

COMMUNITY BIBLE STUDY INTERNATIONAL UK

England & Wales · Charity number 1044255

Details

Other names	CBSI UK
Status	Registered
Legal form	Other
Registered	1995-02-16
Register	View on the Charity Commission register

Contact

Address	37 Lowfields Drive York YO24 3DQ
Phone	01904339746
Email	info@cbsuk.org
Website	https://uk.communitybiblestudy.org/

Activities

Objects: (A) THE ADVANCEMENT OF THE CHRISTIAN RELIGION AND EDUCATION (B) ESTABLISHING TRAINING CLASSES FOR BIBLE STUDY LEADERS (C) ESTABLISHING AND PROMOTING BIBLE STUDY CLASSES OF ALL DENOMINATIONS

Activities: We develop and publish Christian Bible study notes and commentaries and other teaching materials pertaining to the Bible on the pattern established by Community Bible Study International and establish and promote non-denominational Bible study classes utilising these materials

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, Religious Activities
- **Who:** The General Public/mankind

Geography

- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£66,825	£44,812	-	-
2024-08-31	£27,204	£24,169	-	-
2023-08-31	£43,727	£44,339	-	-
2022-08-31	£26,475	£26,876	-	-
2021-08-31	£205,171	£183,097	-	-
2020-08-31	£303,932	£280,447	-	-

Trustees

Name	Role	Appointed
Alison Elizabeth Bagg	Chair	2020-03-01
Michelle Toby Smith		2022-03-23
Paul Michael Hudson		
Richard Charles Alvarez		2022-03-23
Simon Charles de Chair Baker		2016-03-12
Stuart Crossley		2016-11-12

COMMUNITY BIBLE STUDY INTERNATIONAL UK

England & Wales - Charity number 1044255

Accounts

Annual Report of Community Bible Study International UK

for the year ended 31 August 2025

Registered charity numbers:

Charity Commission: 1044255, Office of the Scottish Charity Regulator: SC0037863

Structure and governance

- The charity is established by a trust deed and is governed by a board of trustees (listed below).
- The trustees are individuals appointed under the trust deed or subsequently by the board.

Operating name:

Community Bible Study UK

Contacts:

National office correspondence address: 6 Warren Lane, Witham St Hughs, Lincoln, LN6 9US.

Email: info@cbsuk.org

Other contact details are on the website at <https://uk.communitybiblestudy.org/>

Governance and management

Day to day management is in the hands of the National Coordinator and the National Servants Team (NST) which comprises:

Simon Baker - National Coordinator (to April 2025)

Eleanor Hearing - National Coordinator (from February 2025)

Jane Hutchinson - Midlands Regional Coordinator

Dinah Ball - Regional Coordinators for North West England (to August 2025)

Kerry Hutchinson & Melanie Dunigan - Regional Coordinators for North England (from June 2025)

Keith and Natasha Doughty - Regional Coordinators for Wales and the Bristol area

Ann Baker - Children and Youth Supervisor (to April 2025)

Bonnie Fletcher - Pastoral lead

Karen Cunningham - Online Coordinator

Appointments and objectives

Trustee and National Coordinator appointments are reviewed for reappointment every three years. Trustees are recruited from within the CBS UK family and people recommended by them. They initially have discussions with the existing chair of trustees or National Coordinator before attending a trustee meeting as observer where they have a chance to meet the other trustees and consideration can be made on both sides whether an appointment would be appropriate and useful.

The newly appointed National Coordinator is employed by CBS UK from February 2025. All other officers and staff during this period were unpaid volunteers and all groups and Bible studies are run by volunteers. No trustee receives any remuneration or benefits or had any expenses reimbursed.

Although the charity is independent, it is associated with Community Bible Study International and uses study material under licence.

The objects of the charity are the advancement of the Christian Religion and the advancement of education by:

- developing and publishing study and devotional material of a religious nature and in particular Bible study notes and commentaries and other teaching materials pertaining to the Bible on the pattern established by Community Bible Study International.
- establishing training classes for Bible study class leaders utilising the materials referred to above.
- establishing and promoting Bible study classes utilising the said materials and conducting such classes in co-ordination and co-operation with Christians of all denominations.

Focus

The focus during this period has been succession for the National Coordinator and induction for the new incumbent. During the year the charity developed further the programme of online groups and study, launched CBS Connect, a digital online platform and consolidated CBS Summer, supportive groups which meet online through the summer months. The objects of the charity will not change and there are no specific plans to change the way they are delivered

Leadership

The Board of Trustees met formally twice during the year in November 24 and March 25 There were communications by email and telephone between meetings.

The NST met every 2 months until February 2025, and are now meeting every month. The Trustees are very grateful to the NST for all the work they have done in continuing the work of the charity.

An Annual General Meeting was held online on 31st May 2025.

The post of National Coordinator was advertised internally with two applicants. After a careful process involving the UK trustee group and personnel from our Europe team Eleanor Hearing was duly appointed starting from February 2025 . After a few months of parallel working Simon Baker stood down on 19th April 2025.

After a period of sabbatical from her role on NST, Dinah Ball formally stepped down in August 2025. Kerry Hutchinson & Melanie Dunigan were appointed as Regional Coordinators for the North of England in June 2025.

Groups (formerly Classes)

There were 80 fully operative groups with over 1000 participants. The trend is towards smaller, more easily managed and led groups. CBS UK has English, Russian, Welsh, Spanish and Arabic speaking groups and some Farsi speakers.

Groups are established and run by local volunteers with training, resources and support from the national organisation.

Conference 2025

The year's conference was held in person on March 14th to 16th 2025.

Europe

We are grateful for the support, encouragement and oversight of the CBS Europe team.

A grant based on 10% of the UK income is paid to support the wider European work in line with the Community Bible Study International licensing agreement.

Ambassadors

The Ambassador connection draws people experienced in the work of CBS to particular regions or countries to start new work or to extend existing work.

We are privileged to have an Ambassador Janet Morgan Phillips working with us in Wales. We are grateful for those who while not UK residents or nationals reach out to help us especially for the USA. Additionally, several people from the UK serve God through CBS in Europe in a parallel role.

Training

All training this year was carried out successfully online.

Group Visitors

A model of regional leadership meetings on Zoom is now developing. Online forums have been helpful in supporting leaders. Regional Coordinators are also visiting and supporting local groups and their leaders.

Safeguarding

Safeguarding training is given to all leaders who have Adults with additional support needs or children in their groups either locally or online. Changes are implemented regularly, updating the Policy Documents and manual and a system for obtaining DBS checks is in place, and a Safeguarding Coordinator is responsible for these actions.

Study materials

Studies are now available in printed format, spiral bound, electronic format (pdf) as well as the new CBS Connect format.

Financial

The trustees are pleased with the net income for the year. The costs of employing the National Coordinator from February 2025 has meant a greater need for donations from study group participants and others within the wider CBS family. A three year budget was developed to clarify the funding over that period and the trustees are pleased with the progress so far.

The charity's reserves policy is to maintain sufficient funds to continue to support the completion the current group studies and redundancy costs if the charity had to close, to cover the advance costs of the annual conference and accrue for capital costs of irregular large projects. The trustees are satisfied that reserves are appropriate to cover these needs.

There are no related party transactions.

Signed on behalf of the trustees:



Paul Hudson

14 April 2026

The Trustees of Community Bible Study International UK

The following served as trustees during the year and are appointed solely by the Board:

Richard Alvarez (appointed 26 March 2022)

Alison Bagg (Chair from 13 November 2021)

Dr Simon Baker (National Coordinator)

Stuart Crossley

Paul Hudson (Treasurer)

Michelle Smith (appointed 26 March 2022)

Community Bible Study International UK

Charity Commission number 1044255, Office of the Scottish Charity Regulator number SC0037863

Income and Expenditure Account for the year ended 31 August 2025

(receipts and payments basis)

