

# 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](mailto: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
	£	£	£	£
<b>INCOME</b>				
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
<b>Total Income</b>	<b>48,509.92</b>	<b>18,315.50</b>	<b>66,825.42</b>	<b>27,204.34</b>
<b>EXPENSES</b>				
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 (net cost: - 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
<b>Total Expenses</b>	<b>34,423.97</b>	<b>10,388.67</b>	<b>44,812.64</b>	<b>24,169.41</b>
<b>NET INCOME</b>	<b>14,085.95</b>	<b>7,926.83</b>	<b>22,012.78</b>	<b>3,034.93</b>
Net funds last year end	40,949.68	0.00	40,949.68	37,914.75
<b>Net funds this year end</b>	<b>£55,035.63</b>	<b>£7,926.83</b>	<b>£62,962.46</b>	<b>£40,949.68</b>

# 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 2025	Total Funds	Unrestricted and Total Funds 2024
	£	£	£	£
<b>Cash Funds</b>				
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>
<b>Debtors</b>				
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>
<b>Liabilities</b>				
	0.00	0.00	0.00	0.00
	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
<b>Net assets</b>	<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: 25<sup>th</sup> April 2026**

