

Middle East Reformed Fellowship (England & Wales)

44 Hamilton Road, Hayes, Middlesex. UB3 3AS

Registered Charity No: 1044672

ANNUAL REPORT 2021

Trustees:

Rev. David George, Maesycwmmmer (*Hon. Chairman*) Mr. John Lodge, Hayes (*Hon. Secretary*)
Mr. Hugh Pollington, Eastbourne (*Hon. Treasurer*) Rev. Joseph Pettitt, Loughborough.
Mr. Richard Hall, Loughborough Mr. Huw Jones, Swansea

Support Committee Members:

Rev. Bruce Powell, Newport Rev. Sulwyn Jones, Swansea
Rev. Gareth James, Doncaster Rev. Timothy Burden, Eastbourne
Mr. Benjamin George, Neath Mr. Graham Lodge, Dubai
Mr. David Wilks, London

- Mr. David Wilks has resigned as a trustee but remains as a member of the Support Committee.
- Mr. Graham Lodge is retained as a member of the Support Committee (though temporarily living in Dubai).
- Rev. Timothy Burden is employed by MERF (England/Wales). He is a member of the Committee of Management of MERF and is full-time co-ordinator of the Augustine Biblical Training Program.

The Deed of Trust is dated 5th February 1995 and registered with the Charity Commission in England and Wales with the aim of promoting the spread of the Christian Faith in Arab lands and beyond through work of the Middle East Reformed Fellowship (MERF).

MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It is a non-profit and non-political charitable organization, serving in the Muslim world on behalf of churches and believers worldwide. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism, church planting, and the distribution of aid through the agency of indigenous churches.

Our relationship with the Middle East Reformed Fellowship (our partner):

Our partnership with MERF is governed by a Grant Agreement which is subject to annual review and approval at the AGM. MERF is incorporated in the Republic of Cyprus as a Charitable Foundation. Their annual accounts and financial statements are prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the European Union. The annual accounts are audited by a firm of Certified Public Accountants and Registered Auditors in accordance with International Standards on Auditing (ISAs).

Operating Policy:

All gifts are used in accordance with the donor's wishes or, if undesignated, placed in General Funds to be used for the greatest needs as determined by MERF. No funds are transferred to countries subject to UK/EU or US sanctions.

Monitoring and verifying end use of charitable funds:

Robust mechanisms of management and a close working relationship between MERF (England/Wales) and MERF ordinarily ensure a good degree of monitoring of projects and verification that grant funds are spent on the projects for which they were intended. The global pandemic (2020-2022) curtailed some aspects of monitoring our activity which will be restored as restrictions continue to be lifted.

Income:

Whilst total income for the work from churches and individuals in 2021 fell compared to income for 2020, if the extraordinary giving to the 2020 Beirut Port Explosion Disaster is excluded from the comparison, giving increased by approximately 14%.

Reserves Policy:

MERF England/Wales is a grant-making charity and the bulk of income is submitted to MERF International Headquarters in Cyprus.

Grant funds are transmitted to the bank account of MERF International when requested. At each submission a minimum of £10,000 is retained in the MERF England/Wales bank account to cover operating costs for three months. Operating costs encompass primarily the salary of one employee with associated employment costs, and costs of travel. Other costs (postage, stationery, etc) are minimal.

MERF (England & Wales) Promotional work:

The bi-monthly newsletter is produced and distributed to 3,000 recipients in England, Wales and Scotland. The work of MERF is also promoted at meetings at supporting churches and conferences, and through the MERF (England/Wales) website (merf.org.uk). Promotional videos produced by MERF (England/Wales) are used by the support committees of Canada, the U.S.A., Australia and New Zealand for promotional work in those countries, and Dutch subtitles enable the use of the videos for use in the Netherlands. We have also supplied additional promotional materials (e.g. PowerPoint presentations) to other national support committees to assist their promotional work.

