

**The Christadelphian Bible Mission**

**Annual Report and Account**

**2022**

**CHRISTADELPHIAN BIBLE MISSION**

**CONTENTS**

Annual Report	4 – 22
Independent Auditor’s Report	23 – 26
Statement of Financial Activities	27
Balance Sheet	28
Cash Flow Statement	29
Notes to the accounts	30 – 51

## INTRODUCTION

2022 was to be the year when the dark cloud of COVID started to lift and direct face-to-face contact with our brothers and sisters overseas could resume. In some measure this was true. A good number of visits did take place, although these were not all without problems. A number of our travelling brothers and sisters did catch COVID despite all of our best attempts at risk mitigation. Thanks be to God that although this affected some arrangements, there appear to be no major on-going effects experienced. It was good to see that when we were able to meet face-to-face once more, the faith of our brothers and sisters was strong and in some areas this had accelerated a trend towards greater independence.

Throughout the year visits were progressively ramped up. This was done in parallel with the benefits of Zoom communication that had been the mainstay of our contact during the previous two years. The benefits of far more regular "remote" contact with our brothers and sisters in areas with good internet connectivity continues to be appreciated.

Some things however never change. The inherent evil in the hearts of some of the world's political leaders seems to know no limitation. This was horribly demonstrated with the invasion by Russia of the Ukraine. Our community of some 100 brothers and sisters in that country have suffered greatly, both physically and emotionally. Some have been able to flee the country and have found sanctuary in Lithuania, Poland, Germany with some also reaching Canada and the UK. A good number however have remained in Ukraine and we are now ready to help them with winter fuel support as and when requested. We pray that our brothers and sisters that remain in the Ukraine will be kept safe and that younger brothers in Russia will not be affected by conscription.

We note that the volatile world climate has particularly affected the east coast of Africa with a much larger number of tropical storms than normal in the early parts of 2022. This caused food problems, some homelessness and damage to Ecclesial halls. Welfare support was provided to help offset some of these problems.

Despite the multitude of problems in the world, the Gospel continues to be proclaimed. During the days of COVID restrictions, local face-to-face preaching had continued. This preaching had been supported with the growing number of CBM media systems that have now been sent to Africa. It has been pleasing to record a good number of baptisms as a result.

In 2022 the Gospel has continued to be preached to those who have open hearts and minds to receive this message. We thank our Lord that we have been blessed with supporting this task.

Mark Basten

## WEST AFRICA

### Burundi

There were baptisms at Mika, Giteranyi and Chankunzo; and with the purchase of a plot in Mika, the authorities were reassured about our seriousness and granted us access to resume interviews and further baptisms. The objective now is to reach out with a preaching campaign to native Burundians.

### Cameroon

The conflict continues, making it unsafe for visitors from the UK to travel in the Anglophone region, which is where most of our ecclesias are. In some parts the situation has eased, and brothers and sisters are able to return to something resembling normality. In others there is still violence, and many remain displaced in safer areas. Regular contact is maintained with Brothers and Sisters throughout the country wherever ecclesias exist. We are able to communicate via WhatsApp, Facebook Messenger, and telephone calls.

In February we were able to visit Douala, which is in the Francophone region, and brothers and sisters from many ecclesias came to meet with us there. Due to the conflict and the COVID pandemic this was the first visit since 2017. The majority of ecclesias remain active and there were 31 baptisms during the year.

### D R Congo – East/West & Namibia

The DRC continues to be a country ravaged by the activities of armed gangs who commit atrocities which sadly have impacted on the lives of some of our members. But in spite of this unstable, adverse environment the gospel continues to touch hearts and minds, and during the year there have been baptisms in many places including Kwilu-Ngongo, Kinshasa, Mbandaka and Nkana (in the west), and Goma and Bukavu (in the east). The Kinshasa ecclesia has been able to benefit from the CBM Media project, with material that has been translated into French. They also hosted a seminar for ecclesial elders from the west, which will be replicated, God willing, in the east in 2023.

Two brothers and one sister continue to witness to fellow refugees on a camp in Namibia.

### DRC South

Visits on the Lakeshore of Tanganyika, that were not possible during our visits, were subsequently completed by the local brethren. They travelled to Kitala, Kabungwe and 25 Kilometer to follow up with interviews and baptisms for those contacts who did meet us in Kalemie. Brother Christian (a young brother) travelled with the team to ensure continuity in the preaching activities (for both DRC East, and Burundi) by involving some of them in the work of reinforcing first principles and leadership. The Mamba and Kamko ecclesia received funding to complete building work. Interested friends in Lubumbashi, Likasi, Tumble and Fungurume were active in their studies and eagerly await a visit. A print run of the Swahili hymn book is in progress.

### Ghana

The first CBM visit for two and a half years was made over the Easter period. Brothers and sisters from all ecclesias assembled for a Bible School at the Christian Village, Kumasi. This was also attended by members from the Abidjan ecclesia, in Ivory Coast. During the COVID period, the problem of not being able to meet together regularly affected the close-knit fellowship of some. Urban areas, where members tend to be more scattered have been more seriously affected than others. During the year the preaching of the gospel has borne fruit with three baptisms at Cape Coast.

### Guinea

Although no CBM visits were possible to the two areas where ecclesias are established, the last 12 months have seen the continuation of an energetic preaching programme with a total of 14 baptisms taking place at Kankore, Boma Sud and Samoe, in the Forest Region. During November the annual fraternal weekend was held at Kankore ecclesial hall, when a gathering of 100 brothers and sisters, including young people and contacts, were encouraged by individual studies and group discussions on foundation principles. Ecclesial life has been more difficult for the coastal ecclesias during the pandemic, due to the continuing political struggles and movement of members to other parts of the country seeking for work. Some have travelled to neighbouring countries such as Liberia and Sierra Leone.

### Ivory Coast

During the Easter holiday, 17 members of the Abidjan ecclesia travelled to Kumasi, Ghana, for the Bible School. This was a great opportunity for wider fellowship with brothers and sisters they have met in the past. Abidjan experienced

serious rainfall during the middle of the year resulting in water damage to the ecclesial hall; replacement zinc sheets for the roof and essential painting work were necessary. Although there are no reports of ecclesial growth, visitors have been attending meetings at Abidjan. Visits have also been made to members in isolation who live some distance away.

#### **Liberia**

Although proposed visits from UK were not possible during 2021/22, we are thankful that opportunities were taken to further the Lord's work as a result of initiatives taken by local brethren. In Rivercess county three baptisms took place at Iti during May – this work was supported by a visit from Monrovia ecclesia; and in Nimba county during June and July two brethren from neighbouring Guinea crossed the border to interview and baptise five brothers and five sisters in the Dulay and Sanniquellie ecclesias. The work at Gbarnga and Jorpolu ecclesias has continued apace, and at the end of the year there were a further six baptisms.

#### **Nigeria**

Visits resumed to Nigeria with a visit over the Easter period engaging with the ecclesias and supporting the All Nigeria Gathering, which this year was youth orientated and held at Asaba. A further visit took place during November which covered all three regions of the Country and included a study weekend in the West organised by the Lagos Ecclesia. Following on from the Easter visit, brother Peter Kalu joined a visit to Uganda, and brother Mayende Erisania of Uganda joined the November visit to Nigeria. These visits proved beneficial for both brethren and helped share best practice across these two countries from West and East Africa. Extensive use was made of Radio preaching during the year, particularly in the East with many contacts being generated. This was expanded in 2022 to cover the area around Enugu where the Emene ecclesia is growing steadily through very active preaching. Towards the end of the year a site was identified and purchased at Asaba to create our own centre for gatherings, as well as a base for the growing Asaba ecclesia.

#### **Rwanda**

There are no activities to report, but our lamp still stands, and it is hoped that activities will soon resume with Brother Omari and contacts in this area.

