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The Christadelphian Bible Mission

Trustee's Annual Report

and Accounts

For the Year Ended 31 December 2024

CHRISTADELPHIAN BIBLE MISSION

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INTRODUCTION

By the standard of recent years, 2024 was a year where in most cases our planning was followed by a matching implementation of that planning. It was a year where we were able to contemplate a passage like 1 Timothy 4:16, *“Take heed to thyself, and to thy teaching. Continue in these things...”*. So, in our day-to-day activities we are thinking about how this work might be sustained if our Lord remains away. In the various regions where we are working how might we continue to preach and how might we continue to support our brothers and sisters?

The one region where only limited visits were possible was the region we refer to as BKRU (Belarus, Kazakhstan, Russia and Ukraine). Some very encouraging visits were undertaken in Kazakhstan but visits to the other countries in this area are still not possible due to regional conflict. In these cases, online support continues to be provided.

In Europe visits were undertaken and support provided to brothers and sisters. A small number of baptisms were happily recorded. Welfare is still being provided to Turkey, but the amount is reducing from the high numbers experienced during the COVID pandemic. The war in Israel has caused hardship for our brothers and sisters but thanks be to God that they are still safe.

Visits to Africa were largely undertaken as planned. Unusually for Kenya a visit had to be cut short due to political unrest in the country. Support was given to multiple preaching activities and to youth gatherings. Visits were also undertaken in Mozambique with a strong focus on teaching and training regional ecclesial elders, so that the work in country can be sustained. Support to some countries has been provided via the use of handheld devices, where pre-recorded and translated Bible messages on fundamental topics can be played. West Africa has a significant need for additional new linkman resource. A good number of our existing linkmen are approaching an age where our insurance policy will no longer cover them. In addition to the issue of resource, we would also benefit from having additional French speaking support to be able to help with the work in some West African countries. These resourcing issues are going to be a key focus for us in 2025 if our Lord remains away.

A lot of hard work has been done with the CBM Media project; the number of languages supported continues to grow as does the content available. With some cautious checking, the use of modern auto-translation techniques is being investigated. The addition of what is referred to as a learning management system, otherwise termed a virtual learning environment, is being developed. Work has also been undertaken to develop an internet site with a consistent look and feel for a growing number of countries in our region.

We pray that in 2025 we will continue to be able to support our community overseas with preaching and fellowship despite the challenges of food shortage, weather instability or war. This drives us to pray more fervently for our Lord's return and to pray that in the meantime we will be granted the time and resources to continue to preach the Gospel until He returns.

Mark Basten

WEST AFRICA

Burundi

The ecclesia has continued with its regular activities and has witnessed 28 baptisms during the year. Teachings on the first principles were delivered. New ecclesial representatives were elected, and repairs were carried out to the ecclesial halls at Bukinanyama and Cibitoke, including renovations to their toilet facilities. For 2025, if the Lord remains away, the focus will be on meetings with ecclesia leaders when visiting the ecclesias, and gatherings to train responsible brethren to become elders.

Cameroon

Internal conflict continues, mainly in the Anglophone region, which is where most of our ecclesias are situated. Consequently, the UK Government travel advice still warns against travel to the area that we most want to visit. This means that there are some ecclesias and displaced groups which are difficult to contact. The best intelligence we have is that there are currently 35 ecclesias and 572 brothers and sisters in Cameroon.

In February we were able to visit just five of the ecclesias, but we also met with representatives from several others. In many places the Truth continues to flourish under the care of faithful shepherds of the flock. As well as weekly or twice weekly meetings there are fraternal, Sisters' classes, preaching work and youth camps run by local Brothers and Sisters. There were 22 baptisms during the year.

D R Congo – East & West / Angola / Namibia

North Kivu continues to be disrupted by armed rebels, and the 15 members of the Pinga ecclesia are all currently displaced from their homes and in hiding. This unstable situation has meant that once again there have been no visits during the year to the six ecclesias in that region. Elsewhere travel has been possible by local brethren, and during the year there have been a total of 26 baptisms in this part of the DRC, and six in Angola.

The small group of three baptised members on a refugee camp in Namibia have been provided with Wi-Fi equipment, but to date have been unable to link up with any of the online activities provided to support our members in those countries.

D R Congo – South-East

The truth in DRC East is progressing well, we have witnessed 58 baptisms in the area and are looking into enabling brethren to be able to be doing things themselves such as teachings on the first principles, bible classes, conducting interviews and overseeing ecclesial activities.

Ghana

A CBM visit was made in the first half of the year, during the Easter period. A Fraternal weekend was arranged and hosted by the Cape Coast ecclesia at Ekon, with members also joining from Accra and Shama Junction. The Western Region was visited, and a meeting at Moseaso was joined by the neighbouring Adjoum ecclesia. Three baptisms were celebrated. During the year the Accra members have continued to encourage each other in their faith by meeting week by week in the Labadi area.

Guinea

A feature of the work in N'Zerekore and the Forest Region is the careful nurturing of the four ecclesias through a regular programme of village teaching and preaching, which serves not only to teach new contacts but also to reinforce the faith of the committed. A weekend Fraternal held at Boma Sud happily coincided with a CBM visit during November. Three days of Bible study and fellowship was enjoyed by about 100 brothers and sisters, young people and friends, and culminated in the baptisms of five new brothers and sisters. Despite problems of political instability and particularly heavy rainfall in Conakry, the brothers and sisters in Sonfonia and Coyah are mindful of the spiritual needs of each other and are supportive of their young people. Attempts have also been made to encourage the members who remain at Kassoyah.

Ivory Coast

The Abidjan ecclesia has enjoyed meeting in its current premises, near to the Atlantic Ocean, for the last 25 years. A CBM visit was made to the Abidjan ecclesia during the first part of the year, and it became apparent that the ecclesia was struggling to continue as a viable entity. It has experienced a particularly difficult year with several members either having left or planning to leave Ivory Coast for Togo and Ghana, due to frailty and the burden of age; others to take on the responsibilities of family life. We pray for our Father's blessing on our three brothers and two sisters who currently remain in Abidjan.

Liberia

During the year the building of the Sanniquellie ecclesial hall in Nimba county was completed and in November CBM brethren had the opportunity of seeing the new hall and witnessing the great impetus that this has given to ecclesial life. The visit coincided with several people seeking for baptism; not all were available to be interviewed due to work commitments but 11 were baptised, including two from the nearby village ecclesia of Dulay. The poor state of the roads in rural areas makes it difficult for brothers and sisters to travel and for some ecclesias to be visited.

The Nimba county ecclesias are grateful for the generosity of ecclesias, and individual brothers and sisters, contributing to ecclesial furniture through the Project Aid scheme.

Nigeria

Economic difficulties within Nigeria during 2024 have made life difficult for many brothers and sisters and sometimes impacted on ecclesial life, particularly when transport costs hinder attendance at meetings. A visit took place during April 2024 which included a workshop for ecclesial leaders hosted by the Enugu ecclesia. This was the first time an event of this kind has taken place for many years in Nigeria, and it received strong positive feedback from the participants. The All Nigeria gathering was successfully held in August because of challenges with arrangements in the

usual Easter period. An increased number of local fraternal gatherings has increased opportunities for support and fellowship among the ecclesias. Radio preaching continued in a number of areas across the country and continues to be significant in raising awareness of the Christadelphians and generating interest from new contacts. With sadness we report the falling asleep of several longstanding and hardworking brothers during the year, notably Alloy Ngobidi and John Kalu. A new ecclesial hall at Emene is nearing completion after some difficulties with the new incoming governor's staff.

Rwanda

No activities to report in this area with brother Omari of Gisenyi hoping to receive a visit next year, God Willing, to be able to see how things are going in Rwanda.