	Unrestricted	Restricted	Total	Unrestricted and
		2025	Funds	Total Funds
	£	£	£	£
INCOME				
Donations	5,476.66	-	5,476.66	7,281.99
Conference bookings	21,663.90	-	21,663.90	-
Class Registration & Offerings	13,231.59	-	13,231.59	14,810.18
Gift Aid	5,118.20	-	5,118.20	-
Grants & donations for salary costs	-	18,315.50	18,315.50	-
Increase/(Decrease) in money with classes	- 425.01	-	- 425.01	3,265.36
Interest Received	747.37	-	747.37	790.46
Study materials	1,187.21	-	1,187.21	-
Grant towards events	1,510.00	-	1,510.00	894.25
CBS Europe - share of costs	-	-	-	162.10
Total Income	48,509.92	18,315.50	66,825.42	27,204.34
EXPENSES				
Advertising & promotion	-	-	-	2,652.12
Independent examination	435.00	-	435.00	420.00
Donation: CBS Western Europe	-	-	-	2,274.18
Class support	-	-	-	220.85
Conference (<i>net cost:</i> - 2,643.45)	24,307.35	-	24,307.35	4,776.80
Evangelical Alliance	-	-	-	85.00
Insurance	488.12	-	488.12	476.80
DBS costs	68.40	-	68.40	150.00
Office Costs / Administration	3,045.64	-	3,045.64	8.15
National Coordinator salary costs	-	10,388.67	10,388.67	-
App development / materials	1,991.73	-	1,991.73	8,606.00
Meetings: NST	1,155.33	-	1,155.33	2,431.14
Sundry	168.00	-	168.00	-
Training	425.56	-	425.56	36.00
National Coordinator expenses	1,114.97	-	1,114.97	161.55
Website and software	1,223.87	-	1,223.87	1,870.82
Total Expenses	34,423.97	10,388.67	44,812.64	24,169.41
NET INCOME	14,085.95	7,926.83	22,012.78	3,034.93
Net funds last year end	40,949.68	0.00	40,949.68	37,914.75
Net funds this year end	£55,035.63	£7,926.83	£62,962.46	£40,949.68

Community Bible Study International UK

Charity Commission number 1044255, Office of the Scottish Charity Regulator number SC0037863

Balance Sheet at 31 August 2025 (receipts and payments basis)

	Unrestricted	Restricted	Total	Unrestricted and
		2025	Funds	Total Funds
	£	£	£	£
Cash Funds				
Current Account	28,253.98	7,926.83	36,180.81	14,496.90
CCLA Deposit Account	16,627.05	0.00	16,627.05	15,898.00
Cash with classes	9,488.76	0.00	9,488.76	9,913.77
Total Cash Funds	<u>£54,369.79</u>	<u>£7,926.83</u>	<u>£62,296.62</u>	<u>£40,308.67</u>
Debtors				
CBS Europe cost reimbursement	0.00	0.00	0.00	78.23
Donations for translations paid over in advance	562.78	0.00	562.78	562.78
S Baker	103.06	0.00	103.06	0.00
	<u>£665.84</u>	<u>£0.00</u>	<u>£665.84</u>	<u>£641.01</u>
Liabilities				
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
Net assets	<u>£55,035.63</u>	<u>£7,926.83</u>	<u>£62,962.46</u>	<u>£40,949.68</u>

Note: Restricted funds represent donations made towards the National Coordinator's payroll costs less costs incurred

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
COMMUNITY BIBLE STUDY INTERNATIONAL UK**

Charity Commission number 1044255; Office of the Scottish Charity Regulator number SC0037863

I report on the accounts of the Association for the Year Ended to 31st AUGUST 2025, attached.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:-

- *examine the accounts under section 145 of the Charities Act*
- *to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and*
- *to state whether particular matters have come to my attention*

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- *to keep accounting records in accordance with section 130 of the Charities Act and*
- *to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met, or*

(2) to which, in my opinion, attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

DAVID R S WELCH FCA, DChA.



CHARTERED ACCOUNTANT & INDEPENDENT EXAMINER

3 ALVINGTON GROVE, HAZEL GROVE, STOCKPORT, CHESHIRE, SK7 5LS

Date: 25th April 2026



COMMUNITY BIBLE STUDY INTERNATIONAL UK

England & Wales - Charity number 1044255

Accounts

Annual Report of Community Bible Study International UK

for the year ended 31 August 2024

Registered charity numbers:

Charity Commission: 1044255, Office of the Scottish Charity Regulator: SC0037863

Structure and governance

- The charity is established by a trust deed and is governed by a board of trustees (listed below).
- The trustees are individuals appointed under the trust deed or subsequently by the board.

Operating name:

Community Bible Study UK

Contacts:

National office correspondence address: 6 Warren Lane, Witham St Hughs, Lincoln, LN6 9US.

Email: info@cbsuk.org

Other contact details are on the website at <https://uk.communitybiblestudy.org/>

Governance and management

Day to day management is in the hands of the National Coordinator and the National Servants Team (NST) which comprises:

Simon Baker - National Coordinator

Jane Hutchinson - Midlands Regional Coordinator

Dinah Ball - Regional Coordinators for North West England

Keith and Natasha Doughty - Regional Coordinators for Wales and the Bristol area

Ann Baker - Children and Youth Supervisor

Bonnie Fletcher - Pastoral lead

Appointments and objectives

Trustee and National Coordinator appointments are reviewed for reappointment every three years. Trustees are recruited from within the CBS UK family and people recommended by them. They initially have discussions with the existing chair of trustees or National Coordinator before

attending a trustee meeting as observer where they have a chance to meet the other trustees and consideration can be made on both sides whether an appointment would be appropriate and useful.

All officers and staff during this period were unpaid volunteers and all classes and Bible studies are run by volunteers. No trustee receives any remuneration or benefits or had any expenses reimbursed.

Although the charity is independent, it is associated with Community Bible Study International and uses study material under licence.

The objects of the charity are the advancement of the Christian Religion and the advancement of education by:

- developing and publishing study and devotional material of a religious nature and in particular Bible study notes and commentaries and other teaching materials pertaining to the Bible on the pattern established by Community Bible Study International.
- establishing training classes for Bible study class leaders utilising the materials referred to above.
- establishing and promoting Bible study classes utilising the said materials and conducting such classes in co-ordination and co-operation with Christians of all denominations.

Focus

The focus during this period has been the furtherance of a clear growth strategy (See, Join, Stay) and the extension of the work to new areas especially Birmingham. During the year the charity developed further the programme of online groups and study, launched CBS Connect, a digital online platform and consolidated CBS Summer, supportive groups which meet online through the summer months.

In the next year the focus for the trustees will be on finding and appointing a new National Coordinator as Simon Baker is called to work more with CBS Europe. The objects of the charity will not change and there are no specific plans to change the way they are delivered but inevitably there will be some change inherent in a new coordinator.

Leadership

The Board of Trustees met formally twice during the year (18th November 2023 and 2nd May 2024). There were communications by email and telephone between meetings.

The NST met every 2 months. The Trustees are very grateful to the NST for all the work they have done in continuing the work of the charity.

An Annual General Meeting was held online on 25 May 2024.

Groups (formerly Classes)

There were 80 fully operative groups with over 1000 participants. The trend is towards smaller, more easily managed and led groups. CBS UK has English, Russian, Welsh, Spanish and Arabic speaking groups and some Farsi speakers.

Groups are established and run by local volunteers with training, resources and support from the national organisation.

Conference 2024

The year's conference was held online on March 9th 2024. The theme was 'Never Stop Looking Up'.

Europe

We are grateful for the support, encouragement and oversight of the CBS Europe team. A grant based on 10% of the UK income is paid to support the wider European work in line with the Community Bible Study International licensing agreement.

Ambassadors

The Ambassador connection draws people experienced in the work of CBS to particular regions or countries to start new work or to extend existing work.

We are privileged to have an Ambassador Janet Morgan Phillips working with us in Wales. We are grateful for those who while not UK residents or nationals reach out to help us especially for the USA. Additionally, several people from the UK serve God through CBS in Europe in a parallel role.

Training

All training this year was carried out successfully online.

Class Visitors

Class visiting has been patchy across the regions. A model of regional leadership meetings on Zoom is now developing. Online forums have been helpful in supporting leaders.

Safeguarding

Safeguarding training is given to all leaders who have Adults with additional support needs or children in their groups either locally or online. Changes are implemented regularly, updating the Policy Documents and manual and a system for obtaining DBS checks is in place, and a Safeguarding Coordinator is responsible for these actions.

Study materials

Studies are now available in printed format, spiral bound, electronic format (pdf) as well as the new CBS Connect format.

Financial

The trustees are pleased with the net income for the year.

The charity's reserves policy is to maintain sufficient funds to continue to complete the current class studies if the income were to cease, to cover the advance costs of the annual conference and accrue for capital costs of irregular large projects. The current NST members use their homes as offices. Should there be a need in the future for an office, reserves might be needed to help cover such costs. The trustees are satisfied that reserves are sufficient to cover these needs.

If the charity needs to employ a new National Coordinator additional fundraising will be required in future.

There are no related party transactions.

Special projects

We received a grant that enabled us to supply tablet devices to people, especially the isolated, to join groups studying the Bible. There remains a surplus and the trustees have not yet decided how to channel this.