Statement of Public Benefit:

MERF (England/Wales) works to promote the spread of the Christian Faith in Muslim lands and beyond through work of the Middle East Reformed Fellowship and their partnerships with indigenous churches and workers. In every field of operation, the primary purpose of MERF is the advancement of Reformed Christian Faith in accord with the MERF Statement of Faith (which is a summary of the historic Christian faith as expressed in the early Christian creeds and the confessions of the Calvinistic Reformation).

Operating in more than 16 countries and 14 languages, MERF seeks to work with indigenous churches as the best body to reach a population. Indigenous Christians live permanently as part of the culture and know the language, and so face fewer of the barriers that impede the work of foreign missionaries. However, in Muslim countries Christians are a minority grouping and, in some countries, they face severe repression and persecution. MERF works to strengthen their faith, build up their confidence to evangelise, and equip them to disciple new believers; and, as the Bible is central to the growth of the Christian, MERF seeks to equip churches through biblical training. MERF also supplies diaconal aid via indigenous churches to meet immediate practical need in a crisis but always with the aim of equipping people to be as self-sufficient as is possible.

In pursuing these goals, the charity engages in many projects that serve the public benefit including the advancement of religion, the advancement of education, the prevention and relief of poverty, and the promotion of health.

1. The Advancement of Religion:

MERF is a gospel-centred, evangelistic Fellowship of indigenous churches, workers, and their supporters. It exists to promote the Christian Faith as embodied in the MERF Statement of Faith, by encouraging fellowship and fostering co-operation between Reformed Churches, training and supporting national pastors and evangelists, evangelism and church planting.

The majority of MERF funding is directed to evangelism through gospel broadcasting by terrestrial and internet-based radio, literature distribution and the regular preaching, teaching and pastoral ministries of indigenous churches. MERF broadcasts the gospel in fourteen languages. MERF's training centres that provide both language and theological training for Christian pastors and evangelists, also operate as locations for international churches and host regular services of public worship and Sunday schools for the spiritual education of children.

2. The Advancement of Education:

MERF supports the education of more than 2750 children through the Calvin Academies in Pakistan, and funds a scholarship programme for Turkana children in Kenya. A number of the Bible-training centres also provide education in additional disciplines. For example, students at Lokichoggio also benefit from intensive instruction in the English language; students at the training centres in Indonesia also receive instruction in animal husbandry and crop cultivation; students in Pakistan also receive instruction in animal husbandry, crop cultivation and sewing. The teaching of these additional skills is intending to facilitate greater self-sufficiency.

3. The Prevention or Relief of Poverty:

Diaconal aid (i.e. humanitarian aid) is distributed to and through local churches.

- *Indonesia* - Diaconal aid is regularly distributed through local churches for the relief of poverty.

Diaconal Aid was specifically directed to the relief of suffering in different regions caused by floods and drought. Instruction is given in animal husbandry and crop cultivation, and a co-op start-up scheme supports students in becoming self-sufficient, and creating a more resilient community.

- *Kenya* – MERF grants to local Turkana people free daily access to potable water from the borehole at the teaching centre and has distributed maize several times in relief of drought and famine.

- *South Sudan* – Aid is regularly distributed to poor pastors and evangelists. Also, tents, maize and fishing nets have been distributed to people displaced by the civil conflict and suffering the effects of flood and famine.

- *Ethiopia* – Aid is regularly distributed to poor rural pastors, and education and training is provided in animal husbandry to encourage self-sufficiency.

- *Lebanon* – MERF has continued to support the efforts of the church in Beirut as it responds to the ongoing need resulting from the 2020 Beirut port explosion.

4. The Promotion of Health:

MERF supported the Baraka Presbyterian Church in Bethlehem in supplying 12 oxygen machines for high priority patients at the local hospital; and supports two clinics in Lahore, Pakistan.