Sierra Leone

It has been a busy year. The brothers and sisters have spent a lot of time on outdoor preaching in their own areas - rather than going out to establish new ecclesias. The reason for this is that we were beginning to stretch the current resource of experienced brothers needed to support further development. Over 350 have been studying the 40-lesson course - which has resulted in 277 being baptised during the year. This has been attributed in part to the use of CBM Media videos and additional formal training of instructors and interviewers.

The question is often asked about interviews: how can you be sure that they are ready? The complete answer is we can't, but we are assured that interviews are lengthy and that they are conducted by experienced brethren who have been trained by senior brothers in the ecclesia. Ecclesial attendance is now monitored weekly by the linkman using WhatsApp pictures at the breaking of bread and ecclesial registers. In total we have 31 ecclesias, four have under 15 members but the others range from 30 – 120.

Welfare issues are always present as there is no state sponsored health system as such so life threatening diseases and accidents rely heavily upon CBM welfare which has assisted in over 130 cases – with nearly all having successful outcomes. In conclusion the Truth is thriving thanks to our Fathers blessing.

The Gambia & Senegal

It has been a difficult year at home and abroad; with no visits being possible due to age-related travel restrictions, and a shortage of volunteers. It was also a great loss when Bro Ousman Njat Bah (a well-versed linguist and preacher) fell asleep in the Lord early in the year.

We are very grateful to brother William Kamara for undertaking the additional shepherding role for the Farafenni Ecclesia and its satellite group of brethren and sisters up in Basse; and we are now pleased to announce that brother Noel Greenwood has agreed to visit early in 2025 and take on the Linkman mantle.

Michael Green

EAST AFRICA

General

We continue to progress the CBM Media project with material and translations into the more common languages. All material is accessed via the East Africa website: www.bibleesatafrica.com. Again during visits to Mozambique, Uganda, South Sudan and Zimbabwe copies of the videos in English and Chichewa have been distributed on memory sticks, along with Micro SD cards for display on PC, projectors and mobile phones. We have also left media players in Uganda, Zimbabwe and South Sudan. More preaching websites have been created for Ethiopia, Malawi and Mozambique, adding to those for Seychelles, Uganda and Zimbabwe, all publicising the CBM Media videos.

Egypt

Work in Egypt was limited during 2024 due to political and security problems. We still have a keen brother there who maintains contact with the UK.

Ethiopia

The work of preaching during 2024 progressed well. This continued from its beginnings in 2023 when brother Zelalem was baptised in Dilla. A group of contacts has grown up around him and with monthly help from brother Shiferaw and brother Eyassu, this group has increased and is maturing towards more baptisms, God willing. Further to this in a small village outside Dilla another group has begun to meet. Regular monthly visits take place from Hawassa, about an hour and a half away.

In Hawassa itself a few students at the university have begun to meet with brother Shiferaw. They have now invited him to visit their home village of Sodo and he has found much interest in the gospel during his visits.

Early in the year a further baptism took place in Addis Ababa. This was sister Aagee, the wife of brother Julius. They are the only members in Addis Ababa but brother Julius has several contacts who he visits regularly.

Work continues in Jimma where brother Getnet and brother Wondu meet each week to break bread and spend time with contacts in their area. In December a small weekend gathering was held of brothers from other parts of Ethiopia. This was of much encouragement to those attending.

One happy development from the Jimma gathering was the attendance of brother Bezabih who made a hazardous journey from Nekemte. He has not been involved with CBM for some time but now renewed his fellowship with the other brothers. He is very keen to spread the word of life but security in Nekemte is a major problem and meeting together is not as safe as it once was.

There is much online contact from the UK with all the areas in Ethiopia and several brothers join with UK Sunday services through Zoom. We pray that all our Ethiopian members will continue to grow spiritually and bring others to a knowledge of the gospel.

Kenya

The annual visit in June was curtailed by civil unrest resulting from the government's finance bill. However, the shortened visit proved to be useful for the visiting team which comprised the previous linkman and new team. Challenges remain in the country both spiritually, physically and financially, but the Christadelphian community continues to grow with many baptisms taking place at CBM sponsored sisters camps, Area AGMs and Bible Schools and the Agape in Action sponsored Youth Camps. All the preaching is done by the ecclesias in Kenya, many of which are mature and have been in existence for many years but supported by CBM funds and guidance. We have continued to support building of new ecclesial halls and providing equipment for meetings and preaching.

Madagascar/Mayotte

There are no longer any brothers and sisters in these areas, as all have moved to France. There is a private visit being made by an Australian brother and sister planned for 2025. They are planning on advertising the recently created French language site: Christadelphes de langue française.

Malawi

There was the usual annual visit during July. The visit was centred around Zomba, where the office is, with day visits by two groups to ecclesias that could be travelled to. We held the national youth camp and country elders attended an elders' workshop. We are continuing to further improve the systems Area Elders and the CBM Office in Malawi who have to support our brothers and sisters physically and spiritually in the face of the many challenges that occur. Despite the challenges they face, we continue to witness baptisms; there have been 455 reported during 2024. We now have around 10,752 members according to our database, belonging to 203 ecclesias which are divided into eight main geographical areas, with each of the sub areas represented by an area elder. These brothers continue to meet through the year to share news and discuss issues. We pray God will continue to guide us in our work in this part of His vineyard, and that Christ will find 'the faith' continuing to grow in Malawi upon his much-needed return. We have provided famine assistance during the year to assist our brothers and sisters with food. These are no longer unusual events, and climate change is leading to increasingly powerful and damaging weather events on an annual basis. Therefore, we are encouraging our brothers and sisters to adapt their farming methods to better cope. Website: Malawi Christadelphians.

Mozambique

The truth continues to grow at pace in Mozambique. As communications are not good in Mozambique, it is impossible to provide an accurate number of Christadelphians, but it is estimated there are now well over 20,000 brothers and

sisters, and we have close to 1,000 ecclesias. During the year there were four visits to the country. In May the east received a visit with a number of ecclesias visited; during June the north received a visit with a number of ecclesias visited; in July, CBM trustees visited Zambezi area and Milange, holding elders' and sisters' workshops and visiting a number of ecclesias; then in October a further ten ecclesias were visited. Wherever we go, whether to an ecclesia or contacts, there is such enthusiasm to hear the truth in the Scriptures. The children in Sunday school are attentive and thoroughly enjoy their lessons. Because of the prolonged drought, some assistance has been provided, the country elders have been engaged to develop a strategy to balance wants and needs. If the Lord wills, there will be more CBM UK visits to Mozambique next year, details of these are to be organised but we are hoping to provide more workshops for the elders, training for Sunday school teachers and a youth camp. We will, of course, also be visiting ecclesias to strengthen them. Whenever we visit an ecclesia in Mozambique, the brothers and sisters ask us to send their love in the Lord Jesus to their UK brothers and sisters. The LORD God continues to greatly bless the work in Mozambique. We pray that our Messiah returns soon to relieve the hardships and poverty our brothers and sisters face daily. A big thankyou to the UK brothers and sisters who donated 1500 head scarves for our sisters, 600 were taken out with the balance planned to be taken in 2025. Seeing a faithful Mozambican sister who understands the need for a head-covering as described in 1 Corinthians 11, taking a literal rag off her head and replacing it with a headscarf lovingly donated by another sister is very moving.

Seychelles

A visit was made to Mahé and Praslin, islands of The Seychelles in November. We were able to meet and spend time with all six members there. We are encouraging our members to make use of online meetings and material to assist their fellowship and spiritual growth. We publicised the CBM Seychelles website and provided teaching materials to an interested contact. If anyone is visiting the Seychelles on holiday, I know the members there would love to hear about it.

