report, or for the opinions we have formed.



Azets Audit Services

Chartered Accountants and Statutory Auditors

Ty Derw

Lime Tree Court

Cardiff Gate Business Park

Cardiff

CF23 8AB

Date07-07-2022.....

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

THE CRISTADELPHIAN BIBLE MISSION

Statement of Financial Activities for the year ended 31st December 2021

Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2021	Total All Funds 2020
Income and endowments from:		£	£	£	£
Donations and legacies	3	954,522	718,253	1,672,775	1,222,427
Charitable activities	4	-	18,709	18,709	16,097
Other trading activities	5	1,003	-	1,003	1,622
Investments	6	44,668	-	44,668	51,033
Total		1,000,193	736,962	1,737,155	1,291,179
Expenditure on:					
Charitable activities	7	322,131	772,001	1,094,132	844,320
Other	9	32,216	-	32,216	31,846
Total	10	354,347	772,001	1,126,348	876,166
Gains on investments	12	73,903	-	73,903	11,003
Net income/(expenditure)		719,749	(35,039)	684,710	426,016
Transfers between funds	11	(35,000)	35,000	-	-
Net Movement in Funds for the year		684,749	(39)	684,710	426,016
Reconciliation of funds: Total Funds brought forward at 1 January 2021	16, 17	2,525,254	633,022	3,158,276	2,732,260
Total Funds carried forward at 31 December 2021	16,17	3,210,003	632,983	3,842,986	3,158,276

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 2021

	<u>Notes</u>	2021	2020
		£	£
Fixed Assets			
Investments	12	3,059,667	2,348,885
Current Assets			
Debtors	13	76,299	343,786
Cash at bank and in hand		933,130	701,706
		1,009,429	1,045,492
Current Liabilities			
Creditors: amounts falling due within one year	14	(35,360)	(78,989)
Net current assets		974,069	966,503
Total assets less current liabilities		4,033,736	3,315,388
Provision for Constructive Liability	15	(190,750)	(157,112)
Net Assets	16	3,842,986	3,158,276
Funds			
Unrestricted Funds:			
General	17	800,793	634,338
Legacy	17	2,409,210	1,890,916
Restricted Funds:			
Welfare	17	287,058	230,669
Buildings Fund	17	182,953	249,566
Project Aid Fund	17	106,518	120,631
Bible Missionary Fund	17	17,809	16,911
Bible Fund	17	38,645	15,245
Total Funds	17	3,842,986	3,158,276

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 2021 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 26th February 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 2021

	Note	2021	2020
		£	£
Net cash provided by/(used in) operating activities	20	823,635	91,679
<i>Cash flows from investing activities:</i>			
Proceeds from sale of investments		925,474	176,199
Interest Received		44,668	51,033
Purchase of investments		(1,512,398)	(384,573)
Net cash provided by (used in) investing activities		(542,256)	(157,341)
Change in cash and cash equivalents in the reporting period		281,379	(65,662)
Cash and cash equivalents at the beginning of the reporting period		766,555	832,217
Cash and cash equivalents at the end of the reporting period	20	1,047,935	766,555

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 2021

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 2021

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

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

countries where the local organisation is not recognised, the assets are held in the name of the UK charity as a nominee for 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 CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

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.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

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 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.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

3. Income from Donations and Legacies

	2021			2020		
	Donations – Non Gift Aid	Donations - Gift Aid	Legacies	Donations – Non Gift Aid	Donations - Gift Aid	Legacies
	£	£	£	£	£	£
<u>Unrestricted Funds</u>						
General Fund	315,745	177,185	-	363,772	130,819	-
Legacy Fund	-	-	461,592	-	-	398,302
	315,745	177,185	461,592	363,772	130,819	398,302
<u>Restricted Funds</u>						
Welfare Fund	402,449	109,978	54,590	144,390	26,108	31,143
Buildings Fund	35,305	-	-	27,580	-	-
Project Aid Fund	89,146	26,785	-	76,756	21,050	-
Bible Fund	-	-	-	7	2500	-
	526,900	136,763	54,590	248,733	49,658	31,143
<u>Total Funds</u>	842,645	313,948	516,182	612,505	180,477	429,445
			<u>1,672,775</u>			<u>1,222,427</u>