Signed on behalf of the trustees:



Paul Hudson
21 April 2025

The Trustees of Community Bible Study International UK

The following served as trustees during the year and are appointed solely by the Board:

Richard Alvarez (appointed 26 March 2022)

Alison Bagg (Chair from 13 November 2021)

Dr Simon Baker (National Coordinator)

Stuart Crossley

Paul Hudson (Treasurer)

Michelle Smith (appointed 26 March 2022)

Community Bible Study International UK

Charity Commission number 1044255, Office of the Scottish Charity Regulator number SC0037863

Income and Expenditure Account for the year ended 31 August 2024 (receipts and payments basis)

	Unrestricted and Total Funds 2024		Unrestricted and Total Funds 2023	
	£	£	£	£
INCOME				
Donations		7,281.99		6,271.23
Conference		-		20,150.58
Class Registration & Offerings		14,810.18		16,470.60
Increase/(Decrease) in money with classes		3,265.36	-	2,224.83
Interest Received		790.46		479.33
Study materials		-		5.00
Grant towards exhibition		894.25		-
CBS Europe - share of costs		162.10		-
Sundry income - bank compensation		-		350.00
Total Income		27,204.34		41,501.91
EXPENSES				
Advertising & promotion	2,652.12		9,197.45	
Independent examination	420.00		400.00	
Donation: CBS Western Europe	2,274.18		2,627.23	
Class support	220.85		-	
Conference	4,776.80		23,744.72	
Evangelical Alliance	85.00		85.00	
Insurance	476.80		453.43	
CCPAS costs	150.00		245.50	
Office Costs / Administration	8.15		1,686.82	
App development / materials	8,606.00		59.00	
Meetings: NST	2,431.14		260.45	
Sundry	-		299.74	
Training	36.00		1,014.00	
National Coordinator travel	161.55		500.00	
Website and software	1,870.82		1,540.42	
Total Expenses		24,169.41		42,113.76
NET INCOME		3,034.93		-611.85
Net funds last year end		37,914.75		38,526.60
Net funds this year end		£40,949.68		£37,914.75

Community Bible Study International UK

Charity Commission number 1044255, Office of the Scottish Charity Regulator number SC0037863

Balance Sheet at 31 August 2024 (receipts and payments basis)

	Unrestricted and Total Funds 2024		Unrestricted and Total Funds 2023	
	£	£	£	£
Cash Funds				
Current Account	14,496.90		15,516.71	
CCLA Deposit Account	15,898.00		15,107.54	
Cash with classes	9,913.77		6,648.41	
Total Cash Funds	<u> </u>	<u>£40,308.67</u>	<u> </u>	<u>£37,272.66</u>
Debtors				
CBS Europe cost reimbursement	78.23		79.31	
Donations for translations paid over in advance	562.78		562.78	
	<u> </u>	<u>£641.01</u>	<u> </u>	<u>£642.09</u>
Liabilities				
	<u>0.00</u>	<u>£0.00</u>	<u>0.00</u>	<u>£0.00</u>
Net assets		<u>£40,949.68</u>		<u>£37,914.75</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
COMMUNITY BIBLE STUDY INTERNATIONAL UK**

Charity Commission number 1044255; Office of the Scottish Charity Regulator number SC0037863

I report on the accounts of the Association for the Year Ended to 31st AUGUST 2024, attached.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

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- *examine the accounts under section 145 of the Charities Act*
- *to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and*
- *to state whether particular matters have come to my attention*

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

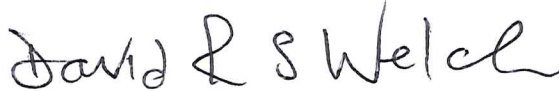
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DAVID R S WELCH FCA, DChA.



CHARTERED ACCOUNTANT & INDEPENDENT EXAMINER

3 ALVINGTON GROVE, HAZEL GROVE, STOCKPORT, CHESHIRE, SK7 5LS

Date: 25th April 2025



COMMUNITY BIBLE STUDY INTERNATIONAL UK

England & Wales - Charity number 1044255

Accounts

Annual Report of Community Bible Study International UK

for the year ended 31 August 2023

Registered charity numbers:

Charity Commission: 1044255, Office of the Scottish Charity Regulator: SC0037863

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Trustees Report

Structure and governance

- The charity is established by a trust deed and is governed by a board of trustees (listed below).
- The trustees are individuals appointed under the trust deed or subsequently by the board.

Operating name:

Community Bible Study UK

Contacts:

National office correspondence address: 6 Warren Lane, Witham St Hughs, Lincoln, LN6 9US.

Email: info@cbsuk.org

Other contact details are on the website at <https://uk.communitybiblestudy.org/>

Governance and management

Day to day management is in the hands of the National Coordinator and the National Servants Team (NST) which comprises:

Simon Baker - National Coordinator

Virginia Aspinall - Midlands Regional Coordinator and National Study Library Supervisor

Jane Hutchinson - Midlands Regional Coordinator

Simon Baker - Northern and Southern Regional Coordinator

Dinah Ball - Regional Coordinators for North West England

Paul Scrivner - Regional Coordinators for North West England

Keith and Natasha Doughty - Regional Coordinators for Wales and the Bristol area

Ann Baker - Children and Youth Supervisor

Bonnie Fletcher - Pastoral lead

Appointments and objectives

Trustee and National Coordinator appointments are reviewed for reappointment every three years. Trustees are recruited from within the CBS UK family and people recommended by them. They initially have discussions with the existing chair of trustees or National Coordinator before attending a trustee meeting as observer where they have chance to meet the other trustees and consideration can be made on both sides whether an appointment would be appropriate and useful.

All officers and staff during this period were unpaid volunteers.

Although the charity is independent, it is associated with Community Bible Study International and uses study material under licence.

The objects of the charity are the advancement of the Christian Religion and the advancement of education by:

- developing and publishing study and devotional material of a religious nature and in particular Bible study notes and commentaries and other teaching materials pertaining to the Bible on the pattern established by Community Bible Study International.
- establishing training classes for Bible study class leaders utilising the materials referred to above.
- establishing and promoting Bible study classes utilising the said materials and conducting such classes in co-ordination and co-operation with Christians of all denominations.

Focus

The focus during this period has been the formation of a clear growth strategy (See, Join, Stay) and the extension of the work to new areas especially Birmingham. During the year the charity developed further the programme of online groups and study.

Leadership

The Board of Trustees met formally twice during the year (12 November 2022 and 18th March 2023 online). There were communications by email and telephone between meetings.

The NST met every 2 months. The Trustees are very grateful to the NST for all the work they have done in continuing the work of the charity.

An Annual General Meeting was held online on 13 May 2023.

Classes (now Groups)

There were 90 fully operative group with 1045 participants. The trend is towards smaller more easily managed and leg groups. CBS UK has English, Russian, Welsh, Spanish and Arabic speaking groups and some Farsi speakers.

Groups are established and run by local volunteers with training, resources and support from the national organisation. We are increasingly referring to classes as groups.

Conference 2023

The year's conference was held face to face at the Hayes Conference Centre. Participant numbers were excellent for this event, there was a real sense of prayer and we were grateful to our speaker Dr Jógvan Zachariassen for the challenging talks.

Europe

A grant based on 10% of the UK income is paid to support the wider European work in line with the Community Bible Study International licensing agreement.

Ambassadors

The Ambassador connection draws people experienced in the work of CBS to particular regions or countries to start new work or to extend existing work.

We are privileged to have a team working with us in Scotland, Wales and in Northern Ireland. Our ambassadors were not able to travel during the pandemic but have stayed in touch with the ministry online.

Additionally, several people from the UK serve God through CBS in Europe in a parallel role.

Training

All training this year was carried out successfully online and the curriculum adapted suitably. Additions were made to the training in respect of topics which can cause controversy (amber topics).

Class Visitors

Class visiting has been patchy across the regions. Bonnie Fletcher has been appointed as pastoral care lead to make a review of our pastoral care arrangements and to see where we can improve our pastoral care. A model of regional leadership meetings on Zoom is under assessment.

Safeguarding

Safeguarding training is given to all leaders who have Adults with additional support needs or children in their groups either locally or online. Changes are implemented regularly updating the Policy Documents and manual and a system for obtaining DBS checks is in place, and a Safeguarding Coordinator is responsible for these actions. Notably we currently have no deputy Safeguarding coordinator.

Study materials

Studies are now available in printed format, spiral bound, electronic format (pdf). New study material became available this year.


Financial

The trustees are pleased with the net income for the year, despite the pandemic. The charity's reserves policy is to maintain sufficient funds to continue to complete the current class studies if the income were to cease, to cover the advance costs of the annual conference and accrue for capital costs of irregular large projects (such as bulk folder purchasing done every few years). Additionally, the current NST members use their homes as offices. Should there be a need in the future for an office, reserves might be needed to help cover such costs. The trustees are satisfied that reserves are sufficient to cover these needs.

Special projects

We received a grant that enabled us to supply tablet devices to people, especially the isolated, to join groups studying the Bible. There remains a surplus and the trustees have not yet decided how to channel this.

Signed on behalf of the trustees:

A handwritten signature in black ink that reads "Paul Hudson". The signature is written in a cursive style with a large initial 'P' and 'H'.