South Sudan

A trip took place to Juba, which renewed the registration and found a new room to rent for the ecclesia there. The Juba ecclesia exists in an unstable political environment and with a mobile population. Two separate visits were made to KajoKeji. This has resulted in 24 baptisms and includes a small group developing in a nearby location.

The truth in South Sudan relies on the annual visits from Uganda, which completes the teaching performed by the local brothers and sisters. In an effort to encourage them to independence, the main preachers came to a training meeting on preaching in Moyo in Uganda. The main teachings were gone through, as well as the training for interviews. Copies of the Preacher's Handbook and CBM media handheld devices were also given.

Tanzania

There were three CBM visits during the year, involving visitors from both UK and Uganda. The AGM was held at the end of December, but the earlier visit in July concentrated on the southern and eastern regions because of an increase in interest and growth there. The third visit was during the middle of December, this visit concentrated on the annual youth camp. The youth camp involved young brothers and sisters from the UK, as well as the usual team from Uganda as a "training" exercise with the aim now of transferring planning and leadership of the camp to them. We have continued to implement the recommendations made during the various CBM trustees' visits, one of which was to secure ownership of CBM halls, but progress has been slow due to local bureaucracy. We will continue to implement the CBM trustees' recommendations into the new year, with the continued focus on training and development as well as encouraging brothers and sisters to preach to others. We are planning further visits during 2025 that will concentrate again on "elders'" training and sisters' workshops. There are approximately 451 brothers and sisters with 28 recognised ecclesias. We will be looking to identify a replacement linkman at some stage.

Uganda

Two trips were possible during the year, the first in January, the second in November. The Central, Eastern, West Nile, Lango and Mt Elgon areas were visited to assist with learning and issues. The annual national Youth camp, sisters' workshop and elders' workshop took place in January, whilst the November trip undertook local elders and sisters' workshops. Bibles continue to be supplied and the more developed areas assisted in supporting preaching in other areas, including in South Sudan and Tanzania again. The long awaited compulsory purchase of the CBM property in Jinja is reaching a conclusion and plans for the replacement have been drawn up, this all being significant because this is our registered office. There are 121 ecclesias, now with 45 permanent halls and 42 temporary ones. We continue to work with Agape in Action to support the two nursery schools in the Mt Elgon area, and Christadelphian Meal-a-Day has again supported water projects. There are now approximately 1700 members, with 2677 in total baptised

since 1986, as recorded on our database, with approximately 68 baptised during 2024, though there are others we don't yet have details of. The brothers and sisters are encouraged to seek out the "lost sheep". There are still only just two students corresponding with tutors in the UK, whilst the numbers of those being taught by our Ugandan brothers and sisters continue to increase. There has again been drought in the Karamoja area which has required welfare help. 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 church in Uganda. Thanks also to all the brothers and sisters who have supported with their prayers and finance. Website: Uganda Christadelphians.

Zambia

Much work in Zambia is carried out by brothers in-country, who visit ecclesias, hold regional fraternal gatherings, send out correspondence courses and teach contacts in their areas face-to-face. A visit from the UK in May of this year was able to visit Copperbelt and Lusaka regions and hold a youth conference, which was much appreciated by the young people who attended. All this work has enabled the brotherhood to grow yet again over the past 12 months. We pray that our brothers and sisters are able to continue the good work of preaching and visiting the lost sheep, until the Lord returns.

Zimbabwe

A team of six visited Zimbabwe in August, including three brothers and one sister on their first missionary visit. This was part of an initiative to encourage more brothers and sisters to become involved in CBM work. The visit focused on two Bible schools, one held at a school in the northern region and one at the Bulawayo ecclesial hall complex in the south. These were the first family-orientated Bible schools in Zimbabwe, the larger team enabling us to organise separate activities for brothers and sisters, youth, and two age groups of children. It also provided a training opportunity for local brothers and sisters, who were involved in organising and running some sessions. Over US\$800 were contributed by local brothers and sisters towards the cost of the Bible schools.

Zimbabwe has faced another year of severe drought. This has affected subsistence agriculture, which supports a large number of brothers and sisters. Crop yields have plummeted, and water reserves are at historic lows. Our brothers and sisters are resourceful, with some receiving support from family members in employment or overseas, but we continue to monitor the situation. There is little uptake for Bible courses these days, as the world increasingly infiltrates the lives of Zimbabweans through mobile phones with internet access. A few students are with UK tutors and some with Zimbabwe tutors. Brothers and sisters are encouraged to seek out and encourage the "lost sheep". Use of WhatsApp groups for brothers and sisters and our youth provide encouragement and scriptural content. We seek God's continued blessing on our ecclesias in Zimbabwe. Website: Zimbabwe Christadelphians

John Mathias

BKRU: Belarus, Kazakhstan, Russia and Ukraine

During 2024 the events taking place within this region continued to prevent our ability to visit three of the four countries. Russia's war on Ukraine, supported by Belarus, and the subsequent western sanctions on those two countries, meant that we were not able to visit. Whilst the war being waged on Ukrainian soil meant that it was deemed too dangerous to visit there. Instead, the BKRU team continued our support for the online meetings held each week by groups of brothers and sisters across these countries, managed in the main by a small group of Russians in Montenegro. Sunday breaking of bread and Thursday readings have been supplemented this year by a UK-run Tuesday class for those young in the faith and have proved to be both popular and helpful. The witnessing by our brothers and sisters brought a Ukrainian Jew now living in Israel to baptism during the year, and he is now fully integrated in the online ecclesia. Other contacts are also now joining the online meetings, which is a positive sign.

In 2024 a fully online Bible school was held once again during July, which was well attended and well received. We plan, God willing, to stage an in-person event in 2025, to facilitate greater fellowship on those who cannot meet physically under normal circumstances.

Kazakhstan was the one country able to be visited in 2024, and a positive spring visit took place, where we were able to visit some more remote, rural-living sisters, as well as to re-establish contact with two more who had become

disconnected over the years. A new WhatsApp group for contacts has been established since the visit, allowing CBM Media videos in Russian to be shared in the ensuing months with a group of younger and older contacts throughout the country.

Mark Whitaker

NORTH AND WEST EUROPE

Czech Republic and Slovakia

The year started wonderfully with the baptism of Bro Jaroslav Hermann in Brno. At our annual Prague Bible Weekend in November we looked at women of faith and saw how God's hand was at work in their lives. We welcomed new brethren, sisters and friends who attended the weekend in 2024, one of whom spoke Slovak, which was such a blessing for our brother Lubomir. Clearly God's hand was at work as we were all greatly strengthened by the fellowship we shared. We were also able to visit sister Dagmar in the east of the country and pleased that she is settling well into her care home. Online breaking of bread Zoom calls took place regularly throughout the year.

Denmark

There were two encouraging fellowship visits to our brothers and sister (plus our young people and contacts) in Denmark during 2024. The main visit took place during the summer when brothers and sisters from Denmark, Norway and the UK met up together for a summer fellowship weekend. It was also possible for one of our brothers from Denmark to attend the German Bible school, along with his son, over the summer; and, for another of our brothers from Denmark to spend a weekend towards the end of the year with the brothers and sisters at Esslingen. We are thankful for the increasing links forming across countries in northern Europe.

Estonia

During the year we have been able to visit without any restrictions. Our group of members and contacts are concerned with what is still happening in Ukraine and the possible threat to them of a Russian invasion. There is only a river that separates the two countries.

We currently have eight members, two in Tallinn, four in Tartu and two in Pärnu, comprising of one brother and seven sisters. In Tallinn, we have our brother and one of the sisters, although she is quite often in one of the Scandinavian countries for work. We support her and all our members with an exhortation and Bible study each month either by email or post. In Tartu, we have four sisters, although one is now house bound and has the first signs of dementia. We have still been able to visit and break bread with her. We are pleased say that the daughter of one of our sisters has started to come regularly and has good English, which is a great help when chatting socially.

