

BIBLICAL COUNSELLING UK

England & Wales · Charity number 1164965

Details

Other names BCUK

Status Registered

Legal form CIO

Registered 2015-12-22

Register [View on the Charity Commission register](#)

Contact

Address Christ Church
Christchurch Street
Cambridge
CB1 1HT

Phone 03333444341

Email info@bcuk.org

Website www.bcuk.org

Activities

Objects: 1. THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROMOTION OF THE UNDERSTANDING AND PRACTICE OF BIBLICAL COUNSELLING AND ESTABLISHING AND CARRYING OUT MINISTRIES RELATED THERETO;2. THE RELIEF OF NEED, HARDSHIP, PHYSICAL OR MENTAL DISTRESS AMONG ANY PERSONS WITHOUT LIMITATION;3. IN FURTHERANCE OF THE ABOVE OBJECTS BUT NOT FURTHER OR OTHERWISE: A. THE SUPPORT BY DONATIONS, SUBSCRIPTIONS OR IN ANY OTHER MANNER ANY BODY WHICH IS CHARITABLE IN LAW AND THE OBJECTS OF WHICH INCLUDE THE ADVANCEMENT OF THE CHRISTIAN RELIGION OR THE RELIEF OF HARDSHIP OR PHYSICAL OR EMOTIONAL DISTRESS.B. THE SUPPORT OF CHRISTIANS WHO ARE ENGAGED FULL-TIME OR PART-TIME IN BIBLICAL COUNSELLING MINISTRIES.

Activities: The advancement of the christian religion by the promotion of the understanding and practice of Biblical counselling and establishing and carrying out ministries related thereto.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£922,306	£753,313	£723,700	13
2024-08-31	£652,536	£640,595	£554,707	10
2023-08-31	£605,158	£680,487	£542,766	11
2022-08-31	£804,561	£425,923	£618,095	7
2021-08-31	£400,850	£386,237	-	-

Trustees

Name	Role	Appointed
Allan David Kenbryd Beckett	Chair	2020-05-06
Christine Mary Robinson		2019-06-02
Katherine Cornes		2020-11-04
Rev David Garner Whitehouse		2025-03-17
Rev Philip Vernon Parker		2026-01-26
Roxana Stanciu		2021-04-20
Stuart Hull		2023-11-06

BIBLICAL COUNSELLING UK

England & Wales - Charity number 1164965

Accounts

BIBLICAL COUNSELLING UK

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

CHARITY NUMBER: 1164965

**BIBLICAL COUNSELLING UK
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

Contents	Pages
Trustees' Annual Report	3 – 10
Independent Examiners Report	11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Financial Statements	15 – 22

Principal Address

Christ Church
Christchurch Street
Cambridge
CB1 1HT

Principal Bankers

Barclays Bank PLC
9-11 St Andrew's Street
Cambridge
CB2 3AA

Independent Examiner

N J Hedger BFP FCA CTA
Chater Allan LLP
7 Quay Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU

**BIBLICAL COUNSELLING UK
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 AUGUST 2025**

Purposes of the Charity

Biblical Counselling UK (BCUK) exists so that people, whatever their struggle, receive wise, biblical conversational ministry in their local church. To achieve that, BCUK's mission is to serve local churches by providing training and resources that envision and equip interpersonal ministry of the word which is both deep in wisdom and broad in reach.

Structure

Biblical Counselling UK is a Charitable Incorporated Organisation ('Foundation' model constitution), charity number 1164965.

The Biblical Counselling movement began in the USA and is much more developed there than it is in the UK. BCUK benefits from strong links with two 'not for profit' biblical counselling organisations in the US. These are CCEF (The Christian Counseling and Educational Foundation) and the BCC (The Biblical Counseling Coalition). Our executive director, Steve Midgley, is a member of the board of CCEF and on the board of Directors of the Biblical Counselling Coalition. Both of these roles are voluntary.

Governance and Management

Trustees

From 1 September 2024 to the time at which these accounts were approved the following people served as Trustees of Biblical Counselling UK:

Mike Warren (Chair - resigned 18 October 2025)
Allan Beckett (Chair - appointed 18 October 2025)
Katherine Cornes
Stuart Hull
Sally Orwin Lee (resigned 10 October 2025)
Fred Paton (Treasurer)
Abigail Richardson (resigned 15 September 2025)
Christine Robinson
Roxana Stanciu
David Whitehouse (appointed 17 March 2025)

Tarita Smallwood served as Secretary during the year. She is a staff member of BCUK and not a Trustee.

New Trustees must be appointed by a resolution passed at a properly convened meeting of the charity trustees. Individuals selected for appointment as charity trustees, will be required to have the skills, knowledge and experience needed for the effective administration of the charity. They are appointed for three years in the first instance. There is no limit on the number of times they may be reappointed as a Trustee but a review is undertaken by the Board after nine consecutive years to determine whether reappointment is in the best interests of the charity.

The Trustees delegate the day-to-day management of the charity to the Executive Director, Steve Midgley.

Public Benefit

BCUK has considered the Charity Commission's guidance on public benefit and is committed to the following Objects:

1. The advancement of the Christian religion by the promotion of the understanding and practice of biblical counselling and establishing and carrying out ministries related thereto;
2. The relief of need, hardship, physical or mental distress among any persons without limitation;
3. In furtherance of the above Objects but not further or otherwise:
 - a. The support by donations, subscriptions or in any other manner any body which is charitable in law and the objects of which include the advancement of the Christian religion or the relief of hardship or physical or emotional distress.
 - b. The support of Christians who are engaged full-time or part-time in Biblical counselling ministries.

Grant Making Policies

BCUK's Church-based Intern Scheme seeks to assist churches who want to develop a biblical counselling approach to ministry. Where a local church has identified an individual with training and gifting in biblical counselling, this scheme provides a framework to support that person's development and the development of their ministry.

All the grants and other assistance provided as part of the Intern Scheme are awarded on an objective basis in accordance with the criteria detailed in the application form and accompanying leaflet which is found on the BCUK website. This includes, but is not limited to, the applicant's previous relevant training and experience, and how the local church intends to use the applicant to develop a biblical counselling approach to ministry.

The David Powlison Memorial Grant scheme which, twice a year, offers a small (up to £2,500) study grant to an individual who has completed the Certificate Programme, is active in biblical counselling ministry and who wishes to undertake advanced study in fields that will promote thought leadership within the UK.

Strategic planning

BCUK's vision and mission are likely to remain constant in the longer term (see 'Purposes of the Charity' above), however our 5-year Strategic Plan identifies four key aims to help prioritise our time and resources:

1. Pastors and people share a rich pastoral vision

This means:

- Supporting and resourcing church leaders to help them build church communities which embrace one-anothering.
- Providing training and resources to encourage personal growth and skills in conversational ministry.

2. Experienced carers deepen their wisdom and skill

This means:

- Developing, and supporting, consultation and supervision for vocational counsellors.
- Contributing to higher level training in pastoral care and biblical counsel.

3. Individual strugglers find wise pastoral care

This means:

- Producing biblically faithful resources for a wide range of difficulties.
- Increasing awareness of vocational counsellors who use a biblical counselling approach.

These three ministry aims will be underpinned by the following operational aim and goals:

4. Organisational infrastructure enables sustainable growth

This means:

- Expanding our development programme to effectively resource BCUK's vision.
- Pursuing long-term financial sustainability through sound financial management.
- Establishing a robust operational infrastructure that underpins the next 5 years of growth.
- Strengthening our communications and marketing.
- Strengthening our HR management to nurture employees and optimise organisational performance.

Charitable Activities and Main Achievements

We have now completed year two of our five-year plan. The following summary describes the progress for each of our four priorities for the year to 31 August 2025.

Strategic Priority 1: Pastors and people share a rich pastoral vision

- **Objective 1. Supporting and resourcing church leaders to help them build church communities which embrace one-anothering.**

Church-based Intern Scheme: We were able to partner with twenty local churches across the UK during the year by training and mentoring Interns based in their churches. Interns have worked with their church leadership to develop pastoral care structures that undergird wise care, led groups like Real Change or seminars on a variety of topics and met with individuals for 1:1 conversations. All these activities have helped churches grow in wise conversational ministry with one another and establish deeper confidence that, in all of life's experiences, there is help and hope to be found in the wisdom of God. We continue to receive healthy numbers of applications from churches located in, or ministering to, areas of deprivation.

Dynamics of Biblical Change for Sabbaticals: We want to equip and support church pastors in their ministry in ways that nourish their personal discipleship and help them care well for the church communities they serve. Whilst studying this course, pastors and other ministry leaders are given the opportunity to have three meetings with someone experienced in biblical counselling ministry to explore these areas. This course has continued to prove popular, with 8 church leaders taking the course this year.

Conferences: Our annual residential conference on 'Trauma: Christ's comfort in deep suffering' was especially relevant for church leaders who so often face the difficult task of supporting those who have experienced trauma in all sorts of forms. A seminar on church-based care was held with pastors especially in mind, which was extremely well received.

Book Groups: These free groups meet for three sessions and are easily accessed by church leaders. Earlier in the year a group met to discuss Steve Midgley's book, Understanding Trauma. Other groups have met to discuss books written by authors from outside the organisation. We seek to offer one book group per month.

- **Objective 2. Providing training and resources to encourage personal growth and skills in conversational ministry.**

Certificate Programme: September 2024 saw the launch of the newly-redesigned 'Certificate Programme' - our flagship training programme. This now constitutes a three-level programme with Foundation, Intermediate and Advanced Certificates. These provide a mix of brand-new courses alongside courses designed in the USA but revised to bring them up to date and to ensure they better suit UK students.

During 2024-25 we had 114 first-year students and 107 second-year students enrol in the autumn, studying in London, Edinburgh, Liverpool, Bath, Belfast, Exeter, the Midlands, Sheffield, and online. The

six-month versions of Dynamics of Biblical Change, Helping Relationships and Church Pastoral Care which ran in January 2025 had 138 students enrol – the highest number to date.

External speaking: BCUK provided speakers for training events held by 35 local churches, 19 para-church organisations and 4 theological colleges. Staff also spoke at 3 regional conferences, 2 national conferences (including the FIEC Leaders conference and Maximise 9:38) and at the European Leadership Forum. Across these events over 8,000 people were taught and encouraged through teaching on the principles and practices of biblical counselling and pastoral care within the local church, as well as topical issues such as addiction, anxiety, domestic abuse, loss and trauma.

Regional Interest Groups: In order to support those meeting informally across the country to discuss conversational ministry, we have continued to build our 'Friends Scheme' which enables groups to link themselves to BCUK. The groups are either Network (people who are eager to learn more about conversational ministry more generally) or Alumni (people who have studied with BCUK and are eager to hone the skills learned within the Certificate Programme). Three additional groups were formed in the past year: in Buckinghamshire, Lancashire, and Wiltshire. By linking to BCUK, groups receive a point of contact with a member of staff who will happily act as a sounding board and offer support, as well as providing opportunity to advertise their group on our website, provision of speakers for events, an annual newsletter sharing news ideas, and advice on putting on larger regional events.