4. Income from Charitable Activities

	2021	2020
	£	£
Bible Missionary Magazine Sales	18,709	16,097
Totals	18,709	16,097

5. Income from Other Trading Activities

	2021	2020
	£	£
Stamp Sales	883	1,278
Book Sales	120	344
Totals	1,003	1,622

6. Income from Investments

	2021	2020
	£	£
Interest receivable on short term cash deposits	13,183	27,828
Dividend Income	31,485	23,205
Totals	44,668	51,033

THE CRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

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

	2021		2020	
	Grants	Cost Of Activities	Grants	Cost Of Activities
<u>Unrestricted Funds</u>	£	£	£	£
General Fund	88,297	233,834	99,245	151,645
Legacy Fund	-	-	-	-
	88,297	233,834	99,245	151,645
<u>Restricted Funds</u>				
Welfare Fund	393,185	117,443	209,397	130,937
Disaster Fund	-	-	-	-
Buildings Fund	-	101,918	-	132,489
Project Aid Fund	-	130,044	-	88,770
BMM Fund	-	17,811	-	16,219
Bible Fund	-	11,600	-	15,618
	393,185	378,816	209,397	384,033
<u>Total Funds</u>	481,482	612,650	308,642	535,678
	<u>1,094,132</u>		<u>844,320</u>	

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

7. (Continued) Expenditure on Charitable Activities by Region

<u>2021</u>	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
<u>Unrestricted Funds</u>	£	£	£	£	£	£
General Fund	142,006	109,324	13,776	12,005	8,592	36,428
Legacy Fund	-	-	-	-	-	-
	142,006	109,324	13,776	12,005	8,592	36,428
<u>Restricted Funds</u>						
Welfare Fund	146,538	62,437	274,345	3,930	1,320	22,058
Buildings Fund	33,741	68,177	-	-	-	-
Project Aid Fund	45,168	33,924	23,238	1,300	946	25,468
BMM Fund	-	-	-	-	-	17,811
Bible Fund	7,242	4,158	200	-	-	-
	232,689	168,696	297,783	5,230	2,266	65,337
	374,695	278,020	311,559	17,235	10,858	101,765
<u>Total Funds</u>						<u>1,094,132</u>

<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
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>

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 2021

8. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totalled £85,714 (2020: £65,434).

	2021		2020	
	£	No.	£	No.
Trustee Payments				
Overseas trips - Trustees own costs	8,121	(5)	5,768	(4)
Non-Trustee costs paid via Trustee	77,256	(7)	59,411	(5)
Travel costs to meetings	-	-	-	-
Office expenses	337	(1)	255	(1)
	85,714		65,434	

During the year 4 Trustees (2020 :4) went on overseas missionary visits to 3 countries (2020 :3) There was no Trustees' remuneration paid during the year. During the year 8 trustees donated £3,946 to the charity (2020: 7, £6,071). There were no other "related party" transactions.

9. Expenditure on Other

	2021	2020
	£	£
Stationery, Postages and Other Office Costs	227	-
Mission News, including distribution	-	-
Zoom Charges	452	
Bank Current Account & Exc. WU Charges	2,647	1,652
Corporate Insurance Policy	620	1,804
Investment advice & Management	17,647	14,282
Just Giving Fees	216	216
Total General Fund Support Costs	21,809	17,954
AGM Costs, including Annual Report		255
Audit Fee	5,970	5,850
Legal & Professional Costs	1,800	-
Trustee Expenses		-
Trustee Indemnity Insurance Policy	2,637	7,787
Total General Fund Governance Costs	10,407	13,892
	32,216	31,846

10. Total resources Expended

Total resources expended includes an audit fee of £5,970 for 2020 (2020 £5,850).

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

11. Transfers between funds

2021	Unrestricted Funds		Restricted Funds		
	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Transfers between Funds were made as follows:					
Legacy to General re Deficit for year	-	-	-	-	-
Legacy to Restricted Funds to fund activities	-	(35,000)		-	35,000
Totals	-	(35,000)	-	-	35,000
		<u>(35,000)</u>			<u>35,000</u>

2020	Unrestricted Funds		Restricted Funds		
	General £	Legacy £	Buildings £	BMM Fund £	Bible Fund £
Transfers between Funds were made as follows:					
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>

12. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£	£	£
Valuation at 31 December 2020	1,302,591	981,445	64,849	2,348,885
Additions	795,000	718,275	(187,643)	1,325,632
Disposals	(702,591)	(222,883)	222,883	(702,591)
Investment Charges	-	-	(17,647)	(17,647)
Equalisation	-	(877)	877	-
Investment Income	-	-	31,485	31,485
Gain on Investments	-	73,903	-	73,903
Valuation at 31 December 2021	1,395,000	1,549,863	114,804	3,059,667

Included within the listed investments above is cash contained in the portfolio totalling £114,805 (2020: £64,849).