#### **Sierra Leone**

2022 was a very well blessed year in terms of growth of brothers and sisters. During the October-November visit we were privileged to witness 354 baptisms and the formation of four new ecclesias; and in addition, we have four preaching areas with just a couple of baptized members and a resident preaching brother (from one of the well-established ecclesias). There are now 25 ecclesias with in excess of 1150 brothers and sisters in the country thanks to our Heavenly Fathers blessing.

#### **The Gambia & Senegal**

After a quiet year in the wake of restrictions ... the September CBM visit was clouded by the consequences of delays at the start arising from the re-routing of flights due to an Air traffic controllers strike in Mauritania ... and towards the end by the need for extended stays and further re-scheduling when two of the team succumbed to COVID. But, despite these inconveniences, visits were made to the Latri Kunda ecclesia, and an encouraging number of their friends travelled with them to Farafenni for a Bible School weekend. Visits were also made to the house-fellowship / outreach group in Basse. In November we were pleased to give some financial support towards another joint Study Weekend – in response to a request from the ecclesias for Brother Ed and Sister Jen Mander (whilst on holiday) to lead talks on 'The Book of Revelation'; and we are delighted that the Newcastle UK ecclesia still maintain regular contact with the Latri Kunda ecclesia, and occasionally with a Gambian contact studying in Cyprus.

Michael Green

#### **EAST AFRICA**

##### **General**

We continue to progress the CBM Media project with material and translations into the more common languages. We have a full set of English videos, and we are progressing with French and God willing we will have progressed Swahili by the end of 2023. We have made inroads into Chichewa too. All material is accessed via the East Africa website: [www.bibleeastfrica.com](http://www.bibleeastfrica.com). During the visits to Mauritius, Tanzania, Uganda, and South Sudan copies of the videos in

English have been distributed on memory sticks along with Micro SD cards for display on PC, projectors, and mobile phones. We have also trialled and left a media player in Tanzania.

##### **Egypt**

A visit was possible to Egypt this year. Both objectives were achieved. The first was to visit Brother Adel after a long time with no contact. It was possible to spend a day with him and break bread together. The second was to meet Ahmed who had been studying the scriptures for many years. Extensive discussions were held over three days, and he had many questions. Contact continues with him and through him to a group of Bible readers in Yemen.

##### **Ethiopia**

The decision was taken not to visit Ethiopia in 2022. This was partly because of lingering COVID concerns but more so because of tribal conflicts flaring up in different parts of the country. In Nekemte, where we have a small ecclesia, rebel soldiers marched through the town taking whatever goods they chose. There has been a lot of CBM activity in 2022. Four different centres have set up Bible teaching sessions with weekly or fortnightly meetings taking place. Contact with the leaders in these places has been frequent through various online methods. As a result there has been far more interaction from UK through the year than ever was possible when visits took place. As the year came to an end some members of these groups were nearing the point of baptism. One or two brothers are showing much maturity and willingness to travel large distances to visit other brothers and help in the preaching work they are doing. Two Ethiopian brothers have now moved to the USA and have become members of American ecclesias. They have been well cared for by the brothers and sisters there as they seek permits to stay in the country.

##### **Kenya**

The first visit in three years occurred this year. Although short, it managed to bring together the representatives from all the Areas where the common and individual matters could be shared and discussed. Sadly, we must report that incidences of fraud had been exposed in the North Nyanza Area. A representative team from the Kenya Committee had already investigated and presented its report at the special meeting. Some progress has been made with the learning points discussed and actions put in place to try to avoid a recurrence of this.

It has been another challenging year for our brothers and sisters in Kenya with the backdrop of continuing changing global weather patterns which inflicts the extremes of drought and flooding all combining to create food shortages for mainly crop dependent communities. Despite this, the ecclesias continue to serve the Lord and grow. Thanks to the additional financial support from Agape in Action, the young people have enjoyed two consecutive years of full Youth Camps at which many interviews and subsequent baptisms are effected. This has meant that the year has concluded on a positive note and we enter 2023 with refreshed determination to serve the master before his return with the next visit.

##### **Madagascar / Mayotte**

There are no longer any brothers and sisters in these areas, all have moved to France or Canada. We remain in contact with them via email and via the Zoom breaking of Bread meeting in French. We continue to hold this weekly breaking of bread service on Zoom which is regularly joined by six brothers who travelled to France via Mayotte. French exhortations and teaching material are distributed and accessed via [www.cbmmmedia.org](http://www.cbmmmedia.org) and [www.bibleuganda.com](http://www.bibleuganda.com).

##### **Malawi**

2022 began with an onslaught of significant adverse weather events which impacted huge areas of the country. The fallout from this affected many of our brothers and sisters, destroying their crops, livestock and homes. Substantial sums of CBM welfare aid were sent to ease food insecurity and reinstate Bibles, hymnbooks and mosquito nets lost due to flooding. Sadly, the second half of the year also saw erratic rainfall in the later growing season which hindered crop production, causing crisis-outcomes in the south of the country through late 2022.

For the first time since August 2019 we were able to visit Malawi as COVID restrictions had been relaxed sufficiently to make a CBM trip viable. We took out two new volunteers who are keen to commit to future visits, God willing, as we try to build a team of regular Malawi visitors. Civil riots in the country during our time there highlighted the changing political and economic landscape in what is normally a very peaceful country and highlighted the problem of the cost-of-living. Area Elders' meetings throughout the year continued and we have been encouraged by the minutes of their discussions.

Work is being done on improving the logistics and evidence-gathering of the welfare-aid distribution, and spiritually mature attitudes are heartening to read about. The roll-out of new mosquito-nets, Bibles and hymnbooks is continuing. Sadly, an issue surrounding military service continues to cause division, with some members claiming it does not impact their relationship with Christ and his commandments. There is a troubling undercurrent fuelled by one or two strong voices which we are continuing to monitor.

We have also been frustrated this year by several ecclesias losing their ecclesial homes due to land ownership disputes. In response, we have initiated investigations to produce legal evidence of historic land ownership across all ecclesias, which is a major project to undertake and will take time to complete. As a whole though, the majority of our Malawian brothers and sisters continue to meet regularly to worship, encourage one another, and preach to their neighbours with enthusiasm.

Currently we have 181 ecclesias, distributed between 39 geographic areas, most of which are in the Southern region of the country. A further 525 baptisms have been reported in 2022. We thank God for His continued care for our brethren and sisters in Malawi and pray that He will bless all our efforts to support them through the many challenges that are a sure sign of our Lord's long-awaited return.

#### **Mauritius**

A visit was made in July. Four active members had emigrated overseas, and seven members had fallen asleep leaving reduced numbers. COVID had prevented members meeting together in person, although they had fellowshipped via zoom. We were able to encourage them to meet again in person. The main ecclesia at Quatre-Bornes continues to reach out to friends and family and bring them to talks. The small ecclesia of Post-de-Flaq was visited several times. The CBM media videos in French were demonstrated and copies left with them.

#### **Mozambique**

Three cyclones and tropical storms hit the central part of Mozambique at the beginning of the year, and caused substantial flood damage to homes, fields of crops and ecclesial halls. CBM Welfare made significant financial contributions to brethren and sisters who were experiencing severe problems, having lost their crops, whilst CBM building fund provided money to repair the damaged ecclesial buildings. There have been no reports of COVID infections amongst brothers and sisters during the past three years.

There are now 760 ecclesias, with large numbers of Sunday School children and contacts. The Government has decreed that only registered churches are allowed to meet. This is due to some concern over irregularities of such meetings. The Christadelphian community has been registered. As a consequence, a number of pastors have met with us expressing their wish to join us, and we have made it clear that they would need to understand the true gospel and be baptised into our fellowship. On one occasion ten pastors met our assistant Secretary. We continue to develop our Web Site and local brethren undertake Radio Broadcasts which have also been very successful.

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 2022, 58 wells have been dug providing clean water for brothers and sisters and the local villagers, where previously water was being taken from ditches, ponds and rivers. These wells have been funded by Agape in Action. Over 60 new ecclesial halls or new roofs have also been authorised by CBM and are either completed or in process of completion. Our increased numbers have required the purchase of a large number of Bibles in a variety of tribal languages, as well as in Portuguese, the official language of Mozambique, and similarly a thousand hymn books have also been ordered for printing.