Strategic Priority 2: Experienced carers deepen their wisdom and skill

This area of ministry will have more time devoted to it from September 2025 onwards. Andrew Collins will be heading up a new ministry area dedicated to training and resourcing experienced carers (see Plans for Future Periods). However, we are pleased to highlight the following items for 2024-25:

- **Objective 3. Developing, and supporting, consultation and supervision for vocational counsellors.**

Ministry Support Groups: In September 2024 we launched two types of Ministry Support Groups: Conversation and Counselling. The former is for people who have completed our Foundations Certificate and are offering pastoral support within their local congregation. Two groups were run in the year under consideration, with 4-5 participants in each. The Counselling Ministry Support group is specifically for vocational counsellors or those offering counsel or care for more complex pastoral problems. We ran two Counselling groups each with 5-6 people attending. These groups were very well received and we plan to expand this provision in the 25/26 academic year.

David Powlison Memorial Grants: These annual grants support the growth of biblical counselling by promoting relevant advanced study/research at academic institutions in the UK. Unfortunately, no suitable applications were received this year and so no grants were awarded. There are currently relatively few opportunities in the UK to undertake advanced research in biblical counselling and only a small pool of people with the time and skills to undertake this training. We hope and pray that these opportunities will grow in the future.

- **Objective 4. Contributing to higher level training in pastoral care and biblical counsel.**

Engagement with Theological Colleges: Interest from theological colleges continues to grow. In the current year, Steve Midgley taught at Union School Theology as part of their module Masters in Scripture and Theology. This involved delivering 20 hours of teaching in a course entitled Biblical Counselling and Care in the Local Church. Steve Midgley and Helen Thorne-Allenson provided teaching on a residential course in the post ordination training of the Presbyterian Church Ireland. Steve Midgley led a day conference on anxiety for church leaders at Yarnton Manor. Andrew Collins delivered three hours of training to ministry students at the Irish Baptist College in the basics of biblical counselling ministry.

Roundtables: Every six months these Roundtable events provide an opportunity for about 30 people experienced in biblical counselling for some higher level discussion around papers that are prepared and

presented by individuals within the wider biblical counselling community. In 2024-5 the topics discussed included: obsessive compulsive disorder, the menopause, spiritual abuse and church support for those experiencing sexual difficulties.

Journal: The Journal of Interpersonal Ministry was launched at our 2025 national conference – a new annual publication to offer thought leadership in the field of biblical conversation and counsel.

Strategic Priority 3: Individual strugglers find wise pastoral care

- **Objective 5. Producing biblically faithful resources for a wide range of difficulties.**

Books: Steve Midgley's new book, Understanding Trauma, was launched at our national conference in the Spring of 2025. Helen Thorne-Allenson completed the manuscript for her next book, A Church that Cares, due to be published in 2026.

Website: The 'Topics in Pastoral Care' section of our website was expanded and resources on the themes of both (a) trauma and (b) hurt at church were added. These have proved popular and, together with all our blogs, conference audio, factsheets, courses, devotions and much more, continue to provide a suite of material to help individual strugglers and those who support them. These include:

Factsheets: To complement the annual conference on Trauma, a range of factsheets were added to our website.

Reflections: A series of reflections helping people to reflect on their experiences of being hurt at church were produced and made available.

Blogs: 1,800 people received our fortnightly news and blog mailing, with blogs also accessible to users via our website, categorised by topic.

- **Objective 6. Increasing awareness of vocational counsellors who use a biblical counselling approach.**

The number of vocational biblical counsellors in the UK is small but growing. Most continue to have long waiting lists and many are currently unable to take on new counselees. BCUK does not currently offer any accreditation or endorsement of individuals, but through our training we are helping prepare people to work as vocational biblical counsellors. Over the summer of 2025, a new counselling ministry team has been established to develop resources and support for experienced carers such as vocational biblical counsellors and church-based pastoral workers.

There continue to be opportunities to link our church based Interns with para-church organisations for referrals and training. This ministry remains relatively small since Interns generally commit most of their time to local church ministry contexts.

Strategic Priority 4: Organisational infrastructure enables sustainable growth

Our objectives, with achievements to date, are to:

- **Expand our development programme to effectively resource BCUK's vision**

Fundraising has been our primary focus over the year with the launch of our most ambitious campaign to date: **Get Church Talking** (www.bcuk.org/get-church-talking). Our prayer is that by June 2026 we would raise £500,000 in one-off gifts and double our regular donor base, from 100 to 200 donors. At 31 August 2025 we had raised £290,000 in one-off gifts and our donor base had risen to 114 regular givers.

We are incredibly thankful to God for the sacrificial giving of our donors. Money raised from the campaign will be invested in the four areas of ministry with the most pressing need:

- 1. Supporting Pastors**

Devoting senior ministry staff-time to resourcing and refreshing pastors.

- 2. Creating New Courses**

Developing four new courses, an Intermediate Skills Day and an Advanced Skills Training Week.

3. Growing Interns

Funding 20 Interns to help grow wise pastoral care in local churches.

4. Resourcing Churches

Producing accessible books, devotions, videos and other resources to equip churches for care.

The launch of our **Conference Bursary fund** enabled ten individuals to attend our 2025 national conference who would not otherwise have been able to afford the ticket price.

We have also been thrilled to receive donations towards our newly created **Certificate Programme Bursary Fund** which will part-fund course fees for students who cannot afford the full price.

These bursary funds will widen access to our training over the coming years.

- **Pursue long-term financial sustainability through sound financial management**

Over the last year we have continued to seek improvements to our internal financial budgeting, reporting and monitoring. We have begun work to create an online 'shop' which will allow us to sell short courses and other resources and create additional revenue streams – this will be launched in the coming year.

Achieving a balanced budget will be realised in the longer-term, but these developments will help BCUK take steps towards that.

- **Establish a robust operational infrastructure that underpins the next five to ten years of growth**

A restructuring of staff roles occurred towards the end of the year, to make best use of staff experience and gifts. Andrew Collins will now devote most of his time to developing our work with Experienced Carers and Vocational Counsellors. New courses in our Advanced Certificate, further development of the Intern Scheme and our Counselling Ministry Support Groups will all extend work in this area. Helen Thorne-Allenson will oversee the Certificate Programme alongside the development of training and resources for conversational ministry. Additional administrative and operational staff were recruited during the year to ensure these ministry areas will be adequately supported.

Our CRM (Beacon) continues to be developed and implemented across the organisation and will become our central 'hub' for data storage. This will be a primary focus for the operational staff in 2025-26. This will bring administrative efficiencies and allow real-time monitoring of data.

- **Strengthen our communications and marketing to raise the profile of BCUK**

Continued growth and application of the BCUK brand across our communication channels has seen increased engagement. An average of 2 new social media followers every day has contributed to a 17% increase in total followers, that number now being over 5,000 for the first time.

Over 2,000 people receive our fortnightly news and information emails, and just under 1,000 receive the monthly 'Prayer and Financial News'. These represent annual increases of 8% and 4% respectively. Engagement levels on these mailing lists continue to grow with open and click rates being well above the non-profit industry averages - an example being our open rate of 66% compared to the industry average of 40%

- **Strengthen our HR management to nurture employees and optimise organisational performance**

Our people are our greatest asset and we want all staff to flourish in their roles at BCUK. Each week there are three staff prayer meetings, as well as monthly staff updates, termly in-person team days and regular supervisions between staff and their line managers. In all these ways we seek to nurture employees and ensure they are both clear on, and equipped for, their work objectives.

Financial Review

Income

We thank the Lord for the way the prayers and generosity of our Partners have made the work of BCUK possible. There has been a wonderful response to our Get Church Talking campaign with £290k raised in one-off gifts during the year. Regular giving has also increased by 29% on last year to £68k (2023-24: £52k). This **financial support** is funding our larger staff team and four project areas we are prioritising over the next 3 years: Supporting Pastors; Creating New Courses; Growing Interns; Resourcing Churches.

Grant income has dropped considerably following the end of the 3-year Lauderdale grant, but we are grateful to The Evangelical Trust, The Howard Foundation, Cambridgeshire Community Foundation and the Seven Fifty Trust for their generous support of BCUK's work and a total of £24k grant income this year.

Income from students taking **Certificate Programme** courses grew to £323k (2023-24: £282k) primarily a result of the increase in popularity of 6-month courses, especially since offering Helping Relationships and Church Pastoral Care over 6-months.

Investment of our reserves in a CCLA COIF Charities Investment Fund at the start of the year earned significantly more **bank interest**: £22k compared with £4k in the prior year. We will continue to invest reserves wisely to maximise returns yet in funds with a low-risk profile.

Expenditure

The increase in expenditure to £754k (2023-24: £641k) was primarily due to the full-year impact of new staff. During the year we recruited additional part-time Administrators and a full-time Training Manager. These appointments will enable BCUK to deliver the expanding suite of training and resources, and to ensure operational infrastructure will sustain the next 5 years of growth.

Reserves

To better reflect how the Trustees are intending to use the reserves, two designated funds exist:

- **Ministry Sustainability Fund** (£398k) – This money has been set aside to help cover future deficits, and keep BCUK's current ministry sustainable, until the charity is able to breakeven with its income covering its costs. At its current level, the fund would cover approximately 75-80% of the projected deficits for the next five years. It is expected the Fund will steadily reduce over the next five years and that the planned needs of BCUK will be met by a growing regular donor base and partnering with new grant-making trusts. If donation and grant income does not increase over the coming years, the ambition for BCUK's gospel ministry will inevitably need to reduce.
- **Emergency Reserve** (£131k) – In the event that the charity needed to close this fund would be used to pay redundancies and meet outstanding financial commitments. The balance is calculated as:
 - Two months of staff costs
 - 50% of Intern grants
 - 5% of support costs

Free reserves that are neither restricted, nor designated, amounted to £191k at year-end.

Plans for Future Periods

The **Certificate Programme** is central to the way we support churches and help them improve the pastoral care they provide to their congregations and communities. In the past year we have recorded video for three new courses that will bring the riches of biblical counselling wisdom into fresh areas for a UK audience (Relationships in Life and Church; Helping Everyday Problems; Counselling Embodied Souls) – in the year ahead we will be finalising these courses for launch. We have also devised an Intermediate Skills Day and will soon begin work on an Advanced Skills Training course and other advanced material. Raising funds for the creation of these courses was a focus of our 2025 fundraising campaign and will continue in the coming year.