CURRENT MERF PROJECTS:

Grant funds are used in support of the full range of charitable activities of MERF:

- Gospel Broadcasting:

The MERF broadcasts are designed to make known the full impact of human sinfulness and the remedy found in the riches of the redemptive grace of Christ. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence, literature and, where possible, pastoral visitation and discipling by trained local Christians. As a result of these broadcasts many have come to faith in Christ, in places where no church or foreign missionary is permitted to exist.

- Arabic Media Ministry:

The Arabic Media Ministry brings God's Word to millions of Arabic-speaking people in the Middle East; as it is an internet service this ministry has a global reach. The ministry has been extended with the introduction of new programs in specific Arabic dialects. A new YouTube channel has been launched broadcasting live interactive programs four days each week and which receives fruitful and encouraging responses. In addition to downloadable audio files of past programs and biblical teaching on many subjects, the websites also host downloadable pdf files of Sunday School materials and numerous Christian e-books. Our partner churches in Egypt provide more than 50% of the Arabic Media costs.

- Farsi Media Ministry:

The Farsi Media Ministry reaches millions of Farsi-speaking people in Iran, Azerbaijan, Tajikistan, Afghanistan and Pakistan; however, as it is an internet service this ministry has a global reach. The ministry operates two websites: *Radio Shadkami* and *Radio Roshdino*. In addition to its daily broadcasts, it hosts several hundred videos and numerous Christian e-books and booklets, many of which have been downloaded many times. Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature.

- Terrestrial Broadcasting:

In addition to internet-based media, MERF terrestrial broadcast teams also reach millions of people in East Africa, the Middle East, Pakistan and Indonesia in their native tongue, broadcasting in fifteen languages: Arabic; Dinka and Nuer (South Sudan); Amharic, Oromo, and Somali (Ethiopia & Somalia); Farsi (Tajikistan, Azerbaijan, Afghanistan, Iran); Amazight (Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, Mauritania) Bahasa, Javanese, Sundanese, Toraja, Bugis and Makassarese (Indonesia); and, Urdu (Pakistan) .

- Bible Training Ministry:

Bible-training is conducted at centres in Ethiopia, Kenya, Sulawesi, Java, Pakistan, Beirut and Egypt. The work of Bible-training across all fields (greatly curtailed throughout 2020 in response to the Covid-19 pandemic) is now largely recovered. MERF (England/Wales) continues to be directly involved in the bible-training work based at Lokichoggio, Kenya; and Addis Ababa, Ethiopia. Rev. Tim Burden (employed by MERF England/Wales) has overall responsibility for the Bible-training programme in Kenya and Ethiopia, and is involved in planning to extend the training programme to Egypt and Indonesia. During the past year Rev. Burden has continued to produce course textbooks and a series of teaching videos for use at the training centres and online, and has been providing training to the Nuer radio producers.

- Additional Field Ministries:

Kenya – The international church at the training centre compound continues to grow and now exceeds 300 in regular attendance. In January 2021 twenty-five converts were baptised. 98 children attend Sunday School and shelters are being built in several villages to house meetings.

- Diaconal aid (maize distribution) has been distributed several times during the year and local Turkana are given free access to fresh water from the MERF compound bore hole.
- MERF continues to fund a scholarship programme for local Turkana children.

South Sudan – MERF continues to work in support of the Presbyterian Church of South Sudan which has 15,000 congregations. MERF supports poor pastors and evangelists. Millions of people have been displaced by the civil war (political/tribal division) that has continued for several years. In these distressing circumstances, MERF contributes to the material support of PCOSS ministers and evangelists, and provides Diaconal aid to the displaced. Diaconal Aid in the form of food, blankets and canvas tarps was distributed in areas of Pochalla county and Wanding of Akobo where many lost homes and stored food in the flooding. MERF broadcasts in the Nuer language to South Sudan, Ethiopia, Kenya and Uganda. Enquirers who respond to the broadcasts receive follow-up by email if personal follow-up is not possible. Phone cards loaded with radio broadcasts, sermons, songs and studies have been a useful resource in supporting those who have been displaced.