Three CBM visits have been made to Mozambique in 2022. The first in July visited the provinces of Zambezia and Sofala. The second in October visited ecclesias in the Beira area and Mutarara. During these visits there were over a thousand brothers and sisters and contacts present. A third visit took place in October which visited ecclesias in Tete province. Two visits have been made by local brethren to a dozen or more ecclesias on the side of Lake Nyasa, which are only accessible by boat.

#### **Seychelles**

Prior to 2022 there had been no visits to Seychelles since before COVID. The small ecclesia of six needed a visit and to get to know the new Linkman. They had struggled to meet all together due to several factors, but all came together to break bread at the end of the trip in May. Another trip took place in November to build the relationship and fellowship further. We had three interested contacts join us in November. We also introduced CBM work to two new fieldworkers.

#### **South Sudan**

Only one visit by Ugandan brothers was possible in 2022. This was a difficult and expensive venture due to the continued insecurity in the country. As a result of COVID restrictions, our brothers and sisters there have drifted apart and just one of the two groups is now active in Juba, this being the Gudele ecclesia. Money has been sent to secure the use of the hall. A concerted effort is being made to encourage the remaining brothers and sisters to work together despite this setback. The renewal of our registration process has been slow. Individuals continue to preach at a low level and we are encouraging them to utilise the CBM Media videos available. Some South Sudanese brothers and sisters are in the Pagirinya refugee camp in northern Uganda and sewing machines were provided to help them in their survival.

#### **Tanzania**

There were two CBM visits during the year, involving visitors from both UK and Uganda. The AGM was held at the end of December and coincided with the first visit for the new year. The early visit concentrated on the Kigoma region where follow up preaching continued through much of the year resulting in 22 baptisms. The second visit was during the early part of December; the first part of the visit concentrated on continuing with the CBM Trustees to gather information in the south and far south west and visiting our brothers and sisters; the second week was spent at the youth camp at Ifakara and gathering more material for the [www.cbmmmedia](http://www.cbmmmedia) project. 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. We will continue to further implement the CBM trustees' recommendations into the new year, with continued focus on training and development. We will be looking to identify a replacement linkman.

#### **Uganda**

The Covid restrictions in Uganda were lifted this year, only to be replaced by Ebola! A trip was possible during Easter with a visit to the Lango and Western areas. During the Western period of the visit a refresher sustainable farming training session was held at a brother's home, which was attended by representative brothers and sisters for all areas in Uganda and also by a brother from Nigeria. This exchange from different countries was reciprocated when the secretary of CBM Uganda joined a visit to Nigeria in November as part of our programme to share experiences and practices. During the year we gathered more material for the [www.cbmmmedia](http://www.cbmmmedia) project. The annual Youth camp was joined via Zoom in January, but the sisters' workshops and elders' workshops were attended in person at Easter. Bibles continue to be supplied and the more developed areas assisted in supporting preaching in other areas, including in South Sudan and Tanzania again. Three Ugandan brothers joined us on a visit to Tanzania during December for the youth camp there. There are now 114 ecclesias, with 31 permanent halls and 53 temporary ones. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and CmaD has again supported water projects. There are now 1446 members recorded on our database, with approximately 20 baptised during 2022, 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 again been both drought and heavy rains both of which have required welfare help, aiding our brothers and sisters to recover from the severe rain that has yet again affected large parts of East Africa. We thank both God and Jesus for all their care and guidance during the year and pray for their continued guidance as together we build the ecclesia in Uganda.

#### **Zambia**

We were unable to visit during 2022, 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. 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

At the beginning of 2022 many brothers and sisters were still breaking bread at home and relying on a weekly WhatsApp breaking of bread service, using the CIL exhortation in English. The WhatsApp meeting continues for the benefit of those in isolation. As soon as practicable, a national youth camp took place at the Bulawayo hall complex. Over 70 young people attended, some having travelled for 17 hours by bus. The camp's WhatsApp site is still active. In June almost 50 brothers and sisters from six ecclesias attended the southern Bible school at Bulawayo. This included two Bulawayo Ecclesia isolation members who live some 200 miles and 275 miles from the ecclesia. In addition to the main talks, activities included two MIC sessions for brothers, discussion groups, hymn singing, a talk about the new (proposed) Zimbabwe hymn book. Local contacts were invited to two preaching sessions during the weekend. The Bible school coincided with the first CBM visit to the country since April 2019. The YWCA in Harare was used for a northern Bible school in August with members from nine ecclesias attending.

Most ecclesias are now meeting physically, although some have lost their venues during the lockdown and are struggling to find alternatives. There were six baptisms this year. A CBM website for Zimbabwe is now live and ecclesias have started to advertise it in their preaching.

John Mathias

## BKRU: Belarus, Kazakhstan, Russia and Ukraine

Our expectation at the start of 2022 was for the possibility of renewed visits to see brothers, sisters and contacts from all the BKRU region, but these hopes were dashed with the Russian invasion of Ukraine in February. The result was that Russia and Belarus became completely unreachable, and our work with those in Ukraine became focused on supporting those who were fleeing the fighting. A number of families and groups managed to flee Ukraine to countries such as Lithuania, Poland, Germany and even UK, where they have been supported through the year. At the same time, we have tried to maintain contact with those unable or unwilling to flee, and provide financial support as well as regular opportunities to link up online or by phone, as we prayed constantly for their safety and wellbeing.

Online meetings in a number of formats continued throughout the year, for the benefit of brothers and sisters from Russia, Belarus and Kazakhstan, as well as regular UK participants and some from Australia, Latvia and Montenegro. This included Sunday breaking of bread, Sunday school for children and weekly Readings. At the end of July an online Bible school was held once again, with main studies, foundations classes, readings sessions and children's classes being delivered, all of which were appreciated.

In October, a late decision was made to stage a visit to Kazakhstan, as visa-free travel is now possible there. Two brothers visited small groups of brothers and sisters in three main centres and were encouraged by the faith and fellowship of those who have not had a country visit for 15 years. Significant numbers of contacts are still showing interest in the country, so a return visit is planned for 2023, God willing.

Finally, CBM Media videos have been supplemented since November by the launching of a new [Russia.cbm.bible](http://Russia.cbm.bible) website, which can help to promote the video preaching content in the future. Similar websites for the other three countries will follow in due course.

Mark Whitaker

## NORTH AND WEST EUROPE

### Czech Republic

There was one visit to the Czech Republic this year along with the Prague Bible Weekend. The one visit happened in March when our original plans to visit Slovakia had to change at the last minute and resulted in visiting two of our sisters and one of our contacts in Prague and Brno. In October, we were overjoyed to once again hold the Prague Bible Weekend which where nearly 30 of us from the Czech Republic, Slovakia, Germany, Italy and the UK joined for a weekend of study and fellowship thinking about Joshua. As always, a wonderful time was had together. Our members continue to struggle with age and infirmity and the struggles of this life, but their faith remains strong.

## Denmark

There were two encouraging fellowship visits to our brothers and sister (plus our young people and contacts) in Denmark during 2022. In addition, two of the brothers from Denmark as well as two of the Denmark young people were able to attend the German summer Bible school this year. More recently, at the very end of 2022 an unplanned visit took place to provide fellowship and practical support to Bro Membe Walolea whose Mum died suddenly and unexpectedly in the middle of December. We pray for the Lord's continued blessing on the community in Denmark.