Paul Hudson
29th February 2024

The Trustees of Community Bible Study International UK

The following served as trustees during the year and are appointed solely by the Board:

Richard Alvarez

Alison Bagg (Chair)

Dr Simon Baker (National Coordinator)

Stuart Crossley

Paul Hudson (Treasurer)

Michelle Smith

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
COMMUNITY BIBLE STUDY INTERNATIONAL UK**
Charity Commission number 1044255,
Office of the Scottish Charity Regulator number SC0037863

I report on the accounts of the Association for the Year Ended to 31st AUGUST 2023, attached.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:-

- *examine the accounts under section 145 of the Charities Act*
- *to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and*
- *to state whether particular matters have come to my attention*

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

- (1) *which gives me reasonable cause to believe that in any material respect the requirements*
 - *to keep accounting records in accordance with section 130 of the Charities Act and*
 - *to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act**have not been met, or*
- (2) *to which, in my opinion, attention should be drawn, in order to enable a proper understanding of the accounts to be reached.*

DAVID R S WELCH FCA, DChA.
CHARTERED ACCOUNTANT
3 ALVINGTON GROVE, HAZEL GROVE,
STOCKPORT, CHESHIRE, SK7 5LS

David R S Welch

Date: 10th April 2024



Community Bible Study International UK

Charity Commission number 1044255, Office of the Scottish Charity Regulator number SC0037863

Income and Expenditure Account for the year ended 31 August 2023 (receipts and payments basis)

	Unrestricted and Total Funds 2023		Unrestricted and Total Funds 2022	
	£	£	£	£
INCOME				
Donations		6,271.23		5,600.98
Conference		20,150.58		-
Class Registration & Offerings		16,470.60		17,113.87
Gift Aid		-		3,557.48
Interest Received		479.33		39.25
Study materials		5.00		50.00
CBS Europe - share of costs		-		113.40
Sundry income - bank compensation		350.00		-
Total Income		43,726.74		26,474.98
EXPENSES				
Decrease in money with classes	2,224.83		4,715.25	
Advertising & promotion	9,197.45		6,055.13	
Independent examination	400.00		-	
Donation: CBS Western Europe	2,627.23		4,443.40	
Conference	23,744.72		7,566.87	
Evangelical Alliance	85.00		125.00	
Insurance	453.43		503.82	
CCPAS costs	245.50		181.25	
Office Costs / Administration	1,686.82		760.03	
Materials / Study booklets / class costs	59.00		12.98	
Meetings: NST	260.45		976.65	
Sundry	299.74		177.00	
Training	1,014.00		-	
National Coordinator travel	500.00		-	
Youth and Children CBSI	-		-	
Website and software	1,540.42		1,358.69	
Total Expenses		44,338.59		26,876.07
NET INCOME		-611.85		-401.09
Net funds last year end		38,526.60		38,927.69
Net funds this year end		£37,914.75		£38,526.60

Community Bible Study International UK

Charity Commission number 1044255, Office of the Scottish Charity Regulator number SC0037863

Balance Sheet at 31 August 2023

(receipts and payments basis)

	Unrestricted and Total Funds 2023		Unrestricted and Total Funds 2022	
	£	£	£	£
Cash Funds				
Current Account	15,516.71		17,016.77	
CCLA Deposit Account	15,107.54		14,628.21	
Cash with classes	6,648.41		8,873.24	
Total Cash Funds		<u>£37,272.66</u>		<u>£40,518.22</u>
Debtors				
CBS Europe	79.31		0.00	
Donations for translations paid over in advance	562.78		0.00	
		<u>£642.09</u>		<u>£0.00</u>
Liabilities				
Donations received for translations not yet paid over	0.00		1,991.62	
		<u>£0.00</u>		<u>£1,991.62</u>
Net assets		<u>£37,914.75</u>		<u>£38,526.60</u>

COMMUNITY BIBLE STUDY INTERNATIONAL UK

England & Wales - Charity number 1044255

Accounts

Annual Report of Community Bible Study International UK

for the year ended 31 August 2022

Registered charity numbers:

Charity Commission: 1044255, Office of the Scottish Charity Regulator: SC0037863

Structure and governance

- The charity is established by a trust deed and is governed by a board of trustees (listed below).
- The trustees are individuals appointed under the trust deed or subsequently by the board.
- The charity operates in the UK but had acted as charity sponsor for CBS Europe & MENA. CBS Europe & MENA become a separate registered charity and will produce reports and accounts independently with effect from 1 September 2021. CBS Europe & MENA's figures for the year ended 31 August 2021 are shown as restricted funds.

Operating name:

Community Bible Study UK

Contacts:

National office correspondence address: 6 Warren Lane, Witham St Hughs, Lincoln, LN6 9US.

Email: info@cbsuk.org

Other contact details are on the website at <https://uk.communitybiblestudy.org/>

Note the change in website address, the previously given telephone number is no longer valid.

Governance and management

Day to day management is in the hands of the National Coordinator and the National Servants Team (NST) which comprises:

Simon Baker - National Coordinator

Virginia Aspinall - Midlands Regional Coordinator and National Study Library Supervisor

Jane Hutchinson - Midlands Regional Coordinator

Simon Baker - Northern and Southern Regional Coordinator

Dinah Ball - Regional Coordinators for North West England

Paul Scrivner - Regional Coordinators for North West England

Keith and Natasha Doughty - Regional Coordinators for Wales and the Bristol area

Ann Baker - Children and Youth Supervisor

Bonnie Fletcher - Pastoral lead

Appointments and objectives

Trustee and National Coordinator appointments are reviewed for reappointment every three years. Trustees are recruited from within the CBS UK family and people recommended by them. They initially have discussions with the existing chair of trustees or National Coordinator before attending a trustee meeting as observer where they have chance to meet the other trustees and consideration can be made on both sides whether an appointment would be appropriate and useful.

All officers and staff are currently unpaid volunteers.

Although the charity is independent, it is associated with Community Bible Study International and uses study material under licence.

The objects of the charity are the advancement of the Christian Religion and the advancement of education by:

- developing and publishing study and devotional material of a religious nature and in particular Bible study notes and commentaries and other teaching materials pertaining to the Bible on the pattern established by Community Bible Study International.
- establishing training classes for Bible study class leaders utilising the materials referred to above.
- establishing and promoting Bible study classes utilising the said materials and conducting such classes in co-ordination and co-operation with Christians of all denominations.

Focus

The focus during this period has been on recovery from the pandemic and the formation of a clear growth strategy: See, Join, Stay. During the year the charity developed further the programme of online groups and study.

Leadership

The Board of Trustees met formally twice during the year (13 November 2021 and 26 March 2022 online). There were communications by email and telephone between meetings.

The NST met every 2 months. The Trustees are very grateful to the NST for all the work they have done in continuing the work of the charity.

An Annual General Meeting was held online on 14 May 2022.

Classes

There were more than 80 fully operative classes with 1408 participants. The pandemic hit us hard but new initiatives are showing early signs of growth. CBS UK has English, Russian, Welsh, Spanish and Arabic speaking groups and some Farsi speakers.

Classes are established and run by local volunteers with training, resources and support from the national organisation. We are increasingly referring to classes as groups.

Conference 2022

The year's conference was held online over Zoom. Participant numbers were excellent for this event and we were grateful to our speaker Johnny Dyer.

Europe

A grant based on 10% of the UK income is paid to support the European work in line with the Community Bible Study International licensing agreement.

Ambassadors

The Ambassador connection draws people experienced in the work of CBS to particular regions or countries to start new work or to extend existing work.

We are privileged to have a team working with us in Scotland, Wales and in Northern Ireland. Our ambassadors were not able to travel during the pandemic but have stayed in touch with the ministry online.

Additionally, several people from the UK serve God through CBS in Europe in a parallel role.

Training

All training this year was carried out successfully online and the curriculum adapted suitably.

Class Visitors

Class visiting has been patchy across the regions. Bonnie Fletcher has been appointed as pastoral care lead to make a review of our pastoral care arrangements and to see where we can improve our pastoral care.

Safeguarding

Safeguarding training is given to all leaders who have Adults with additional support needs or children in their groups either locally or online. Changes are implemented regularly updating the Policy Documents and manual and a system for obtaining DBS checks is in place, and a Safeguarding Coordinator is responsible for these actions. Notably we currently have no deputy Safeguarding coordinator.

Study materials

Studies are now available in printed format, spiral bound, electronic format (pdf). New study material became available this year.

Financial

The restricted funds held on behalf of Community Bible Study Europe and MENA were transferred to a new charity on 1 September 2021.

The trustees are pleased the UK income for the year has not fallen significantly despite the pandemic and the emerging cost of living crisis. The expenditure is higher this year but that is in line with expectations, largely through promoting the CBS Bible study material.

The charity's reserves policy is to maintain sufficient funds to continue to complete the current class studies if the income were to cease, to cover the advance costs of the annual conference and accrue for capital costs of irregular large projects (such as bulk folder purchasing done every few years).