In Pärnu, we have still not been able to locate our elderly sister who we believe the family have placed in a care home, we are not even sure that she is still alive. Our other sister living there is the only one who can speak English, so we are able to chat to her via Messenger.

We have a group of contacts in Tallinn, which is a mixture of Estonians and Russians. While in Tartu we have one Estonian who is the brother of a sister in Canada. We send them Bible talks each month. Those in Tallinn have been meeting with us for many years, so it was with amazement and great joy that one of our Russian contacts announced during our last visit, that he was seriously considering baptism. Since then, we have been supporting him in his decision making by sending him more information to help him come to the right decision.

France

The weekly Zoom Breaking of Bread on a Sunday morning continues to provide an opportunity for some of our isolated members across France to join in fellowship. There was one visit to Paris to which all four of our Congolese brethren were invited, though for various reasons only one of them was able to make it on this occasion. The mid-weekly Zoom Bible Class continues to attract attendees from the UK, France and Africa, including one gentleman in France who made contact through one of our French language websites. Our elderly sister in Bordeaux (at 96!) has now been moved by her family into a local nursing home. The French magazine 'Le Héraut du Royaume' continues to be mailed out (physically and by email) to a mailing list of approx. 400 across the French-speaking world.

Italy

The current situation is quite positive in Italy, with a small but enthusiastic group of contacts and sisters who are in regular attendance at CBM-sponsored events. Scattered throughout Northern Italy are three sisters, four regularly attending contacts, and oftentimes friends or family members brought along by the contacts. One Friday evening a month we hold a multilingual readings group, often with attendees from three or four countries supporting the group. Each person is encouraged to read in whichever language they are most comfortable in, and translation is provided as needed for comments and questions. Every three months, in place of the readings group, a memorial service is held on Sunday afternoon local time.

Once a year we hold a study weekend in person, typically scheduled the first weekend in October. In 2024, we found ourselves in Bologna for that purpose, with 25+ people from five countries in attendance. In 2025 we hope to host the weekend in Milan, if our Lord remains away. Our goal is to build bridges between the isolated, spread out community in Italy and the brotherhood worldwide as well as resources available to strengthen their faith.

Malta

We were richly blessed this year by our heavenly Father with many visits to Malta from our Christadelphian family not only from the UK but further afield as far as Canada. This meant that our brothers and sisters were able to enjoy fellowship with new and old friends on these small islands. In total brothers and sisters from abroad visiting meant that our Maltese family had the opportunity to spend around 15 weeks over different times of the year in the company of visiting Christadelphians. This has been a great strength to our family in Malta as it shows that they are not in isolation and these visits would have strengthened them through bible conversations/fellowship and of course remembering our Lord on Sundays.

In terms of preaching activity we have taken down the Malta Christadelphian website and Facebook page as this was not producing any results. We had many views and hits but nothing materialised in meaningful engagement. We will re-visit this in 2025 God willing. We have translated a number of first principle doctrine leaflets into the Maltese language and these are still occasionally being distributed to interested contacts.

Norway

We visited our two sisters in the Oslo area three times in 2024. These visits have gone well, and we found our sisters in good spirits and coping with their isolation. On these trips, we have involved a sister from the UK who is new to CBM work, and she enjoyed it so much she is due to visit again this year. Sadly, we were unable to fly the family down to Denmark for the Bible weekend this summer for personal reasons, but we hope to make it happen next summer, as it is such a helpful and enjoyable event for them. Preaching continues to the husband of one of the sisters, and we hope to continue making progress here. Three visits are planned again for 2025, all if the Lord will.

Poland

During 2024 we were delighted to share in the baptism of our brother Krzysztof at our Bible weekend in April. During the year we held two Bible weekends as planned and enjoyed good Bible study together with around 10-15 brothers and sisters. During the year approximately every three to four weeks we share online Bible readings together mid-week and then hold a Breaking of Bread service. It is nice to see a small number of visitors at both our Bible weekends and our virtual zoom meetings too.

Portugal

We visited Portugal in late October of 2024. We spent a day in Lisbon and three further days down south in Olhao. It was great to catch up with these brothers and sister and see their strong faith despite being in isolation. One morning we did some billing in the neighbouring area. Preaching is difficult, but we are confident the online preaching will fall on eager ears, should our LORD be willing. There have been a few contacts that sound promising. May God help them find truth from the Bible.

Sweden

There was no visit during 2024, and there are now no resident English speaking members. Afghan members in Vasteras meet at their home. Other members meet online with Persian and Spanish speaking meetings overseas. Exhortations and booklets in Swedish on Facebook.

Jeremy Morgan

SOUTH AND EAST EUROPE

Adriatics

Another busy year for our region, with pastoral and preaching visits to Bosnia & Herzegovina, Bulgaria, Croatia, Hungary, Montenegro, Serbia and also a Bible weekend in Macedonia. Much focus has taken place in Bulgaria which is our newest addition to the Adriatics region. Following two visits by the CBM Adriatics Bulgaria team, a number of brethren and sisters living in Sofia were brought together for fellowship and study, with the main priority given to strengthening and shepherding the flock. This has been supplemented by preaching the Gospel message with leaflet distribution, along with the use of A.I. (artificial intelligence) linked by QR code to our website, with a 'virtual' Bible talk in Bulgarian (using the contents of one of our preaching leaflets). It is hoped that this effective form of preaching, which has attracted much interest, can be extended to other areas of the mission field.

Throughout the year we have been able to provide welfare support to assist our brothers and sisters (many living in isolation) with financial help towards winter fuel, health and medical requirements. This has been possible, with the help of CBM Welfare funds, along with generous contributions from the brotherhood near and far.

Preaching has also been maintained, using established methods including billing, putting up posters, talks, our websites, A.I. and through personal contact. In Montenegro, copies of 'Life's Biggest Questions' and 'Understand the Bible for Yourself' have been placed in rental apartments as a way of preaching to tourists. Online communications continue with our brethren and sisters, including Memorial services, Bible classes and also Bible reading groups.

Greece

A visit took place in September to our seven Greek brothers and sisters. They are supported by a brother from Australia who now lives in Greece, and by ongoing online contact with brothers and sisters in Australia, Canada and the UK. We continue to preach and make new contacts via our Greek-language website.

Israel

The brothers and sisters in Israel continue to remain strong in outlook as they face the challenges of living amidst war. Due to the ongoing conflict in the region, the annual Bible school could not proceed as planned and it has been postponed for a year. Nevertheless, we rejoice in the baptism of a Russian-speaking contact and pray that he will grow spiritually and be a source of encouragement to the ecclesia.

Moldova

We had three visits for Bible weekends during 2024. Sadly, one of the sisters fell asleep during the year, leaving just five. However, all remain faithful and regularly attend when possible. Three of them travelled to the Bible school in Romania, and one often joins the Romania Breaking of Bread on Zoom. There is regular contact, and they all continue to receive material from the Isolation League and us.

The recent cutting off of the gas pipeline from Russia is causing particular difficulty for a sister who lives in Transdnistria, the breakaway republic to the east of the country. Welfare is in hand to help her during the winter.

Romania

This year pastoral visits took place in April and September. We also held a Bible School in Băile Olănești in July, which was attended by most of our Romanian brothers and sisters as well as three sisters from neighbouring Moldova.

A preaching event was held in Ploiești as part of the April visit, and online preaching events also took place. A thirty-lesson video course, 'Bible-Based Christianity' is now available on our Romanian website as part of the CBM Media project.

We continued to hold weekly online meetings in Romanian throughout the year, consisting of Bible Classes on Thursday evenings and Breaking of Bread meetings on Sunday afternoons.