## France

We have continued with the bilingual weekly Breaking of Bread meetings on a Sunday morning, which attract an average attendance of circa 20 brethren and sisters. This includes four Congolese brothers and four Iranians (one brother, three sisters). Additionally, we hold a Bible reading class on most Wednesday evenings attended by up to nine (including one gentleman from Madrid who, whilst having Spanish as his first language seems to enjoy joining us for this event). The highlight of the year was undoubtedly the baptism of Brother Philippe Sanchez – a Frenchman living near the northern city of Lille – who initially made contact with us via the French language websites. The arrangements for the baptism were disrupted by storm Eunice, but it nevertheless went ahead with our Iranian brother and our two Belgium-based brothers able to undertake the baptism in rented accommodation, and approximately 20 joining the occasion on Zoom. Brother Philippe is now a member of the Bath ecclesia, and has visited twice during the year. Also, during the year there was a visit to Paris to bring our four Congolese brothers together (they are scattered across France!) and a pastoral visit to our elderly sister Suzanne in Bordeaux. The French magazine *Le Héraut du Royaume* continues to be produced quarterly under the diligent editorship of Brother Graham Jackman, with approximately 400 copies being mailed across the world, though mostly to Africa.

## Italy

Italy has been relatively quiet for several years but with a couple from the USA being temporarily located in the country and having found several contacts surface, we are pleased that activity has now started up again. Brother Mike and Sister Sarah Davey from Norfolk, Virginia, USA have been meeting and speaking regularly with some of the contacts. The year culminated in several contacts and brothers and sisters joining together in late September for a weekend around God's word.

## Malta

Throughout the year, a weekly zoom Saturday breaking of bread service was held, organised from the UK. This has been well attended by our Maltese ecclesia and has been supported by brothers and sisters from the UK. A mini-fraternal was held early in the year over zoom.

Our main fraternal was held on the island of Malta supported by four brothers and sisters and with nearly all the Maltese ecclesia attending at accommodation hired by our visiting brothers and sisters. This was also supported by Brother and Sister Skinner from France, who had gone to stay on the Island of Gozo. Outside the fraternal gathering there have been several visits to the islands by various brothers and sisters from the UK following the easing of COVID restrictions.

Towards the end of 2022 Bro Mindir Paul took over as CBM linkman and as he was fluent in Punjabi, proved to be a useful support for our brother and sister on Malta from Pakistan and their unbaptised relatives. Bro Mindir went out in September and with his wife in November. On both these occasions they broke bread on the Saturday with our Pakistani family's house and one of their relatives who was joining in on listening to the services has now asked for instruction. We have provided from the UK five Urdu Bibles as there is a now a large south Asian presence on the island.

In terms of preaching activity in September we began designing seven leaflets tackling various doctrinal issues that the ecclesia wanted to use for the preaching in Malta. These were also translated into Maltese. An e-campaign was organised through social media and we revamped and updated the Malta Christadelphian website.

## Norway

Four visits to Norway took place in 2022, being the usual three visits to see our two sisters, Margaret in Oslo and Alice on the west coast, and then an extra one which was arranged at short notice when we heard that a refugee from a Kenyan camp, Sister Riziki, had arrived in Norway and been granted permanent settled status in October. She is with her extended family, but she is the only one baptised. Now we have two sisters in the Oslo area again, we are planning

slightly longer visits to see them this year, God willing. Sis Margaret's health (at age 97) is now declining so much that she can only host us for a couple of hours, with help from her daughter, but she is always delighted to see us. We pray that our Heavenly Father will bless our three isolated sisters this year, if the Lord remains away.

#### **Poland**

During the first part of 2022 we continued our sequence of holding a Polish Breaking of Bread every other Sunday and a Bible Study session every other Tuesday over Zoom. Our Polish brothers and sisters are quite scattered across the country and holding these online meetings has been appreciated. As COVID subsided we felt able to travel out in November and hold a Bible weekend. We travelled to Poznan and met with nine brothers and sisters, eight visitors and three children. This was a beneficial experience to meet face-to-face and enjoy fellowship once more. We continue with our online Breaking of Bread and Bible study sessions into 2023. We are indebted to Bro Jacek for his translation support, and we thank our Heavenly Father that he is making a good recovery following the slight stroke that he suffered during our November Bible weekend.

#### **Portugal**

There was no activity in 2022, but two visits are planned for 2023, God willing.

#### **Sweden**

Our numbers in Sweden have been increased by the arrival of a couple from New Zealand working in Stockholm. Thanks to them there are now local online Skype meetings for English speaking members. Our Afghan members mainly meet through Zoom with Persian and Afghan members in the UK.

Jeremy Morgan

### **SOUTH AND EAST EUROPE**

#### **Adriatics and Hungary**

By God's grace, visits re-commenced in the second part of the year to Croatia, Hungary, Macedonia and Serbia. One of the main highlights of the year was the baptism in Serbia of Srdjan Grbic, which took place during a CBM visit in September.

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.

Our brethren in Serbia take part in a weekly Memorial service, faithfully arranged with several brethren from the UK exhorting on a rota basis, along with support from other brethren and sisters.

During the year we have been able to provide welfare support to assist our brothers and sisters in need.

#### **Bulgaria**

The situation in Bulgaria remains largely unchanged. There are 15 baptised members, five brothers and ten 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 2022 due to a variety of reasons. We hope that in 2023 the situation will improve, and we will be able to resume a programme of visits and Bible Study weekends.

#### **Estonia**

This year has been much easier than the two previous years. The borders are now open and all COVID restrictions have slowly lifted. We managed to visit our brother and sisters a few times. There were nine members in Estonia at the beginning of the year, but unfortunately, one of our sisters in Tartu fell asleep in the autumn. Sister Velta was 94. In Tallinn we have one brother and one sister. In Tartu we now have four sisters and in Parnu we have two sisters. We were pleased to see that nearly all of our regular friends responded to our invitation to meet once more. Our brother brought along his wife walking on crutches.

We have had two new contacts join us during the year. One is a friend of an existing contact in Tallinn and the other a new contact in Tartu. He is the brother of a sister in Christ who is Estonian but lives in Canada.

We continue to send an exhortation and Bible talk to our members each month in Estonian. We have also now started sending Bible talks to two of our Russian contacts each month together with our Russian translator who asked to be included.

#### **Greece**

We were able to make an in-person pastoral visit to Greece this year, for the first time since 2019. We enjoyed fellowship with our Iranian brother in Athens, and our Greek brothers and sisters in the village of Vagia. Our members in Greece continue to join online breaking of bread meetings on a weekly basis with an ecclesia in Canada. We also have new contacts via our Greek-language website.

#### **Israel**

The first Bible school since lockdown was held at the end of October. There were five brothers and sisters from Israel that came for the weekend and one young person came for a day. Sadly, a couple of brothers and sisters were not able to make it out due to age. The Bible school was also well attended by international visitors. There is currently a brother from Russia that is in Israel for a few months, and he was able to come along too and meet everyone and benefit from the translated talks. He has also encouraged the brothers and sisters in Israel to join online with other Russian speaking brothers and sisters from around the world.

#### **Moldova**

Visits took place in May and November. Our eight Sisters came through the COVID pandemic unscathed, but their proximity to Ukraine means that they are fearful of the possible consequences of further Russian aggression. Contact continues between visits via telephone calls, the postal system, and WhatsApp.

The Moldovans also receive Isolation League material and other material from ourselves. One Sister is able to 'attend' the weekly Breaking of Bread run for the Brothers and Sisters in Romania via Zoom.

#### **Romania**

This year we had two baptisms at our growing ecclesia at Ciuperceii Vechi, near Calafat in the south of Romania. The year was also marked by the return of in-person visits, with two pastoral trips to all ecclesial centres, and a Bible School in Băile Olănești in July. The Bible School was also attended by two sisters from neighbouring Moldova.

We have continued with twice-weekly online meetings for all our Romanian brothers and sisters throughout the year; we have encouraged our members to join these online meetings in ecclesial groups wherever possible. We have also supported Romanian brothers and sisters with travel expenses to enable them to visit and share fellowship with brothers and sisters in different parts of the country.

#### **South Caucasus**

Regular attempts have been made to maintain contact with two Russian speaking sisters in Georgia and a brother in Armenia, but no replies have been received.