Additionally, the current NST members use their homes as offices. Should there be a need in the future for an office, reserves might be needed to help cover such costs. The trustees did a detailed review in 2017 and it was clear that the reserves needed to be increased over the next couple of years to meet the policy. The trustees are satisfied that this aim has now been met and expect this to continue.

Special projects

We received a grant that enabled us to supply tablet devices to people, especially the isolated, to join groups studying the Bible. There remains a surplus and the trustees have not yet decided how to channel this.

Signed on behalf of the trustees:



Paul Hudson
27 April 2023

The Trustees of Community Bible Study International UK

The following served as trustees during the year and are appointed solely by the Board:

Richard Alvarez (appointed 26 March 2022)

Veronica Alvarez (Chair until 13 November 2021; retired 26 March 2022)

Alison Bagg (Chair from 13 November 2021)

Dr Simon Baker (National Coordinator)

Stuart Crossley

Paul Hudson (Treasurer)

Michelle Smith (appointed 26 March 2022)

Grace Wort (retired 26 March 2022)

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
COMMUNITY BIBLE STUDY INTERNATIONAL UK
Charity Commission number 1044255,
Office of the Scottish Charity Regulator number SC0037863**

I report on the accounts of the Association for the Year Ended to 31st AUGUST 2022, attached.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:-

- *examine the accounts under section 145 of the Charities Act*
- *to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and*
- *to state whether particular matters have come to my attention*

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

- (1) *which gives me reasonable cause to believe that in any material respect the requirements*
- *to keep accounting records in accordance with section 130 of the Charities Act and*
 - *to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act*
- have not been met, or*
- (2) *to which, in my opinion, attention should be drawn, in order to enable a proper understanding of the accounts to be reached.*

**DAVID R S WELCH FCA, DChA.
CHARTERED ACCOUNTANT
3 ALVINGTON GROVE, HAZEL GROVE,
STOCKPORT, CHESHIRE, SK7 5LS**

David R S Welch

Date: 25th April 2023



Community Bible Study International UK

Charity Commission number 1044255, Office of the Scottish Charity Regulator number SC0037863

Receipts and payments account for the year ended 31 August 2022

	2022	2021		
	Unrestricted and Total Funds £	Unrestricted Funds £	Restricted Funds : CBS Europe & MENA	Total £
RECEIPTS				
Donations	5,600.98	7,234	22,648	29,882
Conference	-	475	-	475
Class Registration & Offerings	17,113.87	18,299	-	18,299
Gift Aid	3,557.48	-	-	-
Increase in Money with Classes	-	3,013	-	3,013
Interest Received	39.25	1	-	1
Study materials	50.00	-	-	-
CBS Europe - share of costs	113.40	-	-	-
Grants - CBSI US	-	-	153,501	153,501
Total Receipts	26,474.98	29,022	176,149	205,171
PAYMENTS				
Advertising & promotion	6,055.13	1,107	-	1,107
Donation: CBS Western Europe	4,443.40	-	-	-
Conference	7,566.87	5,429	-	5,429
Evangelical Alliance & subscriptions	1,447.81	1,192	-	1,192
Insurance	503.82	499	-	499
CCPAS costs	181.25	166	-	166
Office Costs / Administration	760.03	499	103,452	103,951
Telephone	-	-	4,317	4,317
Computer equipment/maintenance	-	-	8,631	8,631
Materials / Study booklets / class costs	12.98	968	-	968
Meetings: NST	976.65	-	-	-
Postage	-	-	318	318
Printing	-	-	397	397
Sundry	177.00	139	14,489	14,628
Training	-	100	-	100
Translation	-	-	27,079	27,079
Travel Expenses				
Class visits / Regional Directors	-	128	-	128
Youth and Children CBSI	-	476	-	476
Website	35.88	792	-	792
Bank charges	-	-	2,247	2,247
Profit & loss on exchange	-	-	3	3
Training and events	-	-	10,669	10,669
Decrease in money with classes	4,715.25	-	-	-
Total Payments	26,876.07	11,495	171,602	183,097
NET (PAYMENTS) / RECEIPTS	-401.09	17,527	4,547	22,074
Cash funds last year end	38,927.69	21,400	40,744	62,144
Cash funds this year end	£38,526.60	£38,927	£45,291	£84,218

Note: The restricted cash funds of £45,291 were transferred on 1 September 2021 to a new, charity formed for that purpose, Community Bible Study International Europe and MENA (Charity Commission number 1193171).

Community Bible Study International UK

Charity Commission number 1044255

Office of the Scottish Charity Regulator number SC0037863

Statement of assets and liabilities at 31 August 2022

	Unrestricted and Total Funds
	£
Cash Funds	
Current Account	17,016.77
CCLA COIF Charities Deposit Fund	14,628.21
Euro account	-
Deposit Account	-
Cash with classes	8,873.24
Less: cash held as agent	-1,991.62
Total Cash Funds	<u><u>£38,526.60</u></u>
Other monetary assets	<u><u>£-</u></u>
Investment assets	<u><u>£-</u></u>
Assets retained for the charity's own use	<u><u>£-</u></u>
Liabilities	
Donations received for CBS Europe	<u><u>£1,991.62</u></u>

Signed on behalf of all the trustees:



Paul Hudson, Trustee
25 April 2023

COMMUNITY BIBLE STUDY INTERNATIONAL UK

England & Wales - Charity number 1044255

Accounts

Annual Report of Community Bible Study International UK

for the year ended 31 August 2021

Registered charity numbers: Charity Commission: 1044255, Office of the Scottish Charity Regulator: SC0037863

Structure and governance

- The charity is established by a trust deed and is governed by a board of trustees (listed below).
- The trustees are individuals appointed under the trust deed or subsequently by the board.
- The charity operates in the UK but had acted as charity sponsor for CBS Europe & MENA. CBS Europe and MENA become a separate registered charity and will produce reports and accounts independently with effect from 1 September 2021.

UK Operations

Operating name:

Community Bible Study UK

Contacts:

National office correspondence address: 6 Warren Lane, Witham St Hughs, Lincoln, LN6 9US.

Telephone: 01522 869092. Email: info@cbsuk.org

Other contact details are on the website at www.cbsuk.org

Governance and management

Day to day management is in the hands of the National Coordinator and the National Servants Team (NST) which comprises:

Simon Baker – National Coordinator

Virginia Aspinall – Midlands Regional Coordinator and National Study Library Supervisor

Simon Baker – Northern Regional Coordinator

Dinah Ball Regional Coordinators for North West England

Kieth and Natasha Doughty – Regional Coordinators for Wales and the Bristol area

Ann Baker – Children and Youth Supervisor

Bonnie Fletcher – Regional Coordinator South

Trustee and National Coordinator appointments are reviewed for reappointment every three years. Trustees are recruited from within the CBS UK family and people recommended by them. They initially have discussions with the existing chair of trustees or National Coordinator before attending a trustees meeting as observer where they have chance to meet the other trustees and consideration can be made on both sides whether an appointment would be appropriate and useful.

All officers and staff are unpaid volunteers.

Although the charity is independent, it is associated with Community Bible Study International and uses study material under licence.

The objects of the charity are the advancement of the Christian Religion and the advancement of education by:

- (a) developing and publishing study and devotional material of a religious nature and in particular Bible study notes and commentaries and other teaching materials pertaining to the Bible on the pattern established by Community Bible Study International;
- (b) establishing training classes for Bible study class leaders utilising the materials referred to above;
- (c) establishing and promoting Bible study classes utilising the said materials and conducting such classes in co-ordination and co-operation with Christians of all denominations.

Focus

The focus during this period was initially on growing the work of CBS UK. However the pandemic forced a focus on restructuring to deal with the changed situation from March 2020. And during the course of the year the charity developed a programme of online groups and study which allowed CBS UK to grow.

Leadership

The Board of Trustees met formally twice during the year (14th Nov 2020 and 27th March 2021 online). There were communications by email and telephone between meetings.

The NST met monthly. The Trustees are very grateful to the NST for all the work they have done in continuing the work of the charity.

Classes

There were more than 74 fully operative classes including 17 online during this period. In March 2020 many classes were suspended but by the end of August 2020 many of those had been able to start to meet online. Some however did not continue and there is little chance of them restarting. Classes with senior leadership were especially at risk. Children and youth classes were especially affected by the pandemic.

CBS UK has English, Russian, Welsh, Spanish and Arabic speaking groups.

Classes are established and run by local volunteers with training, resources and support from the national organisation.

Conference 2021

The year's conference was held online over Zoom. Participant numbers were excellent for this event and we were grateful to our speaker Stephen Gaukroger. The Annual General meeting was held at a later date online.

Europe

A grant based on 10% of the UK income is paid to support the European work in line with the licensing agreement. Veronica Alvarez is the Chair of Trustees for Europe and MENA and keeps the UK Board up to date with developments in those regions.