Another priority is the creation of **short courses** designed for those who would like to gain an insight into a biblical counselling approach to pastoral care, but want a shorter course than Dynamics of Biblical Change. In September 2025, we will be launching 'The Bible and Pastoral Care' – a 5-session course to help congregation members gain confidence in opening Scripture with their brothers and sisters in Christ in the hard times. 'Distinctives' - another 5-session course looking at what is unique about biblical pastoral care, and how such distinctives can be embodied in the local church – will be launching in 2026.

In recent years there has been an increasing awareness of the pressure on church leaders and the challenges that clearly exist both in recruitment and retention of pastoral staff. There are several organisations who seek to provide support for church leaders, and we have begun conversations with some of them in order to explore any possible contributions that BCUK might make to **support structures for pastors**. We hope that this might include pastors' ministry support groups as well as resources that are specifically written with church leaders in mind. At our national conference in 2026 one of the post conference workshops will be especially suited to church leaders as we explore way of developing a biblical counselling approach in the local church.

We are excited to announce the new Counselling Ministry team which will seek to help BCUK serve **experienced carers** such as vocational counsellors and church pastoral workers. This team will input into training at the Advanced end of the Certificate Programme, provide resources aimed at helping complex problems and oversee the Intern training. Each strand will contribute to the ongoing development and support of vocational biblical counsellors in the UK.

The theme of the **residential conference** in June 2026 will be 'Identity: Conversations exploring our union with Christ'. We'll be hosting the conference in Keswick – a larger venue which will give us the capacity to grow the number of delegates over future years. The conference will include input from Sam Allberry, a well known conference speaker, and a much expanded selection of seminar options. Four post conference workshops will provide smaller groups of delegates with a 24 hour period in which they can explore a topic in greater depth. Our Conference Bursary Fund will continue to help individuals attend the conference who otherwise would not be able to afford it, and will subsidise the overall conference cost to keep our fees as low as possible for everyone.

The past 12 months has seen further substantial growth of interest in the work of biblical counselling more broadly and in the work of BCUK specifically. We are grateful to God for the many opportunities that he has provided for our ministry and entrust ourselves to his care into 2026.

Rev'd Mike Warren
Chair



Date:

18 October 2025

BIBLICAL COUNSELLING UK
INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Trustees of BIBLICAL COUNSELLING UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2025.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



N J Hedger BFP FCA CTA

*Chater Allan LLP
7 Quy Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU*

Date: 27 October 2025

BIBLICAL COUNSELLING UK
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 AUGUST 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
Income	3					
Donations and legacies		402,770	-	7,577	410,347	226,841
Charitable activity						
Advancement of Christian gospel		489,932	-	-	489,932	421,542
Investment Income		22,027	-	-	22,027	4,153
Total Income		914,729	-	7,577	922,306	652,536
Expenditure	4					
Charitable activity						
Advancement of Christian gospel		737,089	-	4,682	741,771	631,106
Fundraising		11,542	-	-	11,542	9,489
Total Expenditure		748,631	-	4,682	753,313	640,595
Net Income/(Expenditure)		166,098	-	2,895	168,993	11,941
Transfer Between Funds						
Transfer (to) / from Designated Funds	12	829	(829)	-	-	-
Net Movement in Funds		166,927	(829)	2,895	168,993	11,941
Total Funds Brought Forward		24,463	530,244	-	554,707	542,766
Total Funds Carried Forward		191,390	529,415	2,895	723,700	554,707

Income and expenditure is derived solely from continuing operations.

**BIBLICAL COUNSELLING UK
BALANCE SHEET
AS AT 31 AUGUST 2025**

	Note	2025		2024	
		£	£	£	£
Current Assets					
Debtors	8	35,743		55,115	
Cash at Bank and In Hand		785,980		628,858	
		<u>821,723</u>		<u>683,973</u>	
Current Liabilities					
Creditors Due Within One Year	9	<u>98,023</u>		<u>129,266</u>	
NET CURRENT ASSETS			723,700		554,707
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>723,700</u>		<u>554,707</u>
NET ASSETS			<u>723,700</u>		<u>554,707</u>
FUNDS					
Unrestricted	11		191,390		24,463
Designated	12		529,415		530,244
Restricted	13		<u>2,895</u>		<u>-</u>
			<u>723,700</u>		<u>554,707</u>

Approved by the Trustees on *18 October 2025* and signed on its behalf by:



Rev'd Mike Warren (Chair)

**BIBLICAL COUNSELLING UK
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 AUGUST 2025**

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash provided by (used in) operating activities	16	<u>157,122</u>	<u>21,132</u>
Change in cash and cash equivalents in the reporting period	17	<u>157,122</u>	<u>21,132</u>
Cash and cash equivalents at the beginning of the reporting period		<u>628,858</u>	<u>607,726</u>
Cash and cash equivalents at the end of the reporting period		<u>785,980</u>	<u>628,858</u>

**BIBLICAL COUNSELLING UK
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

1 BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) the Charities Act 2011 the Companies Act 2006 and UK Generally Accepted Accounting Practice.

2 STATEMENT OF ACCOUNTING POLICIES

The accounts have been prepared using the accruals basis of accounting. The accounts present a true and fair view and the accounting policies adopted are those outlined below. No changes to accounting estimates have occurred in the reporting period and no material prior year errors have been identified.

The Trustees consider that the adoption of the going concern basis continues to be appropriate in light of:

- the significant cash reserves; and,
- the fact that the Certificate Course expenses are highly correlated with course income and are funded through advance payment by course participants.

2.1 INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Donations and honorariums are reported gross and any related payment processing costs are reported in expenditure. Donations receivable for the general purposes of the charity are credited to Unrestricted Funds. Donations for purposes restricted by the wishes of the donor are taken to Restricted Funds where these wishes are legally binding on the Trustees of Biblical Counselling UK.

Royalties from book sales that are given directly to BCUK from the publisher, on the instruction of the author(s), are treated as donations receivable.

In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs

The charity has incurred expenditure on support costs.

Investment income

This is income from interest and is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Fundraising costs

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes the proportion of salary costs (allocated according to staff time) that relates to fundraising and development work.

Governance and Support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with performance conditions

Liabilities arising from legal or constructive obligations that commit the charity to expenditure are recognised in the accounts in full when all of the following criteria are met:

- **Obligation** – a present legal or constructive obligation exists at the balance sheet date as a result of a past event.
- **Probable** – it is more likely than not that a transfer of economic benefits, often cash, will be required in settlement.
- **Measurement** – the amount of the obligation can be measured or estimated reliably.

Deferred Income

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Provisions for Liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

3 ANALYSIS OF INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
Donations and legacies:					
Donations and gifts	368,190	-	5,577	373,767	100,957
Grants	22,070	-	2,000	24,070	115,955
Gift Aid	12,510	-	-	12,510	9,929
	<u>402,770</u>	<u>-</u>	<u>7,577</u>	<u>410,347</u>	<u>226,841</u>
Charitable Activities:					
Certificate course	323,854	-	-	323,854	282,403
Conferences/Honorariums	157,481	-	-	157,481	137,074
Other income	8,597	-	-	8,597	2,065
	<u>489,932</u>	<u>-</u>	<u>-</u>	<u>489,932</u>	<u>421,542</u>
Investment income:					
Interest	22,027	-	-	22,027	4,153
	<u>22,027</u>	<u>-</u>	<u>-</u>	<u>22,027</u>	<u>4,153</u>

4 ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
Charitable Activities:					
Certificate Programme	100,310	-	2,768	103,078	79,645
Conferences	113,186	-	1,782	114,968	95,416
Intern scheme - grants	26,500	-	-	26,500	18,500
Intern scheme - other	920	-	80	1,000	1,222
Staff expenditure	464,028	-	-	464,028	399,905
Grants	-	-	-	-	3,500
Other	9,189	-	26	9,215	4,550
Support costs	22,956	-	26	22,982	28,368
Fundraising	11,542	-	-	11,542	9,489
	<u>748,631</u>	<u>-</u>	<u>4,682</u>	<u>753,313</u>	<u>640,595</u>

5 STAFF EXPENDITURE

	2024-25 £	2023-24 £
Wages and salaries	396,338	341,300
Social security costs	29,582	25,508
Pension costs	39,634	33,745
	<u>465,554</u>	<u>400,553</u>

The difference between the staff expenditure analysed in this note and the total staff expenditure given in note 4 relates to:

- Staff training, expenses and relocation costs not included in this note, and
- £10,412 of salary costs included above, but classified separately in note 4 as fundraising costs, as they relate to employee time spent on fundraising and development work.

There were thirteen employees during the year (2023-24: ten). These costs are included in staff expenditure above in 2024-25.

The number of employees receiving remuneration for the year in the £60,000-£69,999 bracket was 1 (2023-24: 0).

BCUK's Leadership Team are considered key management personnel. They received remuneration of £332,156 during 2025-25. This figure includes gross salaries, employer's NICs and employer's pension contributions. The members of the Leadership Team are:

- Steve Midgley (Executive Director)
- Andrew Collins (Director of Counselling Ministry)
- Andrew McKenna (Director of Communications)
- Tarita Smallwood (Director of Finance & Operations)
- Helen Thorne-Allenson (Director of Training & Resources)

6 SUPPORT COSTS

A breakdown of support costs showing the amount spent on governance is detailed below:

	2024-25 £	2023-24 £
Governance:		
Legal fees	288	2,237
Committee meeting costs and training	5,608	3,026
Independent examiners fees for reporting on the accounts	720	720
Other support costs	16,366	22,385
	<u>22,982</u>	<u>28,368</u>

7 GRANTMAKING

BCUK partners with local churches in providing a grant to fund an 'Intern' for one year in the first instance. Following an annual review of progress and receipt of a written report from the Intern's mentor and local supervisor confirming their satisfactory participation in the Scheme, it is at the sole discretion of BCUK that the internship is extended for a second year, along with any associated grant.

The David Powlison Memorial Grant scheme did not make any grants during the year. We are hopeful more applications will be made to this scheme in the coming year.

Details of the grants made in 2024-25 are below:

	2024-25 £
Church/Charities	
Free Church North	5,000
Irish Church Missions	3,500
Gateway Church - Bridgend Valleys	3,000
Trinity Church Everton	5,000
Gracemount Community Church	3,000
2 Individual recipients	7,000
	<u>26,500</u>

8 DEBTORS AND PREPAYMENTS

Amounts falling due within one year:

	2024-25	2023-24
	£	£
Accounts receivable	-	-
Gift aid recoverable	1,159	630
Prepayments and accrued income	34,584	54,485
	<u>35,743</u>	<u>55,115</u>

Prepayments of £16,612 relate to deposits paid to the venue where our annual conference will be held in June 2026.