#### **Turkey**

Life in Turkey continues to be problematic for our 300 or so Iranian refugee brothers and sisters, with worsening discrimination compounded by rampant inflation and a declining economic situation. Ecclesial life is regularly disrupted by deportations to Iran which with help from local brothers we attempt to defer by retaining solicitors to act on their behalf. There has also been an increase in both legal migration to the United States and illegal migration to Europe.

During March / April 2022 we were able to visit the ecclesia and brothers and sisters in isolation in the south and west of the country with the aims of baptising some who had been interviewed during the COVID pandemic, establishing relationships amongst newly baptised members and strengthening ecclesial leadership and stability. There were seven baptisms during the visit. At the same time, we liaised with a brother from Australia visiting ecclesias in south and central Turkey regarding the interview and baptism of more than 30 new members.

Contact is maintained with the Ecclesias by periodic meetings with ecclesial leaders and correspondence with individual members. Regular Sunday services and study classes are organised by the two larger ecclesias with help from abroad and invites to bilingual services and study classes in the UK are still well attended as they have been throughout COVID. Significant welfare aid is still being provided nevertheless this is just a drop in the ocean of need. CBM also help with room hire etc for the Turkish speaking ecclesia in Istanbul which continues to thrive. A bible study weekend visit was made to the group in January 2022 which included one baptism.

Michael Harrison

#### WELFARE

The Christadelphian Fellowship has been extremely generous during 2022. Brothers and sisters have given from the bounty our Father has showered upon some of us, to share with those in difficult circumstance. We may all be equal in our hope of salvation, but we are not all equal in many other ways, if we were how would we have opportunities to learn patience, to learn to trust in God, to learn how to serve, to love and be loved. It is wonderful that God works in us and through us to do his will, so that we can ease the burdens of others and in so doing, strengthen the bonds of fellowship between us.

Unfortunately, we cannot remove suffering. There will still be those that are persecuted for their belief, there will still be tribulations caused by violence and war, there will still be famines caused by climate change, there will still be freezing cold temperatures in European countries, there will still be a lack of rain across many African countries, there will still be threats and actual homelessness due to the poverty of some and the greed of others, there will still be the sick and disabled whilst we have this mortal nature.

CBM Welfare cannot begin to fix or alleviate these problems, only God can by sending His Son. What we can do, and indeed are doing, is feeding those who are in dire emergencies due to famine, lack of rain, too much rain or lacking money to buy food. This is but a minor respite until the next disaster. We can keep our members warm through very cold winters. We can fund emergency medical treatments where it will make a difference. We can help find safe accommodation for those displaced by war, or earthquakes, or flooding, or eviction or lack of money.

Thank you to all who have donated freely, who have advised and those who distribute, with your help we have tried to the best of our abilities, to provide the love and fellowship alongside the preaching and pastoral work for brothers and sister around the world and take care of some of their temporal needs.

Whilst Our Lord remains away, we will do our best, but we pray for Christ Jesus to return to end all this suffering.

Marc Bilton

#### SAFEGUARDING

Safeguarding matters are reviewed at every quarterly council meeting. No incidents have been reported during 2022.

Steve Jefferies

#### PROJECT AID

Project Aid is an opportunity to channel our charitable giving direct to causes and requests that have been approved by an area Linkman – for individual brethren, sisters and ecclesias in the mission field. For up-to-the-minute viewing and selection of projects ... please visit [www.cbm.org.uk](http://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

#### LITERATURE

The call for actual booklets and other physical material remains quiet in recent years. However, as mentioned last year but worth highlighting again, there have been very useful additions to the stock. These are booklets entitled 'Developing an Ecclesia' and an 'Elders Handbook'. Additionally, this year, there is a new and very useful booklet called 'How to give a Bible talk'. Whilst these booklets are primarily intended for the mission field, they will also be helpful for ecclesias in the UK. We take this opportunity of reminding readers that online literature is readily available from the resources section of the CBM website.

Ivor Southgate

#### CBM MEDIA

Videos completed to date are 104 in English, 92 in Krio, 21 in Mende, 45 in French, eight in Swahili, 14 in Russian and a few in Runyankole making a total 292. The list grows weekly. Included in those numbers are the seven-part 'Developing an Ecclesia' course, a new five-part 'Elders Training' course and another new 30-part 'Bible-Based Christianity' course. This latter course utilises existing videos but is structured so that it can be used for interested friends to bring them to the point of baptism. The course includes questions and lesson summaries, at present this is only in English. The trial of the use of video preaching in Sierra Leone has been an astounding success, after 12 months of using them as preaching tools both within and without the ecclesias. On our visit in November 2022, we were privileged to witness 354 baptisms and the establishment of four new ecclesias.

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, Ogmere 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	.....	Retired 24.06.2022
M H Green		
M D Harrison		
S A Jefferies		
J Mathias		
J V R Morgan		
I J Southgate		
M D Whittaker		

The trustees retiring by rotation at the AGM in June 2023 are M J Basten, P N Boyd, S A Jefferies and M D Whittaker. All 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 resolutions on 24 June 2006 and 25 June 2022.

#### 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 11 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 2023. 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 2023 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 following 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.

#### D. ACHIEVEMENTS AND PERFORMANCE

Reports on the activities of the CBM for 2022, 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, with reports of over 2000 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 2022 and the Balance sheet at 31 December 2022, together with associated explanatory notes, are given on pages 27 – 51 of this Trustees' Report.

**Total income** for 2022 increased by 21% compared with 2021, although this was offset to a degree by a fall in the value of the investment portfolio. **Total expenditure** increased by 41% compared with 2021 as the volume of activity returned to levels closer to those typical before the pandemic. Details of significant movements in the Funds are given in the following paragraphs. Governance and support costs are 1.25% (2021: 1.9%) of total income for the year.

The **General (Preaching) Fund** incurred expenditure of £580K (2021: £337K) which represents a 72.4% increase on 2021, although spend remained below budgeted levels largely because of the activities which were not possible due to the situation in Ukraine.

Total unrestricted **Legacies** received or receivable in 2022 were £156k (2021: £462k), a fall of 66% on the previous 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 £248k (2021: £55k) were received during the year.

Expenditure from the **Welfare Fund** in 2022 was £507k (2021: £511k), This exceptionally high level of spending, similar to the record amount spent in 2021 was as a result of the amount of Food Aid support provided in response to natural disasters in parts of East Africa and continuing support for refugees, notably those in Turkey. The welfare fund received £809K (2021: £567k), in income during the year, which was an increase of 42.7% on the high levels received in 2021 due to the generosity of the Christadelphian Community both in the UK and overseas. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £124k against around 230 projects overseas (2021: £130K). **Hall and Building Fund** supported projects to the value of £320k (2021: £102k) represented a 214% increase on 2021 as a wide range of projects were undertaken, including in the Democratic Republic of Congo, Guinea, Kenya, Liberia, Malawi, Mozambique, Nigeria, Sierra Leone and Uganda. This includes funding from projects previously recognised as liabilities. The **Bible Missionary** expenditure was £20k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure of £35k 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, which partly accounts for the increase in expenditure (2021: £12k).

**Total Balances** at the year-end increased by £314k compared with 31 December 2021 and now stand at £4.074m. 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.

### 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 new situation.

The total reserves of the CBM at 31 December 2022 were £4.074m, an increase of £314k from 2021. 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 in 2023 and to make provision for Russian speaking brothers and sisters to benefit from a Bible School although it will not be possible for UK visitors to support. 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 £3.409m 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 £1.760m.

The remaining investment funds are held in an ethical investment vehicle, to prudently secure and enhance the value of the company's reserves until they are required to support expenditure. The performance of investment vehicles was very poor generally in 2022 as a result of the international situation and economic factors, which were reflected in the portfolio showing a book value loss of £235k. Dividend income was however higher at £43k (2021: £31k). The value of this investment was £1.649m at 31 December 2022.

### **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.

A welfare review was carried out early in 2021 to seek to ensure welfare support is provided in a manner that is sustainable and provides consistency of approach across the different countries in which CBM works, taking account of the CBM's core welfare principles.

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 2022, which again saw strong individual donations with significant amounts donated by Christadelphians in North America.

