

# 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](mailto:info@cbsuk.org)  
Other contact details are on the website at [www.cbsuk.org](http://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](mailto:office@cbseurope.org)

Other contact details are on the website at [www.cbseurope.org](http://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

31<sup>st</sup> 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
<b>INCOME</b>						
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
<b>Total Income</b>	<b>29,022</b>	<b>176,149</b>	<b>205,171</b>	<b>40,590</b>	<b>263,342</b>	<b>303,932</b>
<b>EXPENSES</b>						
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
<b>Total Expenses</b>	<b>11,495</b>	<b>171,601</b>	<b>183,097</b>	<b>35,093</b>	<b>245,354</b>	<b>280,447</b>
<b>NET INCOME</b>	<b>17,527</b>	<b>4,547</b>	<b>22,074</b>	<b>5,497</b>	<b>17,988</b>	<b>23,485</b>
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	82,991				2	50,288
Debtors			3,675	3,675				15,838	15,838
Liabilities			-2,448	-2,448			-270	-3,712	-3,982

## 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		21,670	28,618	50,288			14,734	11,868	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
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		38,927	44,064	82,991			21,670	28,618	50,288
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		38,928	44,064	82,991			21,670	28,618	50,288