9 CREDITORS AND ACCRUALS

Amounts falling due within one year:

	2024-25	2023-24
	£	£
Accounts payable	-	7,098
Accruals and deferred income	91,720	119,743
Credit card provision	6,303	2,425
	<u>98,023</u>	<u>129,266</u>

10 DEFERRED INCOME

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Movement in deferred income account:

	2024-25	2023-24
	£	£
Balance at the start of the reporting period	115,337	99,289
Amounts added in current periods	90,930	115,337
Amounts released to income from previous periods	(115,337)	(99,289)
Balance at the end of the reporting period	<u>90,930</u>	<u>115,337</u>

11 UNRESTRICTED FUNDS

	2024-25
	£
Balance at 1 September 2024	24,463
Income	914,729
Expenditure	(748,631)
Transfer (to)/from Restricted Funds	0
Transfer (to)/from Designated Funds	829
Balance at 31 August 2025	<u>191,390</u>

12 DESIGNATED FUNDS

	Ministry Sustainability Fund £	Emergency Reserve £	Total 2024-25 £
Balance at 1 September 2024	398,309	131,935	530,244
Income	-	-	-
Expenditure	-	-	-
Transfer (to)/from Unrestricted Funds	-	(829)	(829)
Balance at 31 August 2025	398,309	131,106	529,415

Ministry Sustainability Fund

This money has been set aside to help cover future deficits, and keep BCUK's current ministry sustainable, until the charity is able to breakeven with its income covering its costs. At its current level, the fund would cover approximately 75-80% of the projected deficits for the next five years. It is expected the Fund will steadily reduce over the next five years and that the planned needs of BCUK will be met by a growing regular donor base and partnering with new grant-making trusts. If donation and grant income does not increase over the coming years, the ambition for BCUK's gospel ministry will inevitably need to reduce.

Emergency Reserve

If the charity needed to close this fund would be used to pay redundancies and meet outstanding financial commitments. The balance is calculated as two months of staff expenditure, plus 50% of annual Intern grants and 5% of annual support costs.

13 RESTRICTED FUNDS

	Balance 1 Sep 2024 £	Income £	Expenses £	Transfers £	Balance 31 Aug 2025 £
Certificate Programme bursaries	-	300	(300)	-	-
Conference bursaries	-	3,911	(1,782)	-	2,129
Creating new courses	-	2,468	(2,468)	-	-
Growing Interns	-	80	(80)	-	-
Resourcing churches	-	26	(26)	-	-
David Powlison grant fund	-	792	(26)	-	766
	-	7,577	(4,682)	-	2,895

Certificate Programme bursaries

This fund is used to enable students to take Certificate Programme courses who otherwise would not be able to afford the course fees.

Conference bursaries

This fund is used in two ways: to help individuals attend BCUK conferences who otherwise would not be able to afford to attend, and to subsidise the overall conference cost to keep our fees as low as possible for everyone.

Creating new courses

This fund supports the creation of new training courses in biblical conversations and counsel.

Growing Interns

This fund is used to make grants to local churches who would otherwise not be able to afford an Intern; provide bespoke training to Interns in their conversational skills; develop the training and support provided to mentors of the Interns; deliver and administer the Intern Scheme over future years.

Resourcing churches

This fund is used to produce a variety of resources (books, devotions, courses, factsheets, etc.) to help churches in their pastoral care of individuals.

David Powlison grant fund

This fund provides grants to individuals wishing to undertake advanced study / research at academic institutions into relevant, contemporary fields to further the growth of biblical counselling in the UK.

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
Net Current Assets	191,390	529,415	2,895	723,700	554,707
Fund Balance	191,390	529,415	2,895	723,700	554,707

15 OUTSTANDING GUARANTEES AND DEBTS SECURED ON ASSETS

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

16 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024-25 £	2023-24 £
Net income/(expenditure) for the reporting period	168,993	11,941
Adjustments for:		
Decrease/(Increase) in debtors	19,372	(15,830)
(Decrease)/Increase in creditors	(31,243)	25,021
Net cash provided by (used in) operating activities	157,122	21,132

17 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025 £	Cashflow £	2024 £
Cash at bank and in hand	785,980	157,122	628,858
	785,980	157,122	628,858

18 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year one of the trustees was paid for services provided to the charity:

	2024-25 £
Sally Orwin Lee	2,258
	2,258

Payments to Sally were for teaching and tutoring services provided on the Certificate Course.

Additionally, a trustee received reimbursement of expenses totalling £62.

The wife of Steve Midgley received payment for services amounting to £2,168 for her role as a grader/tutor during the year. In addition, she received a discounted ticket price at the annual conference because of her role as a Mentor. The amount of benefit was £175.

During the year Christ Church Cambridge received a payment of £500 for room hire. The Executive Director, Steve Midgley, is employed part time by Christ Church Cambridge.

When BCUK wishes to engage the services of any close relation of a trustee or the Executive Director in return for payment, this arrangement must be approved by the trustees to ensure it is in the charity's interests.

19 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2023-24 £
Income			
Donations and legacies	132,841	94,000	226,841
Charitable activity			
Advancement of Christian gospel	421,542	-	421,542
Investment Income	4,153	-	4,153
Total Income	558,536	94,000	652,536
Expenditure			
Charitable activity			
Advancement of Christian gospel	537,106	94,000	631,106
Fundraising	9,489	-	9,489
Total Expenditure	531,115	94,000	640,595
Net Income/(Expenditure)	11,941	-	11,941
Total Funds Brought Forward	542,766	-	618,095
Total Funds Carried Forward	24,463	-	554,707

BIBLICAL COUNSELLING UK

England & Wales - Charity number 1164965

Accounts

BIBLICAL COUNSELLING UK

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2024

CHARITY NUMBER: 1164965

**BIBLICAL COUNSELLING UK
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2024**

Contents	Pages
Trustees' Annual Report	3 – 10
Independent Examiners Report	11
Statement of Financial Activities	12
Balance Sheet	13
Statement of Cash Flows	14
Notes to the Financial Statements	15 – 21

Principal Address

Christ Church
Christchurch Street
Cambridge
CB1 1HT

Principal Bankers

Barclays Bank PLC
9-11 St Andrew's Street
Cambridge
CB2 3AA

Independent Examiner

N J Hedger BFP FCA CTA
Chater Allan LLP
7 Quay Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU

**BIBLICAL COUNSELLING UK
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 AUGUST 2024**

Purposes of the Charity

Biblical Counselling UK (BCUK) exists so that people, whatever their struggle, receive wise, biblical conversational ministry in their local church. To achieve that, BCUK's mission is to serve local churches by providing training and resources that envision and equip interpersonal ministry of the word which is both deep in wisdom and broad in reach.

Structure

Biblical Counselling UK is a Charitable Incorporated Organisation ('Foundation' model constitution), charity number 1164965.

The Biblical Counselling movement began in the USA and is much more developed there than it is in the UK. BCUK benefits from strong links with two 'not for profit' biblical counselling organisations in the US. These are CCEF (The Christian Counseling and Educational Foundation) and the BCC (The Biblical Counseling Coalition). Our executive director, Steve Midgley, is a member of the board of CCEF and on the board of Directors of the Biblical Counselling Coalition. Both of these roles are voluntary.

Governance and Management

Trustees

From 1 September 2023 to the time at which these accounts were approved the following people served as Trustees of Biblical Counselling UK:

Mike Warren (Chair)
Allan Beckett
Katherine Cornes
Stuart Hull (appointed 6 November 2023)
Joanna Jackson (resigned 20 April 2024)
Sally Orwin Lee
Fred Paton (Treasurer)
Abigail Richardson
Christine Robinson
Roxana Stanciu

Tarita Smallwood served as Secretary during the year. She is a staff member of BCUK and not a Trustee.

New Trustees must be appointed by a resolution passed at a properly convened meeting of the charity trustees. Individuals selected for appointment as charity trustees, will be required to have the skills, knowledge and experience needed for the effective administration of the charity. They are appointed for three years in the first instance. There is no limit on the number of times they may be reappointed as a Trustee but a review is undertaken by the Board after nine consecutive years to determine whether reappointment is in the best interests of the charity.

The Trustees delegate the day-to-day management of the charity to the Executive Director, Steve Midgley.

Public Benefit

BCUK has considered the Charity Commission's guidance on public benefit and is committed to the following Objects:

1. The advancement of the Christian religion by the promotion of the understanding and practice of biblical counselling and establishing and carrying out ministries related thereto;
2. The relief of need, hardship, physical or mental distress among any persons without limitation;
3. In furtherance of the above Objects but not further or otherwise:
 - a. The support by donations, subscriptions or in any other manner any body which is charitable in law and the objects of which include the advancement of the Christian religion or the relief of hardship or physical or emotional distress.
 - b. The support of Christians who are engaged full-time or part-time in Biblical counselling ministries.

Grant Making Policies

BCUK's Church-based Intern Scheme seeks to assist churches who want to develop a biblical counselling approach to ministry. Where a local church has identified an individual with training and gifting in biblical counselling, this scheme provides a framework to support that person's development and the development of their ministry.

All the grants and other assistance provided as part of the Intern Scheme are awarded on an objective basis in accordance with the criteria detailed in the application form and accompanying leaflet which is found on the BCUK website. This includes, but is not limited to, the applicant's previous relevant training and experience, and how the local church intends to use the applicant to develop a biblical counselling approach to ministry.

The David Powlison Memorial Grant scheme which, twice a year, offers a small (up to £2,500) study grant to an individual who has completed the certificate course, is active in biblical counselling ministry and who wishes to undertake advanced study in fields that will promote thought leadership within the UK.

Strategic planning

In 2022-23, conscious of the many opportunities the Lord was placing before us to equip local church leaders and members in pastoral care, we embarked upon a period of strategic review and planning. This led to the creation of a five-year strategic plan, and a reshaping of our staff team and operations to ensure BCUK is best positioned to respond to these opportunities going forward.

BCUK's vision and mission are likely to remain constant in the longer term (see 'Purposes of the Charity' above). Over the five years, however, we have identified four key aims to help direct how we use our time and resources and the strategic goals that will be our priority:

1. Pastors and people share a rich pastoral vision

This means:

- Supporting and resourcing church leaders to help them build church communities which embrace one-anothering.
- Providing training and resources to encourage personal growth and skills in conversational ministry.

2. Experienced carers deepen their wisdom and skill

This means:

- Developing, and supporting, consultation and supervision for vocational counsellors.
- Contributing to higher level training in pastoral care and biblical counsel.

3. Individual strugglers find wise pastoral care

This means:

- Producing biblically faithful resources for a wide range of difficulties.
- Increasing awareness of vocational counsellors who use a biblical counselling approach.

These three ministry aims will be underpinned by the following operational aim and goals:

4. Organisational infrastructure enables sustainable growth

This means:

- Pursuing long-term financial sustainability through sound financial management.
- Expanding our development programme to effectively resource BCUK's vision.
- Establishing a robust operational infrastructure that underpins the next 5 years of growth.
- Strengthening our communications and marketing.
- Strengthening our HR management to nurture employees and optimise organisational performance.

Charitable Activities and Main Achievements

We have now completed year one of our five-year plan. The following summary describes the progress for each of our four priorities for the year to 31 August 2024.