- Training is provided for church officers, and children & youth workers.

Ethiopia – The work in Ethiopia has faced several challenges during 2021; conflict between the Federal and regional governments has displaced 2 million and led to large-scale destruction of crops and herds. Insecurities prevent farming, markets and basic services. The UN estimates > 5 million in need of aid. Intertribal violence has spread in several regions. In the south, drought and famine increased with >30 million affected. Persecution of churches and individuals has increased; several churches have been burnt, and many families suffer social and economic difficulties. Full-time ministers struggle to survive.

- Each week the MERF team make three 30-minute radio programmes in the three major languages of Ethiopia (Amharic, Oromo, & Somali).
- The Biblical Training Program is taught in two languages (Amharic and Oromo) and is directed at pastors and evangelists of existing churches. Seminars are organised for various church workers, especially youth ministry training. 208 people are enrolled on a course introduced specifically for Muslim-background converts to the Christian faith.
- The MERF team are involved in the translation of numerous theological books to be used as text books on the training course, and inclusion in a new study library for the use of pastors and church workers.
- Diaconal aid is used to support > 614 poor full-time ministers' and their families (3,070 individuals).
- There is an evangelistic work among Somali people in Ethiopia and Somalia.

Indonesia – The work in Indonesia raises more than 40% of its own income through a co-op start-up scheme that helps farmers purchase and raise pigs and grow dragon fruit. The small profit-share is repaid and re-invested to support others in becoming self-sufficient. MERF also provides scholarships for less privileged children to attend school.

Sulawesi & Malang

- Work has continued to transfer the terrestrial broadcasting (in Makassarese, Toraja, and Bugis) to web-based radio broadcasting, allowing the service to be expanded.
- Radio programming in Sundanese has been expanded with additional staff appointed.
- The MERF trauma-healing centre set-up at Palau to support survivors the 2019 tsunami continues its work, but has been converted into an additional training centre.
- The Bible training centres continue to serve the churches, providing instruction for church leaders, and training children's workers and staff who teach Christianity in state schools.
- Diaconal Aid was used to relieve the suffering of earthquake victims in Mamuju and Majene-West (1/21) flood victims in Jakarta (2/21) and the Seroja storm victims in Kupang and Sumba-East (4/21).

Java

- Work has continued to transfer the terrestrial broadcasting (in Javanese and Sundanese) to web-based radio broadcasting, allowing the service to be expanded.
- Short videos have been produced for easy-sharing on internet and by smartphones.
- A study library has been opened to support pastors in their teaching ministry.
- The Bible training centres continue to serve the churches, providing online instruction for church leaders and evangelists and, training Sunday School teachers and children's workers.
- Diaconal Aid was used to relieve the suffering of flood victims in Cilacap Central in December 2020.

Pakistan – Through the MERF partnership with the “Bible-believing Church of Lahore”, MERF supports training at their seminary which provides training for pastors and church workers. These pastors and workers are involved in church-planting projects and running numerous literacy centres.

- There are four Calvin High Schools teaching more than 2750 children; two clinics; and several sewing centres where women are taught skills to enable them to be self-supporting.

Lebanon - Working with the Lebanon Reformed Fellowship, MERF has been teaching and training many Kurdish and Druze people who have professed faith in Jesus Christ and formed churches in Lebanon. Many Muslims have been attending services.

- Diaconal aid has been used to relieve the suffering of refugees; to provide PTSD counselling to refugees, and to assist their return to their homeland following the cessation of hostilities.

Morocco – A new field has opened up in Morocco with a team of Christians entirely composed of former Muslims. Presently the team is concentrating upon the production of programs in Amazight, the language of Berber people living in Morocco, Algeria, Tunisia, Libya, Egypt, Mali, Niger, and Mauritania. This ministry operates via social media platform (eg. Facebook). Personalized follow-up of listeners responding to the broadcasts is provided by means of Skype, correspondence and literature which is produced in Moroccan Arabic and Amazight.