Turkey/Azerbaijan

Life in Turkey continues to be problematic for our 250 or so Iranian refugee brothers and sisters, with worsening discrimination compounded by rampant inflation a declining economic situation and the constant and increasing threat of arrest and deportation to Iran. The welfare situation remains precarious as refugees cannot legally find work and state aid is not provided. Considerable help is provided by CBM for medical and other welfare

necessities. On-line memorial services and a range of other study groups are well attended, typically provided via CIL Meet. In particular a weekly sisters' class attended by many in Turkey and the UK fulfils an important role in strengthening fellowship ties. The four main ecclesial groups are also now meeting together at least once a month in homes and hired rooms.

During March / April 2024 and again in the autumn, visits were made to each ecclesia and to brothers and sisters in isolation helping to strengthen ecclesial leadership and stability. Personal preaching and on-line classes resulted in interviews and baptisms at each ecclesia (49 overall) both during the visits and throughout the year. The autumn visit focussed on brothers and sisters in Isolation with all but one or two receiving a visit, some in extremely remote locations being visited for the first time.

Ecclesial life is regularly disrupted by deportations to Iran and emigration both legally and illegally to the USA, Australia and Europe. The overall number of brothers and sisters remains roughly the same with those leaving being replaced by new members. Contact is maintained with the Ecclesias by periodic meetings with ecclesial leaders and correspondence with individual members.

The small Turkish ecclesia in Istanbul was also visited during 2024, which continues to thrive and grow. They are keen to preach and are doing so very effectively via social media both at home and abroad. There is a further exciting development of a potentially new ecclesia being formed in Baku, Azerbaijan; two young students were baptised in August and there are a number of interested contacts. A follow-up visit is being planned by the Istanbul ecclesia to support fellowship and growth.

Michael Harrison

WELFARE

“Our Father in heaven, hallowed be your name. Your kingdom come, your will be done, on earth as it is in heaven. Give us this day our daily bread, and forgive us our debts, as we also have forgiven our debtors. And lead us not into temptation, but deliver us from evil.”

These are very familiar words to all of us, and always important. In the CBM Welfare scenario it is very relevant. God Our Father is aware of all our needs, he cares for us and wants what is best for us, ultimately the Kingdom. It will come, the world at the moment is readying itself for the return of Christ. This does mean there are wars, diseases, climate change, immoral behaviours, greed, lack of respect, apathy and suffering. These all have consequences.

We ask God for help with feeding us, man does not live by bread alone but by every word of God. CBM are trying to spread and share that Word. The provision of food though may come from various places and Our Father may use the Welfare Fund to aid in providing this daily bread for those that in dire distress.

We would pray that the funds are not leading to temptation or even evil. The love of money is the root of many evils, we would not want brothers and sisters to think the money is available for them to abuse, to assert power over others, to have when others have not. It is a difficult balancing act; food aid has been high consistently for many years now. Medical requests are increasing in frequency as the community grows, ages and advances in technology create new opportunities for treatment. That technological advance also means the requests are increasing in cost as well. War still displaces some, provides financial hardships and loss of earnings, homes and possessions. This is in Europe, Israel and Africa.

CBM Welfare would like to thank you for your continued support, financially and spiritually. We do indeed pray, “Your Kingdom come, your will be done, on Earth as it is in Heaven”.

Marc Bilton

SAFEGUARDING

The CBM is committed to ensuring the safety of the children, young people and vulnerable adults with whom it works and to ensuring that our volunteers uphold the highest standards of conduct. To this end, all volunteers are obliged to familiarise themselves with, and follow the guidance of, the Safeguarding Policy and the Safeguarding Operational Guidance.

In the previous year the CBM council has considered one safeguarding issue reported to the CBM's safeguarding lead. It did not reach the threshold of concern and no action was deemed necessary.

Steve Jefferies

PROJECT AID

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

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

To access

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

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

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

* Projects to supply ecclesial needs

Bible reference books, Funding to translate Christadelphian works, Laptop computers & printing equipment, 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

Demand for literature in English remains low. This is not surprising, given the increasing availability of online written material and powerful visual aids in the native languages of many countries where CBM operates. In fact, this trend is something to celebrate!

This year, we have seen the launch of a new online magazine for the mission field entitled "The High Calling." It is a joint production by the editorial boards of 'Christadelphian Tidings' magazine in America and 'The Christadelphian' magazine in the United Kingdom. This new publication, available in a number of languages, features a diverse array of monthly devotional and expository articles that will significantly strengthen the faith of believers worldwide.

Additionally, the electronic version of The Christadelphian magazine continues to be circulated to our brothers and sisters abroad, albeit in smaller numbers than in previous years. Although our efforts to publish Christadelphian books in other languages have progressed more slowly than anticipated last year, we remain committed to this important work.

Ivor Southgate

CBM MEDIA

Work is nearing completion on version three of the Bible-Based Christianity (BBC) course in English. This is the platform from which all future translations will be created. This has taken a long time, but the benefits will be great. The reason we went to this trouble is so that we can create BBC in any of the 80 languages on 'Colossyan' (the video editor) in weeks rather than months. The real bonus is that the videos will always be consistent, and the content and the references will always be quotes rather than interpretations. We now have a list of the first languages to work on: French, Swahili, Portuguese, Arabic, Persian, Spanish and Russian. We will be starting on these early in 2025, one at a time.

We are also working on putting the BBC course into a Learning Management System (LMS), which is hosted on a website. This will allow people to on-line systematically follow the course, rather than picking ad-hoc BBC videos to watch. The LMS is almost ready to be tested along with the chatbot, an answering facility that will give an answer based on our own literature. The chatbot has been trained using many of our Christadelphian documents. This work is proceeding with the help of an expert in Nigeria who has been building the system using WordPress, Learndash, Chatling, WPL translator and some other smaller add-ons. The domain name for the LMS is www.cbmolc.org. The website is still under development, but people can view the state it is currently in.

When we add another language to the LMS, it becomes a website within a website, some of which is translated automatically. The website and course will be in the same appropriate language. The questions and the chatbot knowledge base must be manually translated and uploaded, which is done by the Nigerian.

We will need to find a committed team or individual to do the marketing in the UK and the Social media promotion overseas.

It is hoped to start producing short bible films as a side project to go on the LMS site for younger people to counter what the world is teaching. We hope to use a brother who is a professional Iranian filmmaker living in the UK.

Bob Fox

TRUSTEE'S 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
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 2025 are M H Green, S A Jefferies, D Jenkins and J V R Morgan. S A Jefferies has indicated his desire to stand down, the others 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: Johnson Tidsall Ltd, 81 Burton Road, Derby, DE1 1TJ.

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 2024. 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 2024 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 2024, showing the achievement of each team, are contained on pages 3 to 14 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 around 1000 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 2024 and the Balance sheet at 31 December 2024, together with associated explanatory notes, are given on pages 26 – 43 of this Trustees' Report.

Total income for 2024 fell by 30% compared with 2023, this reflected several exceptional receipts during 2023 which were not repeated but also a reduction in income from ecclesial donations. **Total expenditure** decreased by 18% compared with 2023 and fell short of the budgeted figure. The primary reasons for the fall in expenditure was a reduction in spending on Welfare and on Building projects. Details of significant movements in the Funds are given in the following paragraphs. The impact of income falling faster than expenditure was that the amount the expenditure exceeded income increased to £270K (2023: £70K). Governance and support costs are 2.4% (2023: 2.2%) of total income for the year.

The **General (Preaching) Fund** incurred saw expenditure increase 6% at £624K (2023: £588K) and consistent with the overall picture received 19% less than in 2023 at £418K (2023: £516K).