Strategic Priority 1: Pastors and people share a rich pastoral vision

- **Objective 1. Supporting and resourcing church leaders to help them build church communities which embrace one-anothering.**

Church-based Intern Scheme: Wonderfully we were able to partner with fifteen local churches across the UK during the year by training and mentoring Interns based in their churches. Interns have worked with their church leadership to develop pastoral care structures that undergird wise care, led groups like Real Change or seminars on a variety of topics and met with individuals for 1:1 conversations. All these activities have helped churches grow in wise conversations with one another and establish deeper confidence that there is help and hope to be found in the wisdom of God, for all of life's experiences. We have been pleased to receive an increasing number of applications from churches located in, or ministering to, areas of deprivation.

Dynamics of Biblical Change for Sabbaticals: We want to equip and support church pastors in their ministry in ways that nourish their personal discipleship and help them care well for the church communities they serve. Whilst studying this course, pastors and other ministry leaders are given the opportunity to have three meetings with someone experienced in biblical counselling ministry to explore these areas. This course has continued to prove popular, with 8 church leaders taking the course this year.

Conferences: Our annual residential conference on 'Loss: The Hope of Christ in Sorrow' was especially relevant for church leaders who so often face the difficult task of supporting those experiencing loss in all sorts of forms. Two seminars were held with pastors especially in mind, 'Preaching on Lament' and 'Speaking about Death: Pastoral Compassion in Death, Dying and Bereavement', which were extremely well received. For the first time we ran three regional conferences in Edinburgh, Exeter and Essex on 'Grieving with Hope' with associated pastor's conferences on 'Pastoring those who mourn'. We were delighted that over 150 pastors/church leaders attended these events.

- **Objective 2. Providing training and resources to encourage personal growth and skills in conversational ministry.**

Certificate Programme: Significant time was spent earlier this year redesigning BCUK's flagship training programme. The launch in March 2024 of the new 'Certificate Programme' unveiled a three-level programme with Foundation, Intermediate and Advanced Certificates each with a mix of brand-new courses alongside courses which have been revised to bring them up to date and ensure they better suit UK students.

During 2023-24 we had 102 first-year students and 97 second-year students enrol in the autumn, studying in London, Edinburgh, Liverpool, Bath, Belfast and Sheffield, and online. The six-month version of

the Dynamics of Biblical Change course which ran in January 2024 had 95 students enrol – the highest number so far. The online and six-month options are proving increasingly popular, so plans have been made to increase the number of online cohorts in January 2025 to respond to demand.

External speaking: BCUK provided speakers for training events held by 36 local churches, 14 para-church organisations and 6 theological colleges. Staff also spoke at 3 regional conferences, 5 national conferences (including the Keswick Convention and Bible by the Beach) and an overseas conference hosted in Poland. Across these events over 6,500 people were taught and encouraged through teaching on the principles and practices of biblical counselling and pastoral care within the local church, as well as topical issues such as anger, anxiety, depression, domestic abuse, identity and loss.

Regional Interest Groups: Eager to support those meeting informally across the country to discuss conversational ministry, we established a 'Friends Scheme' whereby groups can choose to link themselves to BCUK. The groups are either Network (people who are eager to learn more about conversational ministry more generally) or Alumni (people who have studied with BCUK and eager to hone the skills learned within the Certificate Programme). Fourteen groups currently exist with new groups being established soon. By linking to BCUK, groups receive a point of contact with a senior member of staff who will happily act as a sounding board and offer support, as well as providing opportunity to advertise their group on our website, provision of speakers for events, an annual newsletter sharing news ideas, and advice on putting on larger regional events.

Strategic Priority 2: Experienced carers deepen their wisdom and skill

With limited resources we decided to make this strategic priority a focus in future years. However, we are pleased to highlight the following items:

- **Objective 3. Developing, and supporting, consultation and supervision for vocational counsellors.**
Ministry Support Groups: During the year we were excited to make plans to launch Ministry Support Groups in September 2024. Two groups will be offered: Conversation and Counselling. The latter group is specifically for vocational counsellors or those offering counsel at the level of more complex pastoral problems. See 'Plans for Future Periods' for more information.

David Powlison Memorial Grants: These annual grants are designed to further the growth of biblical counselling by promoting relevant advanced study/research at academic institutions in the UK. Three grants were made in 2023-24 totalling £3,500 and supported advanced study in Trauma Treatments and Child & Adolescent Psychotherapeutic Counselling.

- **Objective 4. Contributing to higher level training in pastoral care and biblical counsel.**
Engagement with Theological Colleges: During the year Steve Midgley delivered twenty hours of teaching for the Masters in Theology: Biblical Counselling module at Union School of Theology and twelve hours of teaching for the BA in Theology, Ministry and Mission: Introduction to Pastoral Care module at Ridley Hall, Cambridge, bringing the distinctives of a biblical counselling approach to pastoral care to the next generation of church leaders. Andrew Collins delivered four days of teaching on a Pastoral Care and Reflective Practice module to Union Theological College ministry students and contributed a day to the Irish Baptist College MTh module Pastoral Studies: Care & Practice.

Roundtables: Two Roundtables were held during the year, the first exploring how biblical counselling and evangelism intersect, and the second exploring trauma – to help fuel thinking in preparation for the 2025 annual conference on that topic. These events bring together those engaged in more rigorous thinking about biblical counselling and its development in the UK.

Strategic Priority 3: Individual strugglers find wise pastoral care

- **Objective 5. Producing biblically faithful resources for a wide range of difficulties.**

Books: Helen Thorne-Allenson has written two books: '5 Things to Pray for a Suffering Friend' was launched in March, and 'A (Female) Student's Guide to Purity in a Porn-Saturated Culture' was completed in the summer of 2024 and has recently been launched as part of the Christian Focus 'Track' series. Steve Midgley has been writing a book about trauma that will be published in March 2025 to complement our annual conference on this topic.

Website: 2023-24 saw investment in a new website and branding to help raise BCUK's profile and enable people to find resources more easily. There has been a 65% increase in website hits since switching to the new website in December 2023. A new 'Topics in Pastoral Care' themed resource section has proved popular and an online library of resources brings together all our blogs, conference audio, factsheets, courses, devotions and much more, providing a suite of material to help individual strugglers. These include:

Courses: To complement the annual conference on 'Loss', a six-session discussion guide for use within the local church was produced called 'Grief Gathering' with the aim of helping people explore their experience of grief from a biblical perspective. This downloadable course is available free from the BCUK website.

Devotions: 'His Compassions Never Fail' is part of our suite of 'Loss' resources - a 22-day set of devotions working through the book of Lamentations, with a focus on infertility. 'Practising Prayer with Lancelot Andrewes' – a 7-day set of devotions reimagining and modernising Lancelot Andrewes prayer book. Both downloadable and free from the BCUK website.

Blogs: 1,800 people received our fortnightly news and blog mailing, with blogs also accessible to users via our website, categorised by topic.

- **Objective 6. Increasing awareness of vocational counsellors who use a biblical counselling approach.**

The number of vocational biblical counsellors in the UK is still very small. Most have long waiting lists and many are unable to take on new counselees. While BCUK does not currently offer any accreditation or endorsement of individuals, we are committed to increase the number working as vocational biblical counsellors. Once more are serving in this way, we will explore how we can most helpfully raise awareness of their ministry.

There have been opportunities to link BCUK Interns with para-church organisations for referrals and training. This ministry is relatively small at the moment as most Interns are engaged almost exclusively in their local church ministry contexts.

Strategic Priority 4: Organisational infrastructure enables sustainable growth

This has been a key priority over the last year. Our objectives, with achievements to date, are to:

- **Pursue long-term financial sustainability through sound financial management**

This year we have sought to improve internal financial reporting and monitoring, ensure more accurate budgeting and identify new income streams. Our aim is to achieve a balanced budget in five to six years' time and these initiatives will better enable the Trustees and leadership team to realise that aim.

- **Expand our development programme to effectively resource BCUK's vision**

The generous grant from the Lauderdale Trust of £230k over 3 years, in addition to a generous donation of £200k, enabled us to make a significant step-change in our ministry and double our staff team in September 2022. This rapid growth has opened lots of doors for ministry, yet we are conscious of not having established a regular donor base or grant income that will support this expanded ministry on an ongoing basis. From next year we are projecting large annual deficits although our designated reserves

will cover this initially. Wonderfully, we had a 15% increase in our donor base to 93 donors (2022-23: 81 donors) but we need double this figure to achieve financial sustainability.

Initiatives taken to expand our development work have been:

- Expanding the opportunities to give by introducing a Go-cardless donate facility on our website, a dedicated area on our website for US donors, the launch of our Conference Bursary fund with an option to donate included with conference bookings, and also the promotion of legacy giving.
- Creating our first illustrated annual report that was distributed to current and potential donors and grant-makers.
- Submission of grant applications to fund new ministry projects.
- Planning a major fundraising campaign to be launched in 2025.

- **Establish a robust operational infrastructure that underpins the next five to ten years of growth**

Our CRM (Beacon) continues to be developed and implemented across the organisation and will become our central 'hub' for data storage. For the first year all conference bookings were made through this system which improves efficiency and enables real-time monitoring of data.

To provide for continued growth in student numbers on our Certificate programme, we established a Trainee Tutor programme to develop new Tutors. This has already allowed the addition of new geographical venues and will provide the possibility of further online cohorts as well.

An internal compliance review identified the need for our Tutors and Graders to be moved to casual worker agreements and be remunerated through our payroll. Trainee Tutors and Mentors were also given volunteer agreements to better reflect the relationship we have with them and their roles at BCUK. We are thankful to God for the way all so tirelessly serve our Certificate Programme students and Interns.

Other improvements have been made to help streamline processes and best utilise technology. During the year our safeguarding policy was reviewed by Christian Safeguarding Services with a small number of recommendations made and implemented. A review of all employment policies is also nearly complete, ensuring that, as far as possible, they reflect the latest legislation and best practice.

- **Strengthen our communications and marketing to raise the profile of BCUK**

New BCUK branding and a new website with greater functionality have had a significant impact, along with a concerted marketing campaign using social media. Over the last year we have had 500 new social media followers (a 22% increase on prior year).

Nearly 1,900 people receive our fortnightly news mailing list and 950 people receive the monthly 'Prayer & Financial News'. These represent increases on prior year of 9% and 5% respectively. Having a regular communication about how peoples' gifts are being used, and visually showing examples of the impact of their donations, seems to have contributed to the increase in our donor base.

- **Strengthen our HR management to nurture employees and optimise organisational performance**

Our people are our greatest asset and we want all staff to flourish in their roles at BCUK. Each week there are three staff prayer meetings, as well as monthly staff updates, termly in-person team days and regular supervisions between staff and their line managers. In all these ways we seek to nurture employees and ensure they are both clear on, and equipped for, their work objectives.