Ambassadors

The Ambassador connection draws people experienced in the work of CBS to particular regions or countries to start new work or to extend existing work.

We are privileged to have a team working with us in Scotland, Wales and in Northern Ireland. Our Ambassadors were not able to travel during the pandemic but have stayed in touch with the ministry online.

Additionally, several folk from the UK serve God through CBS in Europe in a parallel role.

Training

All training this year was carried out most successfully online and the curriculum adapted suitably. A module on using zoom for online meetings was added. This again increased the number of people trained for a second year.

Class Visitors

The arrangements for class visits were disrupted again in most regions by the circumstances of the year.

Safeguarding

Safeguarding training is given to all leaders who have Adults with additional support needs or children in their groups either locally or online. Awareness training was given at our annual conference. Changes are implemented regularly updating the Policy Documents and manual and a system for obtaining DBS checks is in place, and a Safeguarding Coordinator is responsible for these actions.

Study materials

Studies are now available in printed format, spiral bound, electronic format (pdf).

Financial

The trustees are pleased with the net income for the year, despite the pandemic. The charity's reserves policy is to maintain sufficient funds to continue to complete the current class studies if the income were to cease, to cover the advance costs of the annual conference and accrue for capital costs of irregular large projects (such as bulk folder purchasing done every few years). Additionally, the current NST members use their homes as offices. Should there be a need in the future for an office, reserves might be needed to help cover such costs. The trustees did a detailed review in 2017 and it was clear that the reserves needed to be increased over the next couple of years to meet the policy. The trustees are satisfied that this aim has almost been met and expect this to continue. A donation has again been made from the UK body to support CBS Europe in accordance with the agreement with Community Bible Study International. The charity does not make any other grants.

Special projects

We received a grant that enabled us to supply tablet devices to people, especially the isolated, to join groups studying the Bible. Nine such devices were supplied during the year.

Europe and MENA Operations

Contacts:

Office correspondence address: Community Bible Study (Europe), Kestin House, 45 Crescent Road, Luton, Bedfordshire, LU2 OAH.

Telephone: 01582 450559. Email: office@cbseurope.org

Other contact details are on the website at www.cbseurope.org

Governance and management

Regional Director for Europe: Antti Ronkainen

Senior Director for Europe: Veronica Alvarez

Europe Administrator: Liz Mattocks

Europe Materials Coordinator: Ana Lubascher

Europe Children and Youth Learning Community facilitator: Ann Baker

Europe Special Projects and Study Library: Virginia Aspinall

Contact for MENA can be made through the Europe office. There are significant personal safety risks involved in the MENA work and therefore individual contact details cannot be made public.

Europe

CBS Europe is active in the UK, France, Belgium, The Netherlands, Spain, Portugal, Germany, Switzerland, Austria, Greece, Italy, Finland, Norway, Sweden, Estonia, Romania, Hungary, Bulgaria, Belarus, Russia, Poland, Czech Republic, Slovakia, the Ukraine and Central Asia. We have also continued to be active within the refugee community in Europe, particularly in Greece, the Netherlands and Germany, using our Arabic and Farsi translated studies.

We have been actively translating our studies into the following languages – German, Albanian, Romanian, Slovakian, Czech, Russian, Ukrainian. We have also translated our online video and workbook into most European languages.

Also during the pandemic we have been able to offer a comprehensive system of training providing leaders with the tools to run classes online. This is called Together Online and originates from the UK; it is now in use throughout the region and because of this we have been able to maintain a healthy presence in all our countries. Post pandemic, we plan to go forward with a mixture of online and face to face classes.

MENA

CBS MENA is active in fourteen countries in the Middle East and North Africa, including Morocco, Algeria, Tunisia, Egypt, Sudan, Israel, Jordan, Lebanon, Syria, Iraq, Pakistan, Turkey and Iran.

During the period August 2019 to August 2020 we have carried out the following activities having successfully transferred most of them from face-to-face to online when the pandemic broke out.

- We have translated several studies into Arabic, Hebrew and Farsi.
- We have had three conferences – one in Turkey, one for leaders from North Africa and one partnering another organisation.
- We have had several training events throughout the year using translators as appropriate.
- We helped facilitate several children's camps in Upper Egypt for ages ranging 5 to 18, using our children's material and involving several thousand children each time.
- Having had training, we have continued working in Jordan with adults.
- We are working in the Juba mountain regions of Sudan and have provided technical equipment to help train leaders.
- In Israel we have started classes in existing churches with ethnically mixed congregations and also in Lebanon, mainly with refugees.
- In Syria our work is predominantly with the deaf community and in Pakistan we have four full time representatives and our material is used in two bible colleges.
- In Turkey we are working with displaced people.
- In Iraq we partner with another organisation who provide practical help, we provide curriculum material.
- In Morocco, Algeria and Tunisia work continues with local leaders.

Signed on behalf of the trustees:



Paul Hudson
26 March 2022

The Trustees of Community Bible Study International UK

The following served as trustees during the year and are appointed solely by the Board.

Veronica Alvarez (*chair*)

Paul Hudson – Treasurer

Grace Wort

Dr Simon Baker (*National Coordinator*)

Stuart Crossley

Alison Bagg (*appointed 1 March 2020*)



Section A

Independent Examiner's Report

Report to the trustees/
members of

Community Bible Study International UK

On accounts for the year
ended

31st August 2021

Charity no
(if any)

1044255

Set out on pages

9-10

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2021

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 in 2020 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales (ICAEW).

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:

- 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.

Signed:

Mark Plane

Date:

07/06/2022

Name:

Mark Plane

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

ACA

Address:

Whittaker Plane Ltd

78 Bute Street

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.

N/A

Community Bible Study International UK

Charity Commission number 104455, Office of the Scottish Charity regulator number SC0037863

Receipts and Payments account for the year ended 31 August 2021

	2021			2020		
	£	£	£	£	£	£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
INCOME						
Donations	7,234	22,648	29,882	1,687	10,463	12,150
Conference	475		475	18,187		18,187
Class Registration & Offerings	18,299		18,299	17,214		17,214
Gift Aid on the above			0			0
Increase in Money with Classes	3,013		3,013	3,486		3,486
Interest Received bank ch rebate	1		1	17		17
Cotton bags etc			0			0
Grants - CBSI US		153,501	153,501		252,878	252,878
Total Income	29,022	176,149	205,171	40,590	263,342	303,932
EXPENSES						
Advertising	1,107		1,107	1,465		1,465
Audit & bookkeeping			0			0
Donation: CBS Western Europe			0	2,414		2,414
Fundraising trading costs		0	0		0	0
Conference current year	5,429		5,429	24,149		24,149
Evangelical Alliance & subscriptions	1,192		1,192	573		573
Insurance	499		499	505		505
CCPAS costs	166		166	304		304
Office Costs / Admin	500	103,452	103,951	3,361	115,434	118,795
Professional fees	968	0	968		1,815	1,815
Computer equipment/maintenance		8,631	8,631		9,533	9,533
Materials / Study booklets			0	153		153
Meetings: NST/Trustees			0	263		263
Postage		318	318		351	351
Printing		397	397		12,672	12,672
Stationery		0	0		658	658
Sundry	139	14,489	14,628	45	188	233
Training	100	0	100	9	1,233	1,242
Translation		27,079	27,079		28,129	28,129
Travel Expenses AV	128		128	132		132
ND			0	69		69
NST			0			0
Trustees			0			0
Telephone		4,317	4,317		5,364	5,364
Youth and Children CBSI	476		476			0
Website	792	0	792	1,651	1,302	2,953
Bank charges		2,247	2,247		1,401	1,401
Profit & Loss on Exchange		3	3		6	6
Training & Event Meals		726	726		6,037	6,037
Accommodation		0	0		3,316	3,316
Conference		2,772	2,772		24,927	24,927
Hostess costs			0			0
Operational costs		5,799	5,799		5,872	5,872
Travel		1,372	1,372		27,117	27,117
Total Expenses	11,495	171,601	183,097	35,093	245,354	280,447
NET INCOME	17,527	4,547	22,074	5,497	17,988	23,485
Cash funds last year end	21,400	40,744	62,144	15,904	22,755	38,659
Cash funds this year end	38,927	45,291	84,218	21,400	40,744	62,144

Community Bible Study International UK

Charity Commission number 104455, Office of the Scottish Charity regulator number SC0037863

Statement of assets and liabilities at 31 August 2021

	2021			2020		
	£	£	£	£	£	£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Cash Funds						
Current Account	20,750	28,917		6,507	28,606	
COIF Charities Account	4,589			4,588		
Cash with classes	13,588			10,575		
Euro Account		6			10	
Deposit Account		15,140	<u>82,991</u>		2	<u>50,288</u>
Debtors		3,675	<u>3,675</u>		15,838	<u>15,838</u>
Liabilities		-2,448	<u>-2,448</u>	-270	-3,712	<u>-3,982</u>