- The Heidelberg Catechism translation project continues and is made available online as a pdf.

Iraq – The Gulf Wars and the subsequent insurgency led to the destruction of five of the six churches MERF partnered with in Iraq. The remaining church is only 10% its former strength. The Arabic media ministry is effective in encouraging the Christians remaining in Iraq.

Cyprus – MERF supports the International Evangelical Church on Cyprus (at Larnaca and Limassol). MERF (England and Wales) discontinued its support of this particular ministry during 2021.

Concluding remarks:

The Trustees are pleased with what has been achieved this year. We acknowledge with thankfulness the success of the stated aims of the Fellowship in its numerous ministries, and the way in which these have been sustained despite the impact of global pandemic.

Significant Difficulties – Events that have taken place in another charity in Cyprus which is closely associated with MERF have given rise to considerable tensions that have strained the relationship between the General Director of MERF and MERF (England/Wales). It is hoped that these difficulties can be overcome, restoring the former healthy relationship between us.

Notwithstanding these difficulties, we are grateful to be able to continue playing an active role in the organization and extension of the training programs through the support of key workers, and that promotional materials developed for use in England and Wales have proved so useful in the promotional work of other national support committees. We give thanks to God for the on-going generosity of Christian people in England and Wales who have faithfully supported our work; and for the willingness of friends to serve in support of gospel ministry in Muslim lands.

Authorised Signatories:



David George
(Chairman of Trustees)

21st May 2022



Hugh Pollington
(Honorary Treasurer)

21st May 2022



Section A

Independent Examiner's Report

Report to the trustees/
members of

Middle East Reformed Fellowship (England & Wales)

On accounts for the year
ended

31 Dec 2021

Charity no
(if any)

1044672

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Henry Newell

Date:

8 - Aug - 2022

Name: Jeremy Neville

Relevant professional
qualification(s) or body
(if any):

FCA (ICAEW)

Address:

18 Parkside Place

E Moxley

KT24 5BZ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None noted



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
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Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2021	To	Period end date 31/12/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations: General Fund (incl tax reclaim)	191,445	-	-	191,445	174,198
Donations: Diaconal (Beirut disaster)	-	8,120	-	8,120	69,512
Donations: Diaconal (other)	-	655	-	655	2,505
Donations: Biblical Training	-	1,260	-	1,260	1,550
Donations: Broadcasting	-	3,520	-	3,520	1,150
Donations: National Evangelists	-	505	-	505	180
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	191,445	14,060	-	205,505	249,095
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	191,445	14,060	-	205,505	249,095
A3 Payments					
Grants - Diaconal: Beirut	41,415	25,045	-	66,460	-
Grants - Diaconal: Pakistan	18,000	-	-	18,000	-
Grants - Biblical Training	9,000	-	-	9,000	-
Grants - Broadcasting & Evangelism	-	-	-	-	-
Grants - Where most needed	-	-	-	-	27,200
Grants - Diaconal: Beirut and South Sudan	-	-	-	-	52,647
Grants - Loki Bible Training	-	-	-	-	320
Grants - Broadcasting & Evangelism	5,000	-	-	5,000	420
Int'l Bible Training - Staff costs including travel	37,907	-	-	37,907	40,568
Cyprus Ministry	105	-	-	105	3,313
Insurance	593	-	-	593	587
Promotion	1,735	-	-	1,735	588
Running costs	4,538	-	-	4,538	5,942
Sub total	118,293	25,045	-	143,338	131,586
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	118,293	25,045	-	143,338	131,586
Net of receipts/(payments)	73,152	- 10,985	-	62,168	117,510
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	109,866	21,880	-	131,746	-
Cash funds this year end	183,018	10,895	-	193,914	117,510

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		202,334	- 8,420	-
		-	-	-
		-	-	-
	Total cash funds	183,018	10,895	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	