Financial Review

Income

We thank the Lord for the way the prayers and generosity of our Partners has made the work of BCUK possible. We are especially thankful for a one-off donation of £200k (received in 2021-22) and a grant of £230k over 3 years from The Lauderdale Trust with the final instalment being paid this year. This **financial support** enabled us to bring about a step-change in BCUK's staffing and ministry in 2022-23 with the doubling of our staff team. It also enabled us to create a Ministry Sustainability Fund (a designated fund) which will help cover around 75-80% of the large annual cash shortfalls projected over the next five years with the Lauderdale Trust grant coming to an end. The aim is for this to keep BCUK's ministry sustainable at its current size whilst we urgently seek to expand our donor base and partner with new grant-making trusts.

During 2023-24, **regular giving** grew by 21% (2022-23: 10%). **One-off gifts** were lower than prior year at £39k (2022-23: £56k). It is envisioned this donor base will steadily grow over the coming years.

Income from students taking **Certificate Programme** courses grew to £282k (2022-23: £265k) primarily a result of the increase in popularity of 6-month courses. We have expanded this offering, and students can now choose to take Dynamics of Biblical Change, Helping Relationships or Church Pastoral Care over 6-months.

Expenditure

The drop in expenditure to £641k (2022-23: £680k) was due to various one-off payments last year, including the costs of re-branding and launching a new website. We pray these will enable users to more easily identify us and access our resources and training. This has integrated with our CRM bringing efficiencies to our workflows.

Reserves

To better reflect how the Trustees are intending to use the reserves, two designated funds have been created:

- **Ministry Sustainability Fund** (£398k) – This money has been set aside to help cover future deficits, and keep BCUK's current ministry sustainable, until the charity is able to breakeven with its income covering its costs. At its current level, the fund would cover approximately 75-80% of the projected deficits for the next five years. It is expected the Fund will steadily reduce over the next five years and that the planned needs of BCUK will be met by a growing regular donor base and partnering with new grant-making trusts. If donation and grant income does not increase over the coming years, the ambition for BCUK's gospel ministry will inevitably need to reduce.
- **Emergency Reserve** (£132k) – In the event that the charity needed to close this fund would be used to pay redundancies and meet outstanding financial commitments. The balance is calculated as three months of staff costs.

Free reserves that are neither restricted, nor designated, amounted to £23k at year-end.

Plans for Future Periods

The **Certificate Programme** that we offer is central to the way we support churches and help them improve the pastoral care they provide to their congregations and communities. In the coming year we will be producing three new courses that bring the riches of biblical counselling wisdom into fresh areas for a UK audience (Relationships in Life and Church; Helping Everyday Problems; Counselling Embodied Souls), an Intermediate Skills Day and an Advanced Skills Training course. Raising funds for the creation of these courses is a focus of our 2025 fundraising campaign.

It is a priority for us to create **short courses** for those who would like to gain an insight into a biblical counselling approach to pastoral care, but may not have the time to take Dynamics of Biblical Change. We are thrilled that Autumn 2024 will see the filming of 'The Bible in Pastoral Care' – a 5-session course to help congregation members gain confidence in opening Scripture with their brothers and sisters in Christ in the hard times. And 'Distinctives' - another 5-session course looking at what is unique about biblical pastoral care, and how such distinctives can be embodied in the local church.

Developing our support for **church pastors** is also a focus of our fundraising campaign in 2025. Our contemporary society is bringing many new demands and new expectations, and these are leaving pastors feeling increasingly ill-equipped and overwhelmed. There is a growing crisis of recruitment, retention and burn out. We want to equip and support pastors in their ministry in ways that both nourishes their own discipleship and helps them care well for the church communities they serve. Over the next three years we want to expand our support to pastors through providing tailored resources for personal growth and ministry activities, expanding our capacity to offer DBC for Sabbaticals, and creating opportunities for pastors to reflect on their pastoral care structures and practices.

The **residential conference** in 2025 will focus on trauma and Christ's comfort in deep suffering. New resources specific to the conference theme will be made available including a book on trauma written by Steve Midgley. A newly created 'Conference Bursary Fund' will be used in two ways: to help individuals attend BCUK conferences who otherwise would not be able to afford to attend, and to subsidise the overall conference cost to keep our fees as low as possible for everyone.

All of this will be undertaken alongside our ongoing resource creation, training of Interns, tutoring of students, and speaking at events across the UK. We are conscious that all these plans ultimately rest in the Lord's hands and are thankful for his gracious provision and faithfulness over the last year.

Rev'd Mike Warren
Chair



Date:

19.10.24

BIBLICAL COUNSELLING UK
INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Trustees of BIBLICAL COUNSELLING UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2024.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



N J Hedger BFP FCA CTA

*Chater Allan LLP
7 Quay Court
Colliers Lane
Stow-cum-Quay
Cambridgeshire
CB25 9AU*

Date: 24 October 2024

BIBLICAL COUNSELLING UK
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 AUGUST 2024

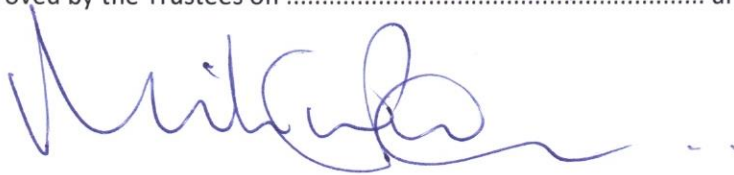
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023-24 £	Total 2022-23 £
Income	3					
Donations and legacies		132,841	-	94,000	226,841	201,932
Charitable activity						
Advancement of Christian gospel		421,542	-	-	421,542	403,202
Investment Income		4,153	-	-	4,153	44
Total Income		558,536		94,000	652,536	605,158
Expenditure	4					
Charitable activity						
Advancement of Christian gospel		537,106	-	94,000	631,106	672,419
Fundraising		9,489	-	-	9,489	8,068
Total Expenditure		546,595		94,000	640,595	680,487
Net Income/(Expenditure)		11,941			11,941	(75,300)
Transfer Between Funds						
Transfer (to) / from Designated Funds	12	(530,244)	530,244	-	-	-
Transfer (to) / from Restricted Funds	13	-	-	-	-	-
Net Movement in Funds		(518,303)	530,244		11,941	(75,329)
Total Funds Brought Forward		542,766			542,766	618,095
Total Funds Carried Forward		24,463	530,244		554,707	542,766

Income and expenditure is derived solely from continuing operations.

**BIBLICAL COUNSELLING UK
BALANCE SHEET
AS AT 31 AUGUST 2024**

	Note	2024 £	£	2023 £	£
Current Assets					
Debtors	8	55,115		39,285	
Cash at Bank and In Hand		<u>628,858</u>		<u>607,726</u>	
		683,973		647,011	
Current Liabilities					
Creditors Due Within One Year	9	<u>129,266</u>		<u>104,245</u>	
NET CURRENT ASSETS		554,707		542,766	
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>554,707</u>		<u>542,766</u>	
NET ASSETS		<u>554,707</u>		<u>542,766</u>	
FUNDS					
Unrestricted	11	24,463		542,766	
Designated	12	530,244		-	
Restricted	13	-		-	
		<u>554,707</u>		<u>542,766</u>	

Approved by the Trustees on 19.10.24 and signed on its behalf by:



Rev'd Mike Warren (Chair)

**BIBLICAL COUNSELLING UK
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 AUGUST 2024**

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash provided by (used in) operating activities	16	<u>21,132</u>	<u>(90,321)</u>
Change in cash and cash equivalents in the reporting period	17	<u>21,132</u>	<u>(90,321)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>607,726</u>	<u>698,047</u>
Cash and cash equivalents at the end of the reporting period		<u>628,858</u>	<u>607,726</u>

**BIBLICAL COUNSELLING UK
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2024**

1 BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

2 STATEMENT OF ACCOUNTING POLICIES

The accounts have been prepared using the accruals basis of accounting. The accounts present a true and fair view and the accounting policies adopted are those outlined below. No changes to accounting estimates have occurred in the reporting period and no material prior year errors have been identified.

The Trustees consider that the adoption of the going concern basis continues to be appropriate in light of:

- the significant cash reserves; and,
- the fact that the Certificate Course expenses are highly correlated with course income and are funded through advance payment by course participants.

2.1 INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Donations and honorariums are reported gross and any related payment processing costs are reported in expenditure. Donations receivable for the general purposes of the charity are credited to Unrestricted Funds. Donations for purposes restricted by the wishes of the donor are taken to Restricted Funds where these wishes are legally binding on the Trustees of Biblical Counselling UK.

Royalties from book sales that are given directly to BCUK from the publisher, on the instruction of the author(s), are treated as donations receivable.

In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs

The charity has incurred expenditure on support costs.

Investment income

This is income from interest and is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Fundraising costs

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes the proportion of salary costs (allocated according to staff time) that relates to fundraising and development work.

Governance and Support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with performance conditions

Liabilities arising from legal or constructive obligations that commit the charity to expenditure are recognised in the accounts in full when all of the following criteria are met:

- **Obligation** – a present legal or constructive obligation exists at the balance sheet date as a result of a past event.
- **Probable** – it is more likely than not that a transfer of economic benefits, often cash, will be required in settlement.
- **Measurement** – the amount of the obligation can be measured or estimated reliably.

Deferred Income

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Provisions for Liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

3 ANALYSIS OF INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023-24 £	Total 2022-23 £
Donations and legacies:					
Donations and gifts	100,957	-	-	100,957	123,457
Grants	21,955	-	94,000	115,955	70,820
Gift Aid	9,929	-	-	9,929	7,655
	<u>132,841</u>	<u>-</u>	<u>94,000</u>	<u>226,841</u>	<u>201,932</u>
Charitable Activities:					
Certificate course	282,403	-	-	282,403	264,596
Conferences/Honorariums	137,074	-	-	137,074	135,700
Other income	2,065	-	-	2,065	2,906
	<u>421,542</u>	<u>-</u>	<u>-</u>	<u>421,542</u>	<u>403,202</u>
Investment income:					
Interest	4,153	-	-	4,153	24
	<u>4,153</u>	<u>-</u>	<u>-</u>	<u>4,153</u>	<u>24</u>

4 ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023-24 £	Total 2022-23 £
Charitable Activities:					
Certificate course	79,645	-	-	79,645	143,858
Conferences	95,416	-	-	95,416	91,472
Intern scheme - grants	18,500	-	-	18,500	17,900
Intern scheme - other	1,222	-	-	1,222	686
Staff expenditure	305,905	-	94,000	399,905	388,523
Grants	3,500	-	-	3,500	5,075
Other	4,550	-	-	4,550	1,464
Support costs	28,368	-	-	28,368	23,441
Fundraising	9,489	-	-	9,489	8,068
	<u>546,595</u>	<u>-</u>	<u>94,000</u>	<u>640,595</u>	<u>680,487</u>

5 STAFF EXPENDITURE

	2023-24 £	2022-23 £
Wages and salaries	341,300	330,910
Social security costs	25,508	23,561
Pension costs	33,745	33,092
	<u>400,553</u>	<u>387,563</u>

There were ten employees during the year (2022-23: eleven). These costs are included in staff expenditure above in 2023-24. Two employees were paid between £60,000 and £70,000. Key management personnel received remuneration of £60,136.