Total unrestricted **Legacies** received or receivable in 2024 were £188K (2023: £313K), which seems to reflect a fall in the average value of legacies received rather than the quantity. The Fund covers any excess of expenditure over income from the General (Preaching) Fund, allows for building of halls, provision of Bibles and Hymn Books where brothers and sisters cannot afford them and allows for the expansion of preaching work into new areas. Legacies specifically for the Welfare Fund of £5K (2023: £7K) were received during the year.

Expenditure from the **Welfare Fund** in 2024 was £230K (2023: £554k). Significant food security pressures continue in parts of East Africa, but the constant presence of this situation has led CBM Council to recognise that they need to develop, in conjunction with the countries concerned, a different model for response. Support for refugees, notably those in Turkey continued throughout 2024. The welfare fund received £192K (2023: £382K), in income during the year, a decrease of 50% on the level received in 2023. The earlier welfare report outlines much of the activity through this account.

The **Project Aid Fund** paid out £98K against around 270 projects overseas (2023: £89K). **Hall and Building Fund** supported projects to the value of £270K (2023: £328K) as a wide range of projects were undertaken, including in Cameroon, Kenya, Malawi, Mozambique, Nigeria, Sierra Leone, Tanzania and Uganda. This includes provision for projects begun but not yet completed. The **Bible Missionary** expenditure was roughly level at £21k. A number of magazines are given to members in Africa and Europe free of charge. The **Bible Fund** expenditure of £50K (2023: £35K) bought Bibles and Hymn Books for those brothers and sisters unable to afford one for themselves, particularly in Africa.

Total Balances at the year-end decreased by £270K compared with 31 December 2023 and now stand at £3.734m. These high balances allow a budgeted pattern of overspend against regular forecastable income and they reflect unpredictable legacy income; we are able to continue to plan with confidence and support the level of building activity carried out in recent years because of the balances. Additionally, the balances have enabled us to sustain our preaching and to respond quickly to the large calls for emergency welfare aid that Council receives from time to time. The demographic of the Christadelphian community in the United

Kingdom requires Council to prudently consider likely future trends for income generation.

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 General Fund 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 2024 were £3.734m, a decrease of £270K from 2023. The high levels of reserves held allows the CBM to use them to pursue its objective of preaching. The CBM expects to support a full programme of activity in 2025. 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 and some of the significant welfare needs that arise without warning.

Investment Policy

At the year-end £3.252m (2023: 3.398m) 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 £1.435m.

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 investment fund reflected a modest fall in value during the year. Dividend income was £44K (2023: £54K). The value of this investment was £1.817m at 31 December 2024.

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, a consistent set of preaching websites for those countries who do not have one, has been steadily increasing in number during the year.

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 2024, which again saw strong individual donations with a few donors contributing a disproportionate percentage of income.

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 2024 and in plans for 2025.

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

Johnson Tidsall Ltd who have conducted the audit were appointed as the charitable company's auditors at the 2024 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) Date

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

Opinion

We have audited the financial statements of The Christadelphian Bible Mission (the 'charitable company') for the year ended 31 December 2024, which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 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 Charities Act 2011.

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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

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

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor 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 and relevant regulations made or having effect thereunder.

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud

In identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we obtain an understanding of the charitable company which includes its activities, internal control environment and its legal and regulatory framework. From this, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error.

As a result of these procedures, we identified the greatest potential for material fraud to be in the following areas:

- the timing of revenue recognition
- the misappropriation of overseas funds by beneficiaries
- unusual journal entries
- management override

Audit response to risks identified:

As a result of performing the above, we identified the following as key audit matters related to the potential risk of material misstatement or fraud:

- the recognition of donations and legacies
- the evaluation of estimates in respect of legacies
- the amounts in respect of overseas awards granted and the possible misuse of funds

Our procedures to respond to the risks identified included:

- reviewing controls put in place by governance including a review of their risk assessment
- reviewing minutes of meetings of those charged with governance
- performing a sample of income transaction tests
- reviewing a sample of journal entries for appropriateness, with a focus on any large or unusual transactions, to assess any management bias
- performing a review of the financial statements alongside disclosure checklists to identify any unusual or unexpected relationships or any areas of non-compliance
- testing a sample of debtors to subsequent remittances and carrying out an after-date review of income
- testing a sample of overseas grants awarded and expense payments made in respect of charitable activities
- testing the estimate of constructive obligations

We remained alert to any indications of fraud, material misstatement or non-compliance with laws and regulations throughout the audit including those relating to the financial statements.

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.

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

A further description of our responsibilities for the audit of the financial statements is located on: the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities.

This description forms part of our Independent Auditors Report.

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 trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the 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.

Johnson Tidsall Limited
Chartered Accountants
& Statutory Auditors
81 Burton Road
Derby
Derbyshire
DE1 1TJ

Date:

Johnson Tidsall Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

THE CRISTADELPHIAN BIBLE MISSION

Statement of Financial Activities for the year ended 31st December 2024

Incorporating the Income and Expenditure Account

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2024	Total All Funds 2023
Income and endowments from:		£	£	£	£
Donations and legacies	3	635,992	270,202	906,194	1,364,205
Charitable activities	4		9,655	9,655	15,934
Other trading activities	5	1,521		1,521	1,824
Investments	6	137,346		137,346	135,186
Total		774,859	279,857	1,054,716	1,517,149
Expenditure on:					
Charitable activities	8	943,304	348,666	1,291,970	1,587,007
Cost of raising funds	7	24,768		24,768	23,688
Total	10	968,072	348,666	1,316,738	1,610,695
Net (losses)/gains on investments	13	(8,219)		(8,219)	23,546
Net income/(expenditure)		(201,432)	(68,809)	(270,241)	(70,000)
Transfers between funds	12			0	0
Net movement in funds for the year		(201,432)	(68,809)	(270,241)	(70,000)
Reconciliation of funds: Total funds brought forward at 1 January 2024	17, 18	3,468,069	536,173	4,004,241	4,074,241
Total funds carried forward at 31 December 2024	17, 18	3,266,637	467,364	3,734,001	4,004,241

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 26 – 43 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

Balance Sheet at 31 December 2024

	<u>Notes</u>	2024	2023
Fixed Assets		£	£
Investments	13	3,252,261	3,397,716
Current Assets			
Debtors	14	116,285	114,391
Cash at Bank		729,440	840,727
		845,725	955,119
Current Liabilities			
Creditors: amounts falling due within one year	15	(68,620)	(41,188)
Net current assets		777,105	913,931
Total assets less current liabilities		4,029,366	4,311,647
Provision for Constructive liabilities	16	(295,365)	(307,406)
Net Assets	17	3,734,001	4,004,241
Funds			
Unrestricted Funds:			
General	18	846,698	1,053,199
Legacy	18	2,344,290	2,391,690
Designated Building Fund	18	41,967	322
Designated Bible Fund	18	33,681	22,858
Restricted Funds:			
Welfare	18	378,681	417,046
Project Aid	18	94,153	113,410
Bible Missionary Fund	18	(5,470)	5,716
Total Funds		3,734,001	4,004,241

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 2024 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 XXXXXXX and signed on its behalf by

M Basten – Chairman

D Jenkins – Treasurer

The Notes on pages 29 – 43 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION
STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024 £	2023 £
Net cash provided by/(used in) operating activities	20	(385,871)	(172,411)
Cash flows from investing activities:			
Proceeds from sale of investments		2,051,863	2,126,678
Interest & Dividend Income		137,346	135,186
Purchase of Investments		(2,064,066)	(2,042,802)
Net cash provided by/(used in) investing activities		125,143	219,062
Change in cash and cash equivalents in the reporting period		(260,728)	46,651
Cash and cash equivalents at the beginning of the reporting period		1,038,040	991,390
Cash and cash equivalents at the end of the reporting period	20	777,314	1,038,040

The Notes on pages 29 – 43 form part of the financial statements

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2023

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 2024

Tax reclaim on donations and gifts

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

Volunteer help

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

Income from interest, royalties and dividends

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

Expenditure Recognition and Irrecoverable VAT

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

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

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

Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

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

Offsetting

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

Buildings and land overseas

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

THE CHRISTADELPHIAN BIBLE MISSION
NOTES TO THE ACCOUNTS for the year ended 31 December 2024

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 grants made for central office operations in some countries.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

Financial Instruments

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

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

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

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

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

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

Fund Accounting

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

The Unrestricted Funds are as follows:

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

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

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

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, when restricted donations are held for this purpose.