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 2022 and in plans for 2023.

### **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.

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.

### **H. AUDITORS**

Azets Audit Services, who have conducted the audit, were appointed as the charitable company's auditors at the 2022 AGM.

## 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)** 24<sup>th</sup> April 2023

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

### Opinion

We have audited the financial statements of Christadelphian Bible Mission (the 'charitable company') for the year ended 31<sup>st</sup> December 2022 which comprise Statement of Financial Activity, Balance Sheet, 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 31<sup>st</sup> December 2022, and of its 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 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.

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

**Other information**

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, 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 otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by exception**

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

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; 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 set out on page 20, the trustees (who are also the directors of the 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.

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

**Auditor responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that 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.

The extent to which our procedures are 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.

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 is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at:

<https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

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

**Use of our report**

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Azets Audit Services*

**Azets Audit Services**

Chartered Accountants and Statutory Auditors

Ty Derw

Lime Tree Court

Cardiff Gate Business Park

Cardiff

CF23 8AB

Date *23 August 2023*

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 31<sup>st</sup> December 2022  
Incorporating the Income and Expenditure Account**

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2022	Total All Funds As Restated 2021
<b>Income and endowments from:</b>		£	£	£	£
Donations and legacies	3	1,043,476	973,469	2,016,945	1,672,775
Charitable activities	4	-	12,501	12,501	18,709
Other trading activities	5	2,238	-	2,238	1,003
Investments	6	71,280	-	71,280	44,668
<b>Total</b>		<b>1,116,994</b>	<b>985,970</b>	<b>2,102,964</b>	<b>1,737,155</b>
<b>Expenditure on:</b>					
Charitable activities	8	811,295	718,834	1,530,129	1,087,632
Cost of raising funds	7	23,972	-	23,972	17,647
<b>Total</b>	10	<b>835,267</b>	<b>718,834</b>	<b>1,554,101</b>	<b>1,105,279</b>
<b>Net (losses)/gains on investments</b>	13	<b>(235,105)</b>	<b>-</b>	<b>(235,105)</b>	<b>73,903</b>
<b>Net income/(expenditure)</b>		<b>46,622</b>	<b>267,136</b>	<b>313,758</b>	<b>705,779</b>
<b>Transfers between funds</b>	12	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Movement in Funds for the year</b>		<b>46,622</b>	<b>267,136</b>	<b>313,758</b>	<b>705,779</b>
<b>Reconciliation of funds: Total Funds brought forward at 1 January 2022</b>	17, 18	<b>3,349,098</b>	<b>411,386</b>	<b>3,760,484</b>	<b>3,054,704</b>
<b>Total Funds carried forward at 31 December 2022</b>	17, 18	<b>3,395,720</b>	<b>678,522</b>	<b>4,074,242</b>	<b>3,760,484</b>

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 – 51 form part of the financial statements

Company Number 2796412

THE CRISTADELPHIAN BIBLE MISSION  
Balance Sheet at 31 December 2022

	Notes	2022	2021 As restated
		£	£
<b>Fixed Assets</b>			
Investments	13	3,408,703	3,059,667
<b>Current Assets</b>			
Debtors	14	106,312	76,299
Cash at bank and in hand		843,420	933,130
		949,732	1,009,429
<b>Current Liabilities</b>			
Creditors: amounts falling due within one year	15	(24,983)	(35,360)
<b>Net current assets</b>		924,749	974,069
<b>Total assets less current liabilities</b>		4,333,452	4,033,736
Provision for Constructive Liability	16	(259,211)	(273,252)
<b>Net Assets</b>	17	<b>4,074,241</b>	<b>3,760,484</b>
<b>Funds</b>			
Unrestricted Funds:			
General	18	1,124,976	800,793
Legacy	18	2,088,493	2,409,210
Designated Building Fund	18	154,860	100,450
Designated Bible Fund	18	27,391	38,645
Restricted Funds:			
Welfare	18	588,996	287,059
Buildings Fund	18	-	-
Project Aid Fund	18	79,594	106,518
Bible Missionary Fund	18	9,931	17,809
Bible Fund	18	-	-
<b>Total Funds</b>	18	<b>4,074,241</b>	<b>3,760,484</b>

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 2022 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 24<sup>th</sup> April 2023 and signed on its behalf by

M Basten – Chairman



D Jenkins – Treasurer

The Notes on pages 30 – 51 form part of the financial statements

THE CRISTADELPHIAN BIBLE MISSION  
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	2022 £	2021 £
Net cash provided by/(used in) operating activities	20	423,150	823,635
<b>Cash flows from investing activities:</b>			
Proceeds from sale of investments		2,469,173	925,474
Interest Received		71,280	44,668
Purchase of investments		(3,020,149)	(1,512,398)
<b>Net cash provided by (used in) investing activities</b>		<b>(479,696)</b>	<b>(542,256)</b>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(56,545)</b>	<b>281,379</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<b>1,047,935</b>	<b>766,555</b>
<b>Cash and cash equivalents at the end of the reporting period</b>	20	<b>991,390</b>	<b>1,047,935</b>

The Notes on pages 30 – 51 form part of the financial statements

## THE CHRISTADELPHIAN BIBLE MISSION

### NOTES TO THE ACCOUNTS for the year ended 31 December 2022

#### 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 2022

#### 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

**NOTES TO THE ACCOUNTS for the year ended 31 December 2022**

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 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.

**NOTES TO THE ACCOUNTS for the year ended 31 December 2022**

**Financial Instruments**

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

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

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

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

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

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

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

**Fund Accounting**

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

The Unrestricted Funds are as follows:

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

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

**THE CRISTADELPHIAN BIBLE MISSION**

**NOTES TO THE ACCOUNTS for the year ended 31 December 2022**

**Designated Building Fund** is for the construction and repair of Ecclesial Halls using funds designated by Council for this purpose.

**Designated Bible Fund** is to purchase Bibles, written in either English or local language, for new members and advanced students. It is also used to supply hymn books to ecclesias.

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

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

**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. It is also used to supply hymn books to ecclesias.

**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 CRISTADELPHIAN BIBLE MISSION**

**NOTES TO THE ACCOUNTS for the year ended 31 December 2022**

**3. Income from Donations and Legacies**

	2022			2021		
	Donations – Non Gift Aid	Donations - Gift Aid	Legacies	Donations – Non Gift Aid	Donations - Gift Aid	Legacies
<u>Unrestricted Funds</u>	£	£	£	£	£	£
General Fund	725,612	157,749	-	315,745	177,185	-
Legacy Fund	-	-	156,113	-	-	461,592
Designated Building Fund	-	-	-	-	-	-
Designated Bible Fund	4,003	-	-	-	-	-
	729,614	157,749	156,113	315,745	177,185	461,592
<u>Restricted Funds</u>						
Welfare Fund	470,180	90,779	248,030	402,449	109,978	54,590
Buildings Fund	67,826	-	-	35,305	-	-
Project Aid Fund	79,403	17,251	-	89,146	26,785	-
	617,409	108,030	248,030	526,900	136,763	54,590
<u>Total Funds</u>	1,347,024	265,779	404,142	842,645	313,948	516,182
			2,016,945			1,672,775

**4. Income from Charitable Activities**

	2022	2021
	£	£
Bible Missionary Magazine Sales	12,501	18,709
Totals	12,501	18,709

**5. Income from Other Trading Activities**

	2022	2021
	£	£
Stamp Sales	1,842	883
Book Sales	396	120
Totals	2,238	1,003



NOTES TO THE ACCOUNTS for the year ended 31 December 2022

8. (Continued) Expenditure on Charitable Activities by Region

2022	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
	£	£	£	£	£	£	£
<b>Unrestricted Funds</b>							
General Fund	233,021	195,221	42,178	38,393	4,679	40,748	26,208
Legacy Fund	-	-	-	-	-	-	-
Designated Building Fund	124,852	70,739	-	-	-	-	-
Designated Bible Fund	27,206	7,870	179	-	-	-	-
	385,079	273,830	42,357	38,393	4,679	40,748	26,208
<b>Restricted Funds</b>							
Welfare Fund	286,417	58,100	149,975	1,430	11,129	-	-
Buildings Fund	11,510	56,316	-	-	-	-	-
Project Aid Fund	46,230	48,318	13,358	1048	1684	12,943	-
BMM Fund	-	-	-	-	-	20,376	--
Bible Fund	-	-	-	-	-	-	-
	344,157	162,734	163,333	2,477	12,813	33,319	-
	729,236	436,564	205,690	40,871	17,492	74,068	26,208
<b>Total Funds</b>							1,530,129