The difference between the staff expenditure analysed in this note and the total staff expenditure given in note 4 relates to:

- a) Staff training, expenses and relocation costs not included in this note, and
- b) £8,442 of salary costs included above, but classified separately in note 4 as fundraising costs, as they relate to employee time spent on fundraising and development work.

6 SUPPORT COSTS

A breakdown of support costs showing the amount spent on governance is detailed below:

	2023-24	2022-23
	£	£
Governance:		
Legal fees	2,237	858
Committee meeting costs and training	3,026	4,692
Independent examiners fees for reporting on the accounts	720	780
Other support costs	22,385	16,762
	<u>28,368</u>	<u>23,441</u>

7 GRANTMAKING

BCUK partners with local churches in providing a grant to fund an 'Intern' for one year in the first instance. Following an annual review of progress and receipt of a written report from the Intern's mentor and local supervisor confirming their satisfactory participation in the Scheme, it is at the sole discretion of BCUK that the internship is extended for a second year, along with any associated grant.

The David Powlison Memorial Grant scheme paid grants during the year to 3 individuals.

Details of the grants made in 2023-24 are below:

	2023-24
	£
Church/Charities	
Free Church North	3,000
Irish Church Missions	6,000
UFM Worldwide	2,000
Individuals	
5 Individual recipients	11,000
	<u>22,000</u>

8 DEBTORS AND PREPAYMENTS

Amounts falling due within one year:

	2023-24	2022-23
	£	£
Accounts receivable	-	-
Gift aid recoverable	630	1,095
Prepayments and accrued income	54,485	38,190
	<u>55,115</u>	<u>39,285</u>

Prepayments of £46,440 relate to deposits paid to the venue where our annual conference will be held in March 2025.

9 CREDITORS AND ACCRUALS

Amounts falling due within one year:

	2023-24	2022-23
	£	£
Accounts payable	7,098	126
Accruals and deferred income	119,743	103,436
Credit card provision	2,425	683
	<u>129,266</u>	<u>104,245</u>

10 DEFERRED INCOME

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Movement in deferred income account:

	2023-24	2022-23
	£	£
Balance at the start of the reporting period	99,289	96,812
Amounts added in current periods	115,337	99,289
Amounts released to income from previous periods	(99,289)	(96,812)
Balance at the end of the reporting period	<u>115,337</u>	<u>99,289</u>

11 UNRESTRICTED FUNDS

	2023-24
	£
Balance at 1 September 2023	542,766
Income	558,536
Expenditure	(546,595)
Transfer (to)/from Restricted Funds	-
Transfer (to)/from Designated Funds	(530,244)
Balance at 31 August 2024	<u>24,463</u>

12 DESIGNATED FUNDS

	Ministry Sustainability Fund	Emergency Reserve	Total 2023-24
	£	£	£
Balance at 1 September 2023	-	-	-
Income	-	-	-
Expenditure	-	-	-
Transfer (to)/from Unrestricted Funds	398,309	131,935	530,244
Balance at 31 August 2024	<u>398,309</u>	<u>131,935</u>	<u>530,244</u>

Ministry Sustainability Fund

This money has been set aside to help cover future deficits, and keep BCUK's current ministry sustainable, until the charity is able to breakeven with its income covering its costs. At its current level, the fund would cover approximately 75-80% of the projected deficits for the next five years. It is expected the Fund will steadily reduce over the next five years and that the planned needs of BCUK will be met by a growing regular donor base and partnering with new grant-making trusts. If donation and grant income does not increase over the coming years, the ambition for BCUK's gospel ministry will inevitably need to reduce.

Emergency Reserve

If the charity needed to close this fund would be used to pay redundancies and meet outstanding financial commitments. The balance is calculated as three months of staff expenditure, plus 50% of annual Intern grants and 5% of annual support costs.

13 RESTRICTED FUNDS

	Total 2023-24 £
Balance at 1 September 2023	-
Income	94,000
Expenditure	(94,000)
Transfer (to)/from Unrestricted Funds	-
Balance at 31 August 2024	<u>-</u>

During the year the Lauderdale Trust kindly awarded the final instalment of their 3-year grant of £94,000. This grant was awarded to help BCUK bring about a 'step change' in ministry activities through the increase in senior staff time and administrative support.

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023-24 £	Total 2022-23 £
Net Current Assets	24,463	530,244	-	554,707	542,766
Fund Balance	<u>24,463</u>	<u>530,244</u>	<u>-</u>	<u>554,707</u>	<u>542,766</u>

15 OUTSTANDING GUARANTEES AND DEBTS SECURED ON ASSETS

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

16 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023-24 £	2022-23 £
Net income/(expenditure) for the reporting period	11,941	(75,329)
Adjustments for:		
Decrease/(Increase) in debtors	(15,830)	(12,005)
(Decrease)/Increase in creditors	25,021	(2,987)
Net cash provided by (used in) operating activities	<u>21,132</u>	<u>(90,321)</u>

17 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2024 £	Cashflow £	2023 £
Cash at bank and in hand	628,858	21,132	607,726
	<u>628,858</u>	<u>21,132</u>	<u>607,726</u>

18 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year two of the trustees were paid for services provided to the charity:

	2023-24
	£
Sally Orwin Lee	3,782
Joanna Jackson	75
	<u>3,857</u>

Payments to Sally were for teaching and tutoring services provided on the Certificate Course. Payments to Joanna were for recording a video for the annual conference.

Additionally, a trustee received reimbursement of expenses totalling £172.

The wife of Steve Midgley received payment for services amounting to £1,500 for her role as a grader during the year. In addition, she received a discounted ticket price at the annual conference because of her role as a mentor. The amount of benefit was £150. His daughter was also a grader during the year and received £770 as payment for services.

During the year Christ Church Cambridge received a payment of £666 for room hire as one member of BCUK staff worked at this location. The Executive Director, Steve Midgley, is employed part time by Christ Church Cambridge.

When BCUK wishes to engage the services of any close relation of a trustee or the Executive Director in return for payment, this arrangement must be approved by the trustees to ensure it is in the charity's interests.

19 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022-23 £
Income			
Donations and legacies	138,315	63,617	201,932
Charitable activity			
Advancement of Christian gospel	403,202	-	403,202
Investment Income	24	-	44
Total Income	<u>541,541</u>	<u>63,617</u>	<u>605,158</u>
Expenditure			
Charitable activity			
Advancement of Christian gospel	523,047	149,372	672,419
Fundraising	8,068	-	8,068
Total Expenditure	<u>531,115</u>	<u>149,372</u>	<u>680,487</u>
Net Income/(Expenditure)	10,425	(85,755)	(75,300)
Total Funds Brought Forward	532,340	85,755	618,095
Total Funds Carried Forward	<u>542,766</u>	<u>-</u>	<u>542,766</u>

BIBLICAL COUNSELLING UK

England & Wales - Charity number 1164965

Accounts

BIBLICAL COUNSELLING UK

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2023

CHARITY NUMBER: 1164965

**BIBLICAL COUNSELLING UK
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2023**

Contents	Pages
Trustees' Annual Report	3 – 8
Independent Examiners Report	9
Statement of Financial Activities	10
Balance Sheet	11
Statement of Cash Flows	12
Notes to the Financial Statements	13 – 20

Principal Address

Christ Church
Christchurch Street
Cambridge
CB1 1HT

Principal Bankers

Barclays Bank PLC
9-11 St Andrew's Street
Cambridge
CB2 3AA

Independent Examiner

N J Hedger BFP FCA CTA
Chater Allan LLP
7 Quay Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU

**BIBLICAL COUNSELLING UK
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 AUGUST 2023**

Purposes of the Charity

Biblical Counselling UK (BCUK) exists so that people, whatever their struggle, receive wise, biblical conversational ministry in their local church. To achieve that, BCUK's mission is to partner with local churches by providing training and resources that envision and equip interpersonal ministry of the word which is both deep in wisdom and broad in reach.

Structure

Biblical Counselling UK is a Charitable Incorporated Organisation ('Foundation' model constitution), charity number 1164965.

The Biblical Counselling movement began in the USA and is much more developed there than it is in the UK. BCUK benefits from strong links with two 'not for profit' biblical counselling organisations in the US. These are CCEF (The Christian Counseling and Educational Foundation) and the BCC (The Biblical Counseling Coalition). Our executive director, Steve Midgley, is a member of the board of CCEF and a Director of the Biblical Counselling Coalition. Both of these roles are voluntary.

Public Benefit

BCUK has considered the Charity Commission's guidance on public benefit and is committed to the following Objects:

1. The advancement of the Christian religion by the promotion of the understanding and practice of biblical counselling and establishing and carrying out ministries related thereto;
2. The relief of need, hardship, physical or mental distress among any persons without limitation;
3. In furtherance of the above Objects but not further or otherwise:
 - a. The support by donations, subscriptions or in any other manner anybody which is charitable in law and the objects of which include the advancement of the Christian religion or the relief of hardship or physical or emotional distress.
 - b. The support of Christians who are engaged full-time or part-time in Biblical counselling ministries.

Strategic planning

Conscious of the many opportunities the Lord was placing before us to equip local church leaders and members in pastoral care we embarked upon a period of strategic review and planning over the last year. This led to a reshaping of our staff team and operations to ensure BCUK is best positioned to respond to these opportunities going forward.

BCUK's vision and mission are likely to remain constant in the longer term (see 'Purposes of the Charity' above). Over the next five years, however, we have identified four key aims to help direct how we use our time and resources and the strategic goals that will be our priority over these five years:

1. Pastors and people are envisioned and equipped for pastoral care

This means:

- Supporting and resourcing church leaders to help them build church communities which embrace one-anothering.
- Providing training and resources to encourage personal growth and skills in conversational ministry.

2. Experienced carers deepen their wisdom and skill

This means:

- Developing, and supporting, consultation and supervision for vocational counsellors.
- Contributing to higher level training in pastoral care and biblical counsel.

3. Individual strugglers can access relevant help

This means:

- Producing biblically faithful resources for a wide range of difficulties.
- Increasing awareness of vocational counsellors who use a biblical counselling approach.

These three ministry aims will be underpinned by the following operational aim and goals:

4. Organisational infrastructure enables sustainable growth of the ministry of BCUK

This means:

- Pursuing long-term financial sustainability through sound financial management.
- Expanding our development programme to effectively resource BCUK's vision.
- Establishing a robust operational infrastructure that underpins the next 5 years of growth.
- Strengthening our communications and marketing.
- Strengthening our HR management to nurture employees and optimise organisational performance.