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.

Constructive Liabilities – General Fund

The constructive liabilities recognised against the General Fund are prepared on the basis of the latest information provided in the budget for 2025. They consist of commitments that have been entered into by brothers and sisters in the mission field with the agreement of and understanding that CBM UK will provide the financial support necessary to allow these to be met. They also reflect recurring payments where an individual or organisation could reasonably expect an established pattern of spending to be repeated. Provision is also made for services which would be critical to maintain support for brothers and sisters within our mission areas if funding decreased to a level that would not allow regular field visits to be made, such as translation and online facilities.

A significant part of the General Fund constructive liabilities is made up of provision for ongoing rental payments relating to the provision of meeting places for ecclesias which do not have their own premises. These are charged at 1.5 times the budgeted amount to reflect the situation that most rental agreements are for a longer period than one year. All other items are charged at the current expected annual expenditure.

Constructive Liabilities – Building Fund

These are made up of larger approved building projects that were begun in one year, but not completed due to their size. The liability is the outstanding approved balance required to complete the project. Any projects approved but not commenced are automatically cancelled at the end of the year and submitted for reapproval in the following year, where appropriate.

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

3. Income from Donations and Legacies

	2024			2023		
	Donations - Non Gift Aid	Donations - Gift Aid	Legacies	Donations - Non Gift Aid	Donations - Gift Aid	Legacies
	£	£	£	£	£	£
<u>Unrestricted Funds</u>						
General Fund	191,947	223,983		340,999	173,129	
Legacy Fund			188,241			313,435
Designated Building Fund	31,200			32,104		
Designated Bible Fund	621					
	223,768	223,983	188,241	373,103	173,129	313,435
<u>Restricted Funds</u>						
Welfare Fund	122,408	64,107	5,000	269,488	104,991	7,132
Buildings Fund						
Project Aid Fund	64,674	12,013	2,000	101,152	21,775	
	187,082	76,120	7,000	370,640	126,766	7,132
<u>Total Funds</u>	410,850	300,103	195,241	743,743	299,895	320,567
			<u>906,194</u>			<u>1,364,205</u>

4. Income from Charitable Activities

	2024 £	2023 £
Bible Missionary Magazine Sales	9,655	15,934
Totals	9,655	15,934

5. Income from Other Trading Activities

	2024 £	2023 £
Stamp Sales	1,331	1,522
Book Sales	191	302
Total	1,521	1,824

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

6. Income from Investments

	2024 £	2023 £
Interest receivable on short term cash deposits	92,872	81,031
Dividend Income	44,475	54,155
Totals	137,346	135,186

7. Expenditure on Raising Funds

	2024 £	2023 £
Investment Management Fees	24,768	23,688
Totals	24,768	23,688

8. Expenditure on Charitable Activities

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

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

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

	2024			2023		
	Grants	Cost of Activities	Support & Governance Costs	Grants	Cost of Activities	Support & Governance Costs
<u>Unrestricted Funds</u>						
General Fund	160,778	437,466	25,707	165,157	389,484	33,370
Legacy Fund						
Designated Building Fund		269,554			301,642	
Designated Bible Fund		49,799			34,533	
	160,778	756,819	25,707	165,157	725,659	33,370
<u>Restricted Funds</u>						
Welfare Fund	168,516	61,365		471,294	82,267	
Buildings Fund						
Project Aid Fund		97,944			89,111	
BMM Fund		20,841			20,150	
	168,516	180,150	0	471,294	191,528	0
Total Funds	329,294	936,969	25,707	636,451	917,187	33,370
		<u>1,291,970</u>			<u>1,587,008</u>	

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

8. (Continued) Expenditure on Charitable Activities by Region

<u>2024</u>	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
<u>Unrestricted Funds</u>	£	£	£	£	£	£	£
General Fund	259,322	153,260	82,035	48,487	13,109	42,031	25,707
Legacy Fund							
Designated Building Fund	138,035	131,519					
Designated Bible Fund	41,176	8,417	206				
	438,533	293,196	82,241	48,487	13,109	42,031	25,707
<u>Restricted Funds</u>							
Welfare Fund	85,179	30,748	104,330	1,425	8,198		
Project Aid Fund	36,935	37,990	10,445		1,426	11,149	
BMM Fund						20,841	
	122,114	68,738	114,775	1,425	9,624	31,990	0
	560,647	361,934	197,016	49,912	22,733	74,021	25,707
<u>Total Funds</u>							<u>1,291,970</u>

<u>2023</u>	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other	Support & Governance costs
<u>Unrestricted Funds</u>	£	£	£	£	£	£	£
General Fund	228,973	152,546	75,365	50,914	18,952	27,890	33,370
Legacy Fund							
Designated Building Fund	79,901	221,741					
Designated Bible Fund	20,361	13,985	187				
	329,235	388,272	75,552	50,914	18,952	27,890	33,370
<u>Restricted Funds</u>							
Welfare Fund	355,490	57,046	132,217	2,335	6,473		
Project Aid Fund	20,957	38,686	9,857		1,104	18,507	
BMM Fund						20,150	
	376,447	95,732	142,074	2,335	7,577	38,657	0
	705,682	484,004	217,626	53,249	26,529	66,547	33,370
<u>Total Funds</u>							<u>1,587,007</u>

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

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

9. Payments to Trustees and Related Party Transactions

During the year payments made to Trustees totaled £120,362 (2024: £129,637).

	2024		2023	
	£	No.	£	No.
Trustee Payments				
Overseas trips - Trustees own costs	27,771	7	27,724	8
Non-Trustee costs paid via Trustee	92,387	6	101,711	6
Travel Costs to meetings				
Office expenses	204	1	202	1
Total	120,362		129,637	

During the year seven Trustees (2023: 8) went on overseas missionary visits to fourteen countries (2023: 14) There was no Trustees' remuneration paid during the year. During the year four trustees donated £2,287 to the charity (2023: 4, £4,460). There were no other "related party" transactions.

10. Expenditure on Support and Governance

	2024 £	2023 £
Stationery, Postage and other Office costs		513
Mission News Including distribution		
Zoom Charges	204	768
Bank Account & PayPal Charges	2,616	3,821
Corporate Insurance Policy	3,421	10,004
Subscriptions	785	821
Currency (gains)/losses	42	(22)
Total General Fund Support Costs	7,068	15,905
AGM Costs, including Annual Report	365	572
Audit Fee	8,448	8,100
Legal & Professional Costs	15	396
Trustee Expenses	956	202
Trustee Indemnity Insurance Policy	8,855	8,195
Total General Fund Governance Costs	18,639	17,465
	<u>25,707</u>	<u>33,370</u>

11. Total resources Expended

Total resources expended includes an audit fee of £8,448 for 2023 (2023: £8,100).