2021	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
	£	£	£	£	£	£	£
<b>Unrestricted Funds</b>							
General Fund	142,006	109,324	13,776	12,005	8,592	36,428	14,570
Legacy Fund	-	-	-	-	-	-	-
Designated Building Fund	28,656	37,957	-	-	-	-	-
Designated Bible Fund	7,242	4,158	200	-	-	-	-
	177,904	151,439	13,976	12,005	8,592	36,428	14,570
<b>Restricted Funds</b>							
Welfare Fund	146,538	62,436	274,345	3,930	1,320	22,058	-
Buildings Fund	5,085	30,220	-	-	-	-	-
Project Aid Fund	45,168	33,924	23,238	1300	946	25,468	-
BMM Fund	-	-	-	-	-	17,811	-
Bible Fund	-	-	-	-	-	-	-
	196,791	126,580	297,583	5,230	2,266	65,337	-
	374,694	278,020	311,559	17,235	10,858	101,766	14,570
<b>Total Funds as restated</b>							1,108,702

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

8. (Continued) Expenditure on Charitable Activities by Region

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.

9. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totalled £143,147 (2022: £85,714).

	2022		2021	
	£	No.	£	No.
<b>Trustee Payments</b>				
Overseas trips – Trustees own costs	30,823	(8)	8,121	(5)
Non-Trustee costs paid via Trustee	112,000	(7)	77,256	(7)
Travel costs to meetings	-	-	-	-
Office expenses	324	(1)	337	(1)
	143,147		85,714	

During the year eight Trustees (2021: 5) went on overseas missionary visits to ten countries (2021: 3) There was no Trustees' remuneration paid during the year. During the year four trustees donated £2,577 to the charity (2021: 8, £3,946). There were no other "related party" transactions.

10. Expenditure on Support and Governance

	2022	2021
	£	As restated £
Stationery, Postages and Other Office Costs	324	228
Mission News, including distribution	-	-
Zoom Charges	432	452
Bank Current Account & Exc. WU Charges	3922	2647
Corporate Insurance Policy	4,791	620
Just Giving Fees	216	216
<b>Total General Fund Support Costs</b>	9,685	4,163
AGM Costs, including Annual Report	483	-
Audit Fee	6,480	5,970
Legal & Professional Costs	48	1,800
Trustee Expenses	-	-
Trustee Indemnity Insurance Policy	9,512	2,637
<b>Total General Fund Governance Costs</b>	16,523	10,407
	26,208	14,570

11. Total resources Expended

Total resources expended includes an audit fee of £6,480 for 2022 (2021: £5,970).

12. Transfers between funds

2022	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Building Fund to Designated Building Fund	Bible Fund to Designated Bible Fund	Totals
Transfers between Funds were made as follows:					
Unrestricted Funds	£	£	£	£	£
General	-	-	-	-	-
Legacy Designated Building Fund	-	(270,000)	-	-	(270,000)
Designated Bible Fund	-	250,000	-	-	250,000
	-	20,000	-	-	20,000
Restricted Funds	-	-	-	-	-
Bible Fund	-	-	-	-	-
Buildings	-	-	-	-	-
BMM Fund	-	-	-	-	-

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

13. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£		£
Valuation at 31 December 2021	1,395,000	1,549,862	114,805	3,059,667
Additions	2,290,000	731,390	(531,390)	2,490,000
Disposals	(1,925,000)	(544,173)	544,173	(1,925,000)
Investment Charges	-	-	(23,972)	(23,972)
Equalisation	-	(1,241)	1,241	-
Investment Income	-	-	43,113	43,113
Loss on revaluation of Investments	-	(235,105)	-	(235,105)
Valuation at 31 December 2022	1,760,000	1,500,733	147,970	3,408,703

Included within the listed investments above is cash contained in the portfolio totalling £147,970 (2021: £114,805).

14. Debtors: due within one year

	2022	2021
	£	£
Inland Revenue – Gift Aid recoverable	8,532	9,735
Other Debtors	68,429	55,740
Prepayments and Accrued Income	29,351	10,824
Totals	106,312	76,299

15. Creditors: amounts falling due within one year

	2022	2021
	£	£
Other Creditors	24,983	35,360
Totals	24,983	35,360

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

16. Constructive Liability

<u>2022</u>	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
<u>Unrestricted Funds</u>	£	£	£		£	£
General Fund	122,025	78,971	12,550	6,910	2,825	10,000
Legacy Fund	-	-	-	-	-	-
Designated Building Fund	3,630	22,300	-	-	-	-
Designated Bible Fund	-	-	-	-	-	-
	125,655	101,271	12,550	6,910	2,825	10,000
<u>Restricted Funds</u>						
Welfare Fund	-	-	-	-	-	-
Disaster Fund	-	-	-	-	-	-
Buildings Fund	-	-	-	-	-	-
Project Aid Fund	-	-	-	-	-	-
BMM Fund	-	-	-	-	-	-
	-	-	-	-	-	-
<u>Total Funds</u>	125,655	101,271	12,550	6,910	2,825	10,000

259,211

<u>2021 – as restated</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	-	-	-	-	-	-
Designated Building Fund	9,210	69,642	-	-	-	-
Designated Bible Fund	-	-	-	-	-	-
	119,707	120,150	8,690	9,140	2,495	9,420
<u>Restricted Funds</u>						
Welfare Fund	-	-	-	-	-	-
Disaster Fund	-	-	-	-	-	-
Buildings Fund	-	3,650	-	-	-	-
Project Aid Fund	-	-	-	-	-	-
BMM Fund	-	-	-	-	-	-
Bible Fund	-	-	-	-	-	-
	-	3,650	-	-	-	-
<u>Total Funds as restated</u>	119,707	123,801	8,690	9,140	2,495	9,420

273,252

A presentational adjustment has been made to the prior year's figures to disclose the Buildings Fund constructive liability.

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

17. Analysis of Net Assets between Funds

Fund Balances at 31 December 2022 are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,408,703	-	3,408,703
Current Assets	268,997	680,735	949,732
Current Liabilities	(22,769)	(2,214)	(24,983)
Constructive Liabilities	(259,211)	-	(259,211)
<u>Totals</u>	3,395,720	678,521	4,074,242

Fund Balances at 31 December 2021 as restated are represented by:	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,059,667	-	3,059,667
Current Assets	585,325	424,104	1,009,429
Current Liabilities	(26,292)	(9,068)	(35,360)
Constructive Liabilities	(269,603)	(3,650)	(273,253)
<u>Totals</u>	3,349,097	411,386	3,760,484

18. Movement on funds for the Year

2022	Balance 01.01.22	Income	Expenditure	Transfers	Investment Losses	Balance 31.12.22
	£	£	£	£	£	£
<b>Unrestricted Funds</b>						
General Fund	800,793	904,632	(580,449)	-	-	1,124,976
Legacy Fund	2,409,210	208,360	(23,972)	(270,000)	(235,105)	2,088,493
Designated Building Fund	100,450	-	(195,590)	250,000	-	154,860
Designated Bible Fund	38,645	4,002	(35,256)	20,000	-	27,391
	3,349,098	1,116,994	(835,267)	-	(235,105)	3,395,720
<b>Restricted Funds</b>						
Welfare Fund	287,059	808,989	(507,052)	-	-	588,996
Buildings Fund	-	67,826	(67,826)	-	-	-
Project Aid Fund	106,518	96,654	(123,580)	-	-	79,594
BMM Fund	17,809	12,501	(20,376)	-	-	9,931
Bible Fund	-	-	-	-	-	-
	411,386	985,970	(718,834)	-	-	678,522
<b>Total Funds</b>	<b>3,760,484</b>	<b>2,102,964</b>	<b>(1,554,101)</b>	<b>-</b>	<b>(235,105)</b>	<b>4,074,242</b>

