



Margaret Toy

Finance Director

I grew up in Cornwall and attended Sunday School at a Methodist Church from a very early age. At around the age of 8, a local preacher explained in his sermon that we were all sinners and needed forgiveness. After returning home that Sunday morning, I went into my bedroom, knelt by my bed and asked God to forgive me. It never crossed my mind to tell anyone and life just went on as before.

When I was 15 we moved to another part of the town and I started going to another Methodist Church, where several of the young people attended a non-denominational gathering after church on a Sunday evening at a couple's home. We sang from Youth Praise, which, at the time, was quite new and the music was great, with a Hammond organ, guitars and drums – very modern! Although, when I was 8, I had asked for God's forgiveness, I had not gained in understanding and it was mostly through these meetings that I began to grasp what being a Christian actually meant and that it was definitely not just going to church on a Sunday! Just before my 16th birthday, I asked Jesus to be my Saviour on a Sunday evening, after returning from the gathering.

Now, more than 50 years later, I am still learning more of the Lord and continue to know His guidance in my life. During those years, I studied mathematics at university in London, trained as a Chartered Accountant, married, moved away from London to Bracknell, Berkshire, have 2 wonderful daughters and 2 equally wonderful sons-in-law and 4 very precious grandchildren. There have been many ups and downs along the way but God has been with me through it all.

I retired in 2018 and had no intention of carrying out any more accounting functions! After a break of 2 years, when asked to take on the finance matters of KYB, however, I knew the rest from any form of accountancy work was only temporary and this was a role the Lord wanted me to accept. I feel very privileged to have been invited to take over the financial role for KYB and to be able to serve the Lord in this capacity.