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

12. Transfers between funds

2024	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Legacy to Restricted Funds to fund activities	Totals
Transfers Between Funds were made as follows:				
<u>Unrestricted Funds</u>	£	£	£	£
General Fund				
Legacy Fund		(340,000)		(340,000)
Designated Building Fund		280,000		280,000
Designated Bible Fund		60,000		60,000
<u>Restricted Funds</u>				
Welfare Fund				
Bible Missionary Fund				

2023	Legacy to General re Deficit for year	Legacy to Designated Funds to fund activities	Legacy to Restricted Funds to fund activities	Totals
Transfers Between Funds were made as follows:				
<u>Unrestricted Funds</u>	£	£	£	£
General Fund				
Legacy Fund		(145,000)		(145,000)
Designated Building Fund		115,000		115,000
Designated Bible Fund		30,000		30,000
<u>Restricted Funds</u>				
Welfare Fund				
Bible Missionary Fund				

13. Fixed Assets – Investments

	Cash Deposits	Listed Investments	Cash	Total
	£	£	£	£
Valuation at 31 December 2023	1,695,000	1,505,403	197,313	3,397,716
Cash Introduced			100,000	100,000
Additions	1,435,000	655,916	(655,916)	1,435,000
Disposals	(1,695,000)	(356,863)	356,863	(1,695,000)
Investment Charges			(24,768)	(24,768)
Equalisation		(26,850)	26,850	0
Investment Income			47,532	47,532
Loss on revaluation of Investments		(8,219)		(8,219)
Valuation at 31 December 2024	1,435,000	1,769,387	47,874	3,252,261

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

13. (Continued) Fixed Assets – Investments

Included within the listed investments above is cash contained in the portfolio totaling £47,874 (2023: £197,713).

14. Debtors: due within one year

	2024 £	2023 £
Inland Revenue - Gift Aid recoverable	10,225	7,966
Other Debtors	68,043	34,072
Prepayments and Accrued Income	38,018	72,354
Total	116,285	114,391

15. Creditors: amounts falling due within one year

	2024 £	2023 £
Other Creditors	68,260	41,188
Totals	68,260	41,188

16. Constructive Liability

<u>2024</u>	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
<u>Unrestricted Funds</u>	£	£	£	£	£	£
General Fund	86,770	61,621	35,950	11,270	9,470	10,000
Legacy Fund						
Designated Building Fund	30,275	50,009				
Designated Bible Fund	117,045	111,630	35,950	11,270	9,470	10,000
<u>Restricted Funds</u>						
Welfare Fund						
Project Aid Fund						
BMM Fund	0	0	0	0	0	0
	117,045	111,630	35,950	11,270	9,470	10,000
						<u><u>295,365</u></u>

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

16. (Continued) Constructive Liability

<u>2023</u>	East Africa	West Africa	South East Europe	North West Europe	BKRU	Other
<u>Unrestricted Funds</u>	£	£	£	£	£	£
General Fund	89,257	65,655	32,100	10,810	5,410	10,000
Legacy Fund						
Designated Building Fund	23,228	70,947				
Designated Bible Fund						
	112,485	136,602	32,100	10,810	5,410	10,000
<u>Restricted Funds</u>						
Welfare Fund						
Project Aid Fund						
BMM Fund						
	0	0	0	0	0	0
	112,485	136,602	32,100	10,810	5,410	10,000
						<u>307,406</u>

17. Analysis of Net Assets between Funds

Fund Balances at 31 December 2024 are represented by	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,252,261		3,252,261
Current Assets	340,059	505,666	845,725
Current Liabilities	(30,319)	(38,301)	(68,620)
Constructive Liabilities	(295,365)		(295,365)
Totals	3,266,636	467,365	3,734,001

Fund Balances at 31 December 2023 are represented by	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Investments	3,397,716		3,397,716
Current Assets	413,345	541,774	955,119
Current Liabilities	(35,586)	(5,602)	(41,188)
Constructive Liabilities	(307,406)		(307,406)
Totals	3,468,069	536,172	4,004,241

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

18. Movement on funds for the Year

<u>2024</u>	Balance 01.01.24	Income	Expenditur e	Transfers*	Investment Losses	Balance 31.12.24
<u>Unrestricted Funds</u>						
General Fund	1,053,199	417,451	(623,951)			846,699
Legacy Fund	2,391,690	325,587	(24,768)	(340,000)	(8,219)	2,344,290
Designated Building Fund	322	31,200	(269,554)	280,000		41,967
Designated Bible Fund	22,858	621	(49,798)	60,000		33,681
	3,468,069	774,859	(968,071)	0	(8,219)	3,266,637
<u>Restricted Funds</u>						
Welfare Fund	417,046	191,516	(229,880)			378,681
Buildings Fund	0	0	0			0
Project Aid Fund	113,410	78,687	(97,944)			94,153
BMM Fund	5,716	9,655	(20,841)			(5,470)
	536,172	279,858	(348,665)	0	0	467,365
<u>Total Funds</u>	4,004,241	1,054,717	(1,316,736)	0	(8,219)	3,734,001

<u>2023</u>	Balance 01.01.23	Income	Expenditur e	Transfers*	Investment Gains	Balance 31.12.23
<u>Unrestricted Funds</u>						
General Fund	1,124,976	516,233	(588,011)			1,053,199
Legacy Fund	2,088,493	448,339	(23,688)	(145,000)	23,546	2,391,690
Designated Building Fund	154,860	32,104	(301,642)	115,000		322
Designated Bible Fund	27,391	0	(34,533)	30,000		22,858
	3,395,720	996,677	(947,874)	0	23,546	3,468,069
<u>Restricted Funds</u>						
Welfare Fund	588,996	381,611	(553,561)			417,046
Buildings Fund	0	0	0			0
Project Aid Fund	79,594	122,927	(89,110)			113,410
BMM Fund	9,931	15,934	(20,150)			5,716
	678,521	520,472	(662,821)	0	0	536,172
<u>Total Funds</u>	4,074,241	1,517,149	(1,610,695)	0	23,546	4,004,241

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

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 2024 no outstanding legacies had been notified (2023: £0k).

THE CHRISTADELPHIAN BIBLE MISSION

NOTES TO THE ACCOUNTS for the year ended 31 December 2024

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

	2024 £	2023 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	(270,241)	(70,000)
<i>Adjustments for:</i>		
(Increase)/decrease in debtors	(1,894)	(8,079)
Investment Income	(137,346)	(135,186)
Loss/(gain) on investments	8,219	(23,546)
Increase/(decrease) in creditors	15,391	64,400
Net cash provided by/(used in) operating activities	(385,871)	(172,411)
Analysis of Cash and Cash Equivalents		
Cash held in investments	47,874	197,313
Cash in Hand	729,440	840,727
Total Cash and Cash Equivalents	777,314	1,038,040

21. Analysis of changes in net debt

The charity had no net debt during the year.

22. Financial instruments

	2024	2023
Instruments measured at fair value through the profit and loss	1,769,387	1,505,403

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 2024

24. Comparative Statement of Financial Activities

	Note	Unrestricted Funds	Restricted Funds	Total All Funds 2023	Total All Funds 2022
Income and endowments from:		£	£	£	£
Donations and legacies	3	859,667	504,538	1,364,205	2,016,945
Charitable activities	4		15,934	15,934	12,501
Other trading activities	5	1,824		1,824	2,238
Investments	6	135,186		135,186	71,280
Total		996,677	520,472	1,517,149	2,102,964
Expenditure on:					
Charitable activities	8	924,186	662,821	1,587,007	1,530,130
Cost of raising funds	7	23,688		23,688	23,972
Total	10	947,874	662,821	1,610,695	1,554,102
Net (losses)/gains on investments	13	23,546		23,546	(235,105)
Net income/(expenditure)		72,349	(142,349)	(70,000)	313,757
Transfers between funds	12			0	-
Net movement in funds for the year		72,349	(142,349)	(70,000)	313,757
Reconciliation of funds: Total funds brought forward at 1 January 2023	17, 18	3,395,719	678,522	4,074,241	3,760,484
Total funds carried forward at 31 December 2023	17, 18	3,468,068	536,173	4,004,241	4,074,241