

Middle East Reformed Fellowship (England & Wales)

103 Merewood Avenue, Oxford, OX3 8EQ

Registered Charity No: 1044672

ANNUAL REPORT 2024

Trustees:

Dr. Iain Wright, Orland Park (*Hon. Chairman*)

Rev. Douglas McCallum, Cambridge

Mr. David Umpleby, Banbury

Rev. Stephen Dancer, Solihull (Till 24 Nov 2024)

Mr. John McClean, Antrim

We are saddened to report the death of Rev Stephen Dancer and mourn his loss. He served as a Trustee from August 2022.

Support Committee Members:

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 Programme.

Carol Jesudason is the Treasurer.

The Deed of Trust is dated 5th February 1995 and registered with the Charity Commission in England and Wales with the aim of supporting Christians in their service of Christ and 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.

Income:

The total income for the work from churches and individuals in 2024 declined compared to income for 2023 by approximately 5%.

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 £40,000 is retained in the MERF England/Wales bank account to cover operating costs for a year. 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 2,500 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).

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 Nasim Memorial 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.

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 programmes in specific Arabic dialects. A new YouTube channel has been launched broadcasting live interactive programmes four days each week and which receives fruitful and encouraging responses. In addition to downloadable audio files of past programmes 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 Makassarrese (Indonesia); and, Urdu (Pakistan).

- Bible Training Ministry:

Bible-training is conducted at centres in Ethiopia, Kenya, Sulawesi, Java, Pakistan, Beirut and Egypt. 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 has hundreds 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 Programme 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.

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.

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 Nasim Memorial 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 programmes 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.

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.

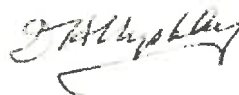
We are grateful to be able to continue playing an active role in the organization and extension of the training programmes through the support of key workers, and that promotional materials developed for use in England and Wales have proved so useful in the promotional work of other national support 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:



Dr Iain Wright
(Chairman of Trustees)

Mr David Umpleby
(Trustee)





Receipts and payments accounts

For the period
from

01/01/2024

To

31/12/2024

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 Funds (incl tax reclaims)	162,367	-	-	162,367	157,225
Donations: Diaconal (earthquakes)	-	-	-	-	18,836
Donations: Diaconal (other)	-	6,451	-	6,451	1,157
Donations: Biblical Training	-	5,340	-	5,340	5,101
Donations: Broadcasting	-	300	-	300	610
Donations: National Evangelists	-	260	-	260	560
Donations: Literature - Tanzania	-	60	-	60	-
	-	-	-	-	-
Sub total (Gross income for AR)	162,367	12,412	-	174,779	183,488
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	162,367	12,412	-	174,779	183,488
A3 Payments					
Grants - General gift	80,000	-	-	80,000	50,000
Grants - Diaconal Lebanon	-	-	-	-	300
Grants - Diaconal South Sudan	-	260	-	260	160
Grants - Diaconal Pakistan	-	-	-	-	15
Grants - Diaconal Earthquakes	-	3,388	-	3,388	15,448
Grants - Diaconal other	-	5,894	-	5,894	691
Grants - Biblical Training	-	4,240	-	4,240	5,856
Grants - Broadcasting & Evangelism	-	650	-	650	870
Literature - Tanzania	-	124	-	124	-
Int'l Bible Training - Staff costs including travel	51,031	-	-	51,031	56,323
Cyprus ministry	826	-	-	826	1,132
Insurance	670	-	-	670	711
Promotion	897	-	-	897	2,781
Running costs	6,665	-	-	6,665	6,116
Sub total	140,089	14,556	-	154,645	140,402
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	140,089	14,556	-	154,645	140,402
Net of receipts/(payments)	22,278	- 2,144	-	20,134	43,085
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	80,320	9,925	-	90,244	47,159
Cash funds this year end	102,598	7,780	-	110,378	90,244

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	Petty cash	17	-	
	Current accounts	7,427	-	
	Deposit accounts	95,154	7,780	
	Total cash funds	102,598	7,780	-
	(agree balances with receipts and payments account(s))			

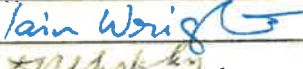

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Dr Iain Wright	25/10/2025
	Mr David Umpleby	25/10/2025



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 December 2024

**Charity no
(if any)**

1044672

Set out on pages

Annual Report, Receipts and Payments Account pages 1 to 8

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

A C Wright

Date:

25/10/2025

Name:

A C Wright

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

FMAAT

Address:

Unit 4 Green Farm, Fritwell, Bicester OX27 7QU

Only complete if the examiner needs to highlight 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.