Statement of balances as at 31 August 2021

	2021			2020		
	£	£	£	£	£	£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Opening Cash & Bank balances	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Current Account	6,507	28,606		6,573	11,931	
COIF Charities Account	4,588			1,071		
Cash with classes	10,575			7,090		
Euro Account		10			-65	
Deposit Account		2			2	
Total	<u>21,670</u>	<u>28,618</u>	50,288	<u>14,734</u>	<u>11,868</u>	26,601
Changes in Debtors & Creditors						
Debtors		12,162	12,162	1,440	1,790	3,230
Creditors	-270	-1,264	-1,534	-4,054	-4,054	-4,054
Deficit recorded in the year						
P&L Non Accrual Basis	17,527	4,547	22,074	5,497	19,014	24,511
Closing Cash Bank Balances	<u>38,927</u>	<u>44,064</u>	<u>82,991</u>	<u>21,670</u>	<u>28,618</u>	<u>50,288</u>
Closing Cash & Bank balances						
Current Account	20,750	28,917		6,507	28,606	
COIF Charities Account	4,589			4,588		
Cash with classes	13,588			10,575		
Euro Account		6			10	
Deposit Account		15,140			2	
Total	<u>38,928</u>	<u>44,064</u>	<u>82,991</u>	<u>21,670</u>	<u>28,618</u>	<u>50,288</u>

COMMUNITY BIBLE STUDY INTERNATIONAL UK

England & Wales - Charity number 1044255

Accounts

Annual Report of Community Bible Study International UK

for the year ended 31 August 2020

Registered charity numbers: Charity Commission: 1044255, Office of the Scottish Charity Regulator: SC0037863

Structure and governance

- The charity is established by a trust deed and is governed by a board of trustees (listed below).
- The trustees are individuals appointed under the trust deed or subsequently by the board.
- The charity operates in the UK but also acts as charity sponsor for CBS Europe & MENA (Middle East and North Africa). CBS Europe and MENA was set up as a separate charity during 2020 (Charity Commission number 1193171). Accordingly this report has two sections, the first covering the UK charity and the second covering Europe and MENA.

UK Operations

Operating name:

Community Bible Study UK

Contacts:

National office correspondence address: 6 Warren Lane, Witham St Hughs, Lincoln, LN6 9US.

Telephone: 01522 869092. Email: info@cbsuk.org

Other contact details are on the website at www.cbsuk.org

Governance and management

Day to day management is in the hands of the National Coordinator¹ and the National Servants Team (NST) which comprises:

Simon Baker – National Coordinator

Virginia Aspinall – Midlands Regional Coordinator and National Study Library Supervisor

Alison Woodman – Northern Regional Coordinator (retired July 2020)

¹ The terminology of roles was changed in 2020 to use the term coordinator instead of director, to keep pace with developments across all of CBS.

Lathan and Dinah Ball Regional Coordinators for Wales and the Bristol area (retired April 2020)
Kieth and Natasha Doughty – Regional Coordinators for Wales and the Bristol area (started April 2020)
Ann Baker – Children and Youth Supervisor
Bonnie Fletcher – Regional Coordinator South

Trustee and National Coordinator appointments are reviewed for reappointment every three years.

All officers and staff are unpaid volunteers since April 2020 when Ann Steer, our National Administrator ceased working for remuneration, and joined the volunteer force.

Although the charity is independent, it is associated with Community Bible Study International and uses study material under licence.

The objects of the charity are the advancement of the Christian Religion and the advancement of education by:

- (a) developing and publishing study and devotional material of a religious nature and in particular Bible study notes and commentaries and other teaching materials pertaining to the Bible on the pattern established by Community Bible Study International;
- (b) establishing training classes for Bible study class leaders utilising the materials referred to above;
- (c) establishing and promoting Bible study classes utilising the said materials and conducting such classes in co-ordination and co-operation with Christians of all denominations.

Focus

The focus during this period was initially on growing the work of CBS UK. However the pandemic forced a focus on restructuring to deal with the changed situation from March 2020.

Leadership

The Board of Trustees met formally twice during the year (16th Nov 2019 in Peterborough and 1st March 2020 in Swanwick) There were communications by email and telephone between meetings.

The NST met monthly. During the pandemic additional meetings were held online. The Board are very grateful to the NST for all the work they have done in continuing the work of the charity.

Classes

There were more than 80 fully operative classes and membership now exceeded 1000 before the pandemic. In March 2020 many classes were suspended but by the end of August 2020 many of those had been able to start to meet online. Some however did not continue and there is little chance of them restarting. Classes with senior leadership were especially at risk.

Classes are established and run by local volunteers with training, resources and support from the national organisation.

There were also 9 fully operative children and youth classes with 58 members. These all closed in the first couple of months of the pandemic.

CBS UK has Russian, Welsh, Spanish and Arabic speaking groups.

Conference 2020

Was held at the Hayes Conference Centre 2 weeks before the government restrictions came in place. Participant numbers were excellent for this event and we were grateful to our speaker Mark Greene, the Executive Director of the London Institute for Contemporary Christianity. The Annual General meeting was held during the conference.

Europe

A grant based on 10% of the UK income is paid to support the European work in line with the licensing agreement. Veronica Alvarez is the Senior Director for Europe and keeps the UK Board up to date with developments in Europe.

Europe and MENA sub committees met to report activity and European and MENA leaders joined the U.K. Conference and gave reports to the membership on developments in these regions.

Ambassadors

The Ambassador connection draws people experienced in the work of CBS to particular regions or countries to start new work or to extend existing work.

We are privileged to have a team working with us in Scotland, Wales and in Northern Ireland. Janet Morgan Phillips travelled to Wales and Beverly Mays to Scotland periodically from the US.

Additionally, several folk from the UK serve God through CBS in Europe in a parallel role.

Training

Local training days were in the first part of the period but in the early summer the change was made to training online and the curriculum adapted suitably. A module on using zoom for online meetings was added. This again increased the number of people trained.

Class Visitors

The arrangements for class visits were disrupted in some regions by the circumstances of the year.

Safeguarding

Safeguarding training is given to all leaders who have Adults with additional support needs or children in their groups either locally or online. Awareness training was given at our annual conference. Changes are implemented regularly updating the Policy Documents and manual and a system for obtaining DBS checks is in place, and a Safeguarding Coordinator is responsible for these actions.

Study materials

Studies are now available in printed format, spiral bound, electronic format (pdf) and some in the new CBSDigital application. In August 2020 a review of the CBS Digital application started.

Financial

The trustees are pleased with the net income for the year, despite the pandemic.

The charity's reserves policy is to maintain sufficient funds to continue to complete the current class studies if the income were to cease, to cover the advance costs of the annual conference and accrue for capital costs of irregular large projects (such as bulk folder purchasing done every few years). Additionally, the current NST uses their homes as offices. Should there be a need in the future for an office reserves might be needed to help cover such costs.

The trustees did a detailed review in 2017 and it was clear that the reserves needed to be increased over the next couple of years to meet the policy. The trustees are satisfied that this aim has almost been met and expect this to continue.

A donation has again been made from the UK body to support CBS Europe in accordance with the agreement with Community Bible Study International. The charity does not make any other grants.

Special projects

In response to the pandemic lockdown CBS UK started to offer materials to people who wanted to study in online groups at home. This offer prospered and by August 9 new groups had been formed and the project was branded 'Together Online'. Alison Bagg took the leadership of the project in August 2020.

Europe and MENA Operations

Contacts:

Office correspondence address: Community Bible Study (Europe), Kestin House, 45 Crescent Road, Luton, Bedfordshire, LU2 OAH.

Telephone: 01582 450559. Email: office@cbseurope.org

Other contact details are on the website at www.cbseurope.org

Governance and management

Regional Director for Europe: Antti Ronkainen

Senior Director for Europe: Veronica Alvarez

Europe Administrator: Liz Mattocks

Europe Materials Coordinator: Ana Lubascher

Europe Children and Youth Learning Community facilitator: Ann Baker

Europe Special Projects and Study Library: Virginia Aspinall

Contact for MENA can be made through the Europe office. There are significant personal safety risks involved in the MENA work and therefore individual contact details cannot be made public.

Europe

CBS Europe is active in the UK, France, Belgium, The Netherlands, Spain, Portugal, Germany, Switzerland, Austria, Greece, Italy, Finland, Norway, Sweden, Estonia, Romania, Hungary, Bulgaria, Belarus, Russia, Poland, Czech Republic, Slovakia, the Ukraine and Central Asia. We have also continued to be active within the refugee community in Europe, particularly in Greece, the Netherlands and Germany, using our Arabic and Farsi translated studies.

We have been actively translating our studies into the following languages – German, Albania, Romanian, Slovakian, Czech, Russian, Ukrainian. We have also translated our online video and workbook into most European languages.