13. Debtors: due within one year

	2021	2020
	£	£
Inland Revenue – Gift Aid recoverable	9,735	7,811
Other Debtors and Prepayments	66,564	335,975
Totals	76,299	343,786

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

14. Creditors: amounts falling due within one year

	2021 £	2020 £
Other Creditors	35,360	78,989
Totals	35,360	78,989

15. Constructive Liability

<u>2021</u>	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
<u>Unrestricted Funds</u>	£	£	£		£	£
General Fund	110,497	50,508	8,690	9,140	2,495	9,420
Legacy Fund	-	-	-	-	-	-
	110,497	50,508	8,690	9,140	2,495	9,420
<u>Restricted Funds</u>						
Welfare Fund	-	-	-	-	-	-
Disaster Fund	-	-	-	-	-	-
Buildings Fund	-	-	-	-	-	-
Project Aid Fund	-	-	-	-	-	-
BMM Fund	-	-	-	-	-	-
Bible Fund	-	-	-	-	-	-
	-	-	-	-	-	-
<u>Total Funds</u>	110,497	50,508	8,690	9,140	2,495	9,420

190,750

<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

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2021

16. Analysis of Net Assets between Funds

Fund Balances at 31 December 2021 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,059,667	-	3,059,667
Current Assets	367,378	642,051	1,009,429
Current Liabilities	(26,292)	(9,068)	(35,360)
Constructive Liabilities	(190,750)	-	(190,750)
Totals	3,210,003	632,983	3,842,986

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

17. Movement on funds for the Year

<u>2021</u>	Balance 01.01.21	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.21
	£	£	£	£	£	£
<u>Unrestricted Funds</u>						
General Fund	634,338	503,156	(336,701)	-	-	800,793
Legacy Fund	1,890,916	497,037	(17,646)	(35,000)	73,903	2,409,210
	2,525,254	1,000,193	(354,347)	(35,000)	73,903	3,210,003
<u>Restricted Funds</u>						
Welfare Fund	230,669	567,017	(510,628)	-	-	287,058
Buildings Fund	249,566	35,305	(101,918)	-	-	182,953
Project Aid Fund	120,631	115,931	(130,044)	-	-	106,518
BMM Fund	16,911	18,709	(17,811)	-	-	17,809
Bible Fund	15,245	-	(11,600)	35,000	-	38,645
	633,022	736,962	(772,001)	35,000	-	632,983
Total Funds	3,158,276	1,737,155	(1,126,348)	-	73,903	3,842,986

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 2021

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

<u>2020</u>	Balance 01.01.20	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.20
<u>Unrestricted Funds</u>	£	£	£	£	£	£
General Fund	398,040	504,753	(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
<u>Restricted Funds</u>						
Welfare Fund	369,362	201,641	(340,334)	-	-	230,669
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
<u>Total Funds</u>	2,732,260	1,291,179	(876,166)	-	11,003	3,158,276

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 2021 no outstanding legacies had been notified (2020: £250k).

19. Employees

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

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

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	684,710	426,016
<i>Adjustments for:</i>		
(Increase)/decrease in debtors	267,487	(268,902)
Investment income	(44,668)	(51,033)
Gains on investments	(73,903)	(11,003)
Increase/(decrease) in creditors	(9,991)	(3,399)
Net cash provided by/(used in) operating activities	823,635	91,679
Analysis of Cash and Cash Equivalents		
Cash held in investments	114,805	64,849
Cash in hand	933,130	701,705
Total Cash and Cash Equivalents	1,047,935	766,554

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2021	2020
Carrying amount of financial assets		
Instruments measured at fair value through profit and loss	1,549,862	981,445



23. Comparative Statement of Financial Activities

	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