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

18. (Continued) Movement on Funds for the Year (Comparison) – as restated

2021	Balance 01.01.21	Income	Expenditure	Transfers	Investment Gains	Balance 31.12.21
	£	£	£	£	£	£
<b>Unrestricted Funds</b>						
General Fund	634,338	503,156	(336,701)	-	-	800,793
Legacy Fund	1,890,916	497,037	(17,647)	(35,000)	73,903	2,409,210
Designated Building Fund	145,994	-	(45,544)	-	-	100,450
Designated Bible Fund	15,245	-	(11,600)	35,000	-	38,645
	2,686,493	1,000,193	(411,492)	-	73,903	3,349,097
<b>Restricted Funds</b>						
Welfare Fund	230,669	567,017	(510,627)	-	-	287,059
Buildings Fund	-	35,305	(35,305)	-	-	-
Project Aid Fund	120,631	115,931	(130,044)	-	-	106,518
BMM Fund	16,911	18,709	(17,811)	-	-	17,809
Bible Fund	-	-	-	-	-	-
	368,211	736,962	(693,787)	-	-	411,386
<b>Total Funds</b>	<b>3,054,704</b>	<b>1,737,155</b>	<b>(1,105,279)</b>	<b>-</b>	<b>73,903</b>	<b>3,760,483</b>

19. Legacies

Legacies are included in income upon the entitlement becoming legally enforceable and there being sufficient certainty as to the amount. At 31 December 2022 no outstanding legacies had been notified (2021: £0k).

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

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

	2022 £	As restated 2021 £
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	313,758	705,779
<i>Adjustments for:</i>		
(Increase)/decrease in debtors	(30,013)	267,487
Investment income	(71,280)	(44,668)
Loss on investments	235,105	(73,903)
Increase/(decrease) in creditors	(24,420)	(31,060)
<b>Net cash provided by/(used in) operating activities</b>	423,150	823,635
<b>Analysis of Cash and Cash Equivalents</b>		
Cash held in investments	147,970	114,805
Cash in hand	843,420	933,130
<b>Total Cash and Cash Equivalents</b>	991,390	1,047,935

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2022	2021
<b>Carrying amount of financial assets</b>		
Instruments measured at fair value through profit and loss	1,500,733	1,549,862

23. Employees

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

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

24. Comparative Statement of Financial Activities

	Note	Unrestricted Funds £	Restricted Funds £	Total All Funds as restated 2021 £
<b>Income and endowments from:</b>				
Donations and legacies	3	954,522	718,253	1,672,775
Charitable activities	4	-	18,709	18,709
Other trading activities	5	1,003	-	1,003
Investments	6	44,668	-	44,668
<b>Total</b>		1,000,193	736,962	1,737,155
<b>Expenditure on:</b>				
Charitable activities	7	393,845	693,787	1,087,632
Cost of raising funds	18	17,647	-	17,647
<b>Total</b>	10	411,492	693,787	1,105,279
<b>Gains on investments</b>	12	73,903	-	73,903
<b>Net income/(expenditure)</b>		662,604	43,175	705,779
<b>Transfers between funds</b>	11	-	-	-
<b>Net Movement in Funds for the year</b>		662,604	43,175	705,779
<b>Reconciliation of funds: Total Funds brought forward at 1 January 2021 as restated</b>	17	2,686,493	368,211	3,054,704
<b>Total Funds carried forward at 31 December 2021</b>	17	3,349,097	411,386	3,760,484

THE CRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment

Changes to the balance sheet

	As previously reported	Adjustment	As restated at 31 December 2021
	£	£	£
Constructive Liability	1 (190,750)	(82,503)	(273,253)
<b>Net Assets</b>	1 3,842,986	(82,503)	3,760,483
Unrestricted Funds:			
General	800,793	-	800,793
Legacy	2,409,210	-	2,409,210
Designated Building Fund	4 -	100,450	100,450
Designated Bible Fund	4 -	38,645	38,645
	3,210,003	139,095	3,349,098
Restricted Funds:			
Welfare	287,058	-	287,058
Buildings Fund	4 182,953	(182,953)	-
Project Aid Fund	106,518	-	106,518
Bible Missionary Fund	17,809	-	17,809
Bible Fund	4 38,645	(38,645)	-
	632,983	(221,598)	411,385
<b>Total Funds</b>	<b>3,842,896</b>	<b>(82,503)</b>	<b>3,760,483</b>

THE CRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment (continued)

Changes to the Statement of Financial Activities

SoFA – Unrestricted Funds

Expenditure on:

Charitable activities	1,2	322,131	71,714	393,845
Cost of raising funds	2	-	17,647	17,647
Other	2	32,216	(32,216)	-
<b>Total</b>		354,347	57,145	411,492

Gains on investments

Net income/(expenditure)

Transfers between funds

Net Movement in Funds for the year

Reconciliation of funds: Unrestricted

Funds brought forward at 1 January 2021

Unrestricted Funds carried forward at 31 December 2021

	As previously reported	Adjustment	As restated y/e 31 December 2021
	£	£	£
	73,903	-	73,903
	719,749	(57,145)	662,604
	(35,000)	35,000	-
	684,749	(22,145)	662,604
	2,525,254	161,239	2,686,493
	3,210,003	139,094	3,349,097

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment (continued)

		As previously reported	Adjustment	As restated y/e 31 December 2021
<b>SoFA – Restricted Funds</b>				
<b>Expenditure on:</b>		£	£	£
Charitable activities	1	772,001	(78,214)	693,787
Cost of raising funds	2	-	-	-
Other	2	-	-	-
<b>Total</b>		<b>772,001</b>	<b>(78,214)</b>	<b>693,787</b>
<b>Gains on investments</b>		-	-	-
<b>Net income/(expenditure)</b>		(35,039)	78,214	43,175
<b>Transfers between funds</b>	3	35,000	(35,000)	-
		(39)	43,214	43,175
<b>Net Movement in Funds for the year</b>				
<b>Reconciliation of funds: Restricted Funds brought forward at 1 January 2021</b>				
	4	633,022	(264,811)	368,211
<b>Restricted Funds carried forward at 31 December 2021</b>	4	<b>632,983</b>	<b>(221,597)</b>	<b>411,386</b>

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2022

25. Prior Period Adjustment (continued)

		As previously reported	Adjustment	As restated y/e 31 December 2021
<b>SoFA – Total Funds</b>				
<b>Expenditure on:</b>		£	£	£
Charitable activities	1,2	1,094,132	(6,499)	1,087,633
Cost of raising funds	2	-	17,647	17,647
Other	2	32,216	(32,216)	-
<b>Total</b>		<b>1,126,348</b>	<b>(21,068)</b>	<b>1,105,279</b>
<b>Gains on investments</b>		73,903	-	73,903
<b>Net income/(expenditure)</b>		684,710	21,068	705,778
<b>Transfers between funds</b>		-	-	-
		684,710	21,068	705,778
<b>Net Movement in Funds for the year</b>				
<b>Reconciliation of funds: Total Funds brought forward at 1 January 2021</b>				
	1	3,158,276	(103,572)	3,054,704
<b>Total Funds carried forward at 31 December 2021</b>	1	<b>3,842,986</b>	<b>(82,504)</b>	<b>3,760,482</b>

1 Recognition of building fund constructive liability (Note 16)

2 Reallocation of other costs to costs of raising funds and support & governance costs (Note 7)

3 Reverse transfers from unrestricted funds to restricted funds (Note 12)

4 Recognition of designated fund previously disclosed as restricted fund (Note 18)