Due to the pandemic, we could not go ahead with our 2020 Spring Conference in The Netherlands but we were able to substitute this with an online conference at which we had 70 attendees from across our region, and we provided training and teaching to equip and encourage our leaders during this difficult time.

Also during the pandemic we have been able to offer a comprehensive system of training providing leaders with the tools to run classes online. This is called Together Online and originates from the UK; it is now in use throughout the region and because of this we have been able to maintain a healthy presence in all our countries. Post pandemic, we plan to go forward with a mixture of online and face to face classes.

MENA

CBS MENA is active in fourteen countries in the Middle East and North Africa, including Morocco, Algeria, Tunisia, Egypt, Sudan, Israel, Jordan, Lebanon, Syria, Iraq, Pakistan, Turkey and Iran.

During the period August 2019 to August 2020 we have carried out the following activities having successfully transferred most of them from face-to-face to online when the pandemic broke out.

- We have translated several studies into Arabic, Hebrew and Farsi.
- We have had three conferences – one in Turkey, one for leaders from North Africa and one partnering another organisation.
- We have had several training events throughout the year using translators as appropriate.
- We helped facilitate several children's camps in Upper Egypt for ages ranging 5 to 18, using our children's material and involving several thousand children each time.
- Having had training, we have continued working in Jordan with adults.
- We are working in the Juba mountain regions of Sudan and have provided technical equipment to help train leaders.
- In Israel we have started classes in existing churches with ethnically mixed congregations and also in Lebanon, mainly with refugees.
- In Syria our work is predominantly with the deaf community and in Pakistan we have four full time representatives and our material is used in two bible colleges.

- In Turkey we are working with displaced people.
- In Iraq we partner with another organisation who provide practical help, we provide curriculum material.
- In Morocco, Algeria and Tunisia work continues with local leaders.

Signed on behalf of the trustees:

A handwritten signature in black ink, appearing to be 'Paul Hudson', written in a cursive style.

Paul Hudson

31 May 2021

The Trustees of Community Bible Study International UK

The following served as trustees during the year and are appointed solely by the Board.

Veronica Alvarez (*chair*)

Paul Hudson – Treasurer

Grace Wort

Dr Simon Baker (*National Coordinator*)

Stuart Crossley

Alison Bagg (*appointed 1 March 2020*)



Section A

Independent Examiner's Report

Report to the trustees/
members of

Community Bible Study International UK

On accounts for the year
ended

31st August 2020

Charity no
(if any)

1044255

Set out on pages

9-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/08/2020

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 The Institute of Chartered Accountants in England and Wales (ICAEW).

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:

- 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.

Signed:

Mark Plane

Date:

28/05/2021

Name:

Mark Plane

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

ACA

Address:

Whittaker Plane Ltd

78 Bute Street

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.

N/A

Community Bible Study International UK

Charity Commission number 104455, Office of the Scottish Charity regulator number SC0037863

Income and Expenditure account for the year ended 31 August 2020

	2020			2019		
	£	£	£	£	£	£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
INCOME						
Donations	1,687	10,463	12,150	1,987	25,223	27,209
Conference	18,187		18,187	16,274		16,274
Class Registration & Offerings	17,214		17,214	22,153		22,153
Gift Aid on the above			0			0
Increase in Money with Classes	3,486		3,486	31		31
Interest Received bank ch rebate	17		17	6		6
Cotton bags etc			0	180		180
Grants - CBSI US		252,878	252,878		274,593	274,593
Total Income	40,590	263,342	303,932	40,630	299,816	340,446
EXPENSES						
Advertising	1,465		1,465	2,609		2,609
Audit & bookkeeping			0			0
Donation: CBS Western Europe	2,414		2,414	2,557		2,557
Fundraising trading costs		0	0		2,985	2,985
Conference current year	24,149		24,149	22,262		22,262
Evangelical Alliance & subscriptions	573		573	664		664
Insurance	505		505	630		630
CCPAS costs	304		304	258		258
Office Costs / Admin	3,361	115,434	118,795	4,243	92,761	97,005
Professional fees		1,815	1,815		1,047	1,047
Computer equipment/maintenance		9,533	9,533		11,348	11,348
Materials / Study booklets	153		153	51		51
Meetings: NST/Trustees	263		263	344		344
Postage		351	351		545	545
Printing		12,672	12,672		21,658	21,658
Stationery		658	658		712	712
Sundry	45	188	233	112		112
Training	9	1,233	1,242	458		458
Translation		28,129	28,129		13,922	13,922
Travel Expenses AV			0	430		430
ND	69		69	82		82
NST	132		132	1,278		1,278
Trustees			0	221		221
Telephone		5,364	5,364	923	6,049	6,972
Youth and Children CBSI			0	31		31
Website	1,651	1,302	2,953	969	578	1,547
Bank charges		1,401	1,401		3,559	3,559
Profit & Loss on Exchange		6	6		1	1
Training & Event Meals		6,037	6,037		9,806	9,806
Accommodation		3,316	3,316		7,920	7,920
Conference		24,927	24,927		54,541	54,541
Hostess costs			0			0
Operational costs		5,872	5,872		2,380	2,380
Travel		27,117	27,117		56,291	56,291
Total Expenses	35,093	245,354	280,447	38,124	286,103	324,227
NET INCOME	5,497	17,988	23,485	2,505	13,713	16,218
Cash funds last year end	15,904	22,755	38,659	13,398	9,042	22,441
Cash funds this year end	21,400	40,744	62,144	15,904	22,755	38,659

Community Bible Study International UK

Charity Commission number 104455, Office of the Scottish Charity regulator number SC0037863

Statement of assets and liabilities at 31 August 2020

	2020			2019		
	£	£	£	£	£	£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Cash Funds						
Current Account	6,507	28,606	35,113	6,573	11,931	18,504
COIF Charities Account	4,588	-	4,588	1,071	-	1,071
Cash with classes	10,575	-	10,575	7,090	-	7,090
Euro Account	-	10	10	-	(65)	(65)
Deposit Account	-	2	2	-	2	2
	<u>21,670</u>	<u>28,618</u>	<u>50,288</u>	<u>14,734</u>	<u>11,868</u>	<u>26,601</u>
Debtors	-	15,838	15,838	1,440	18,654	20,094
Total Current Assets	<u>21,670</u>	<u>44,456</u>	<u>66,126</u>	<u>16,174</u>	<u>30,521</u>	<u>46,695</u>
Liabilities	<u>(270)</u>	<u>(3,712)</u>	<u>(3,982)</u>	<u>(270)</u>	<u>(7,766)</u>	<u>(8,036)</u>
Net Current Assets	<u>21,400</u>	<u>40,744</u>	<u>62,144</u>	<u>15,904</u>	<u>22,755</u>	<u>38,659</u>
Net Assets	<u>21,400</u>	<u>40,744</u>	<u>62,144</u>	<u>15,904</u>	<u>22,755</u>	<u>38,659</u>
Funds of the Charity						
Unrestricted Funds	21,400	-	21,400	15,904	-	15,904
Restricted Funds	-	40,744	40,744	-	22,755	22,755
Total Funds	<u>21,400</u>	<u>40,744</u>	<u>62,144</u>	<u>15,904</u>	<u>22,755</u>	<u>38,659</u>

Statement of balances as at 31 August 2020

	2020			2019		
	£	£	£	£	£	£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Opening Cash & Bank balances						
Current Account	6,573	11,931	18,504	4,664	9,472	14,136
COIF Charities Account	1,071	-	1,071	566	-	566
Cash with classes	7,090	-	7,090	7,058	-	7,058
Euro Account	-	(65)	(65)	-	(2)	(2)
Deposit Account	-	2	2	-	2	2
Total	<u>14,734</u>	<u>11,868</u>	<u>26,601</u>	<u>12,288</u>	<u>9,471</u>	<u>21,760</u>
Changes in Debtors & Creditors						
Debtors	1,440	2,816	4,256	(60)	(18,654)	(18,714)
Creditors	-	(4,054)	(4,054)	-	7,336	7,336
Deficit recorded in the year						
P&L Non Accrual Basis	5,497	17,988	23,485	2,505	13,713	16,218
Closing Cash Bank Balances	<u>21,670</u>	<u>28,618</u>	<u>50,288</u>	<u>14,734</u>	<u>11,868</u>	<u>26,601</u>
Closing Cash & Bank balances						
Current Account	6,507	28,606	35,113	6,573	11,931	18,504
COIF Charities Account	4,588	-	4,588	1,071	-	1,071
Cash with classes	10,575	-	10,575	7,090	-	7,090
Euro Account	-	10	10	-	(65)	(65)
Deposit Account	-	2	2	-	2	2
Total	<u>21,670</u>	<u>28,618</u>	<u>50,288</u>	<u>14,734</u>	<u>11,868</u>	<u>26,601</u>