

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 0AH.

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

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 31/08/2020

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
	21,670	28,618	50,288	14,734	11,868	26,601
Debtors	-	15,838	15,838	1,440	18,654	20,094
Total Current Assets	21,670	44,456	66,126	16,174	30,521	46,695
Liabilities	(270)	(3,712)	(3,982)	(270)	(7,766)	(8,036)
Net Current Assets	21,400	40,744	62,144	15,904	22,755	38,659
Net Assets	21,400	40,744	62,144	15,904	22,755	38,659
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	21,400	40,744	62,144	15,904	22,755	38,659

Statement of balances as at 31 August 2020

	2020			2019		
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	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Opening Cash & Bank balances	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Current Account	6,573	11,931		4,664	9,472	
COIF Charities Account	1,071	-		566	-	
Cash with classes	7,090	-		7,058	-	
Euro Account	-	(65)		-	(2)	
Deposit Account	-	2		-	2	
Total	14,734	11,868	26,601	12,288	9,471	21,760
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	21,670	28,618	50,288	14,734	11,868	26,601
Closing Cash & Bank balances						
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	21,670	28,618	50,288	14,734	11,868	26,601