Charitable Activities and Main Achievements

During 2022-23, BCUK continued to deliver training in the principles and practice of biblical counselling through its **Certificate Course** in London, Edinburgh, Liverpool, Bath, Belfast and Sheffield, and the Online cohorts. In total, 203 students enrolled in the autumn term, 162 in the spring term and 70 in the summer term.

BCUK was able to offer the one-week summer intensive in three venues: London (12 students), Liverpool (10 students) and Belfast (10 students); 32 students in total.

10 students benefitted from reduced course fees via BCUK's Bursary Scheme.

BCUK offered the **Dynamics of Biblical Change for Leaders** course in January 2023, with 66 students enrolled. 20 students enrolled in the follow-on course, **Helping Relationships for Leaders**

During the year we launched **DBC for Sabbaticals** which has proved popular with church pastors. 6 people have taken the course so far.

BCUK provided **speakers for training events** held by 50 local churches, 9 para-church organisations and 3 theological colleges. Staff also spoke at 12 regional conferences, 3 national conferences (including Word Alive) and 3 overseas conferences hosted in Australia, Germany and Zambia. Across these events over 10,000 people were taught and encouraged through teaching on the principles and practices of biblical counselling and pastoral care within the local church, as well as topical issues such as anger, anxiety, depression, domestic abuse, emotions and identity.

'**Mental Health and your Church**', written by Steve Midgley and Helen Thorne, was published in March 2023 - a book that has proven immensely popular with approximately 5,000 sold during the year. The book is currently on its third print run and has been the inspiration for various training events held in the UK and overseas.

Our **website** received 45% more visitors than last year, with people also returning more frequently to find out about the Certificate Course and annual conference, and to access our resources. Our **social media** posts reached over 20,000 people. Over 1,800 people received our fortnightly news and blog **mailing**. 900 received our prayer and financial news bi-monthly mailing.

5 interns graduated from BCUK's **Intern Scheme** at the end of their second year and 4 interns completed their first year. The Scheme partners with local churches wishing to develop biblical counselling by providing support and mentoring. The 9 interns received training through monthly seminars via conference call, three half day training sessions and regular meetings with their mentors and local supervisors. 11 new Interns selected from a total of 14 applications from churches were accepted to join the programme in September 2023, representing all four countries of the UK for the first time. The new intake have been accepted onto a newly developed version of the Intern Scheme which will see Interns choose between a church growth track or a counselling track for their second year. This will allow more tailored training and mentoring depending on the experience and giftings of the Intern and the opportunities available within their church.

Interns have worked with their church leadership to develop the pastoral care structures that undergird wise care, led groups like Real Change or seminars on a variety of topics and met with individuals for 1:1 conversations. All these activities have helped whole churches grow in wise conversations with one another and establish deeper confidence that there is help and hope to be found in the wisdom of God for all of life's experiences.

Summer 2023 saw the culmination of the two-year **family care research project**. This reviewed the support received by Christian parents of fostered and adopted children. Rachel Maclure was employed to undertake this research, having gained a unique insight into the challenges and joys faced by parents of care-experienced children in her previous role at the charity Home for Good. We are thankful to God for the generosity of donors who made this project possible. The report is available to download on our website and offers insights for parents/carers of care-experience children and their supporters, and makes recommendations for future research and practice.

Financial Review

Income

The start of the year saw a significant **reshaping of our staff team** to create a new senior leadership team, and the recruitment of additional ministry and support staff: a new Director of the Certificate Course, Head of Communications, Finance & Operations Administrator and Executive Assistant. Most significantly, Steve Midgley (Executive Director), stepped down from his position as Vicar of

Christ Church Cambridge to take up employment with BCUK and devote almost all his time to its leadership.

We do thank the Lord for the way the prayers and generosity of our Partners has made these appointments possible. We are especially thankful for a one-off donation of £200k via Stewardship (received in 2021-22) and a grant of £230k over 3 years from The Lauderdale Trust. This **financial support** has enabled us to bring about this step-change in BCUK's staffing and ministry.

The **family care research project** also received £17.6k of restricted donations during the year to fund the salary of Rachel Maclure.

For the reasons outlined above, our donation and grant income continues to be significantly higher than prior to September 2021, at £202k (2021-22: £398k).

Regular giving grew by 10% (2021-22: 15%) and **one-off gifts** were larger than prior year at £56k (2021-22: £30k). It is envisioned this donor base will steadily grow over the coming years.

Expenditure

The significant increase in staffing costs to £389k (2021-22: £166k) accounts for the majority of the increase in expenditure this year.

A one-off payment of £74k was made to the Christian Counselling & Educational Foundation (CCEF) to cover fees relating to the Certificate Course for 2021-22 whilst negotiations on the purchase of the course licenses finalised. We are grateful to CCEF for their kindness in allowing us to use their course material for a much reduced fee going-forwards, and adapt it to suit a UK audience. Our belief is that this material will better equip people to give wise, biblical counsel to others in their local church.

In the Autumn of 2023 BCUK will launch its new website and branding, which we pray will enable users to more easily identify us, and access our resources and training. This will integrate with our new CRM bringing efficiencies to our workflows. The cost of the new website and branding is reflected in Support Costs and accounts for the increase on prior year.

Reserves

The reserves that have accumulated at year-end will be used to fund the increased staff costs whilst a growing donor base is established and hopefully applications to grant-funding bodies are successful. The significantly reduced fee for Certificate Course material from CCEF will also help us to achieve financial sustainability over the coming years. A proportion of our capital is held back in line with our reserves policy.

Grant Making Policies

BCUK's Church-based Intern Scheme seeks to assist churches who want to develop a biblical counselling approach to ministry. Where a local church has identified an individual with training and gifting in biblical counselling, this scheme provides a framework to support that person's development and the development of their ministry.

All the grants and other assistance provided as part of the Internship Scheme are awarded on an objective basis in accordance with the criteria detailed in the application form and accompanying leaflet which is found on the BCUK website. This includes, but is not limited to, the applicant's

previous relevant training and experience, and how the local church intends to use the applicant to develop a biblical counselling approach to ministry.

The David Powlison Memorial Grant scheme which, twice a year, offers a small (up to £2,500) study grant to an individual who has completed the certificate course, is active in biblical counselling ministry and who wishes to undertake advanced study in fields that will promote thought leadership within the UK.

Governance and Management

Trustees

From 1 September 2022 to the time at which these accounts were approved the following people served as Trustees of Biblical Counselling UK:

Mike Warren (Chair)
Allan Beckett
Katherine Cornes
Joanna Jackson
Sally Orwin Lee
Fred Paton (Treasurer)
Abigail Richardson (appointed 22 November 2022)
Christine Robinson
Roxana Stanciu

Tarita Smallwood served as Secretary during the year. She is a staff member of BCUK and not a Trustee.

New Trustees must be appointed by a resolution passed at a properly convened meeting of the charity trustees. Individuals selected for appointment as charity trustees, will be required to have the skills, knowledge and experience needed for the effective administration of the charity. They are appointed for 3 years in the first instance. There is no limit on the number of times they may be reappointed as a Trustee but a review is undertaken by the Board after 9 consecutive years to determine whether reappointment is in the best interests of the charity.

The Trustees delegate the day-to-day management of the charity to the Executive Director, Steve Midgley.

Plans for Future Periods

The certificate course that we offer is central to the way we support churches and help them improve the pastoral care they provide to their congregations and communities. In the coming years we will be revising several of our existing modules and writing some entirely new courses to provide more introductory material and to extend the range of issues our courses address. We also intend to open 2-3 new regional training centres in September 2024.

In March 2023, we published a book focussing on Mental Health and the Church. It has generated considerable interest and we have plans for further church-based training over the coming year.

2023-24 will also see the launch of our new website with an increase in the range of information and resources available.

The residential conference in 2024 will focus on the issue of loss – not only addressing bereavement but also other ways that people experience loss in their lives. New resources specific to the conference theme will be made available. A new addition for 2024 will be three regional conferences to supplement the main national residential conference.

Regular 'roundtable' consultations will continue twice a year. These serve as a forum where pastoral provision is discussed and serve as a stimulus to the creation of future resources and training.



Rev'd Mike Warren
Chair

Date: 6.11.23.

**BIBLICAL COUNSELLING UK
INDEPENDENT EXAMINER'S REPORT**

Independent Examiner's Report to the Trustees of BIBLICAL COUNSELLING UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2023.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



N J Hedger BFP FCA CTA

*Chater Allan LLP
7 Quay Court
Colliers Lane
Stow-cum-Quay
Cambridgeshire
CB25 9AU*

Date: 16 November 2023

**BIBLICAL COUNSELLING UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022-23 £	Total 2021-22 £
Income	3				
Donations and legacies		138,315	63,617	201,932	398,186
Charitable activity					
Advancement of Christian gospel		403,202	-	403,202	406,367
Investment Income		24	-	44	8
Total Income		541,541	63,617	605,158	804,561
Expenditure	4				
Charitable activity					
Advancement of Christian gospel		523,047	149,372	672,419	420,556
Fundraising		8,068	-	8,068	5,367
Total Expenditure		531,115	149,372	680,487	425,923
Net Income/(Expenditure)		10,425	(85,755)	(75,300)	378,638
Total Funds Brought Forward		532,340	85,755	618,095	239,457
Total Funds Carried Forward		542,766	-	542,766	618,095

Income and expenditure is derived solely from continuing operations.

**BIBLICAL COUNSELLING UK
BALANCE SHEET
AS AT 31 AUGUST 2023**

	Note	2023		2022	
		£	£	£	£
Current Assets					
Debtors	8	39,285		27,280	
Cash at Bank and In Hand		<u>607,726</u>		<u>698,047</u>	
		647,011		725,327	
Current Liabilities					
Creditors Due Within One Year	9	<u>104,245</u>		<u>107,232</u>	
NET CURRENT ASSETS			542,766		618,095
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>542,766</u>		<u>618,095</u>
NET ASSETS			<u>542,766</u>		<u>618,095</u>
FUNDS					
Unrestricted	11		542,766		532,340
Restricted			-		<u>85,755</u>
			<u>542,766</u>		<u>618,095</u>

Approved by the Trustees on 6.11.23 and signed on its behalf by:

Rev'd Mike Warren (Chair)

**BIBLICAL COUNSELLING UK
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 AUGUST 2023**

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash provided by (used in) operating activities	13	<u>(90,321)</u>	<u>378,018</u>
Change in cash and cash equivalents in the reporting period	14	<u>(90,321)</u>	<u>378,018</u>
Cash and cash equivalents at the beginning of the reporting period		<u>698,047</u>	<u>320,029</u>
Cash and cash equivalents at the end of the reporting period		<u>607,726</u>	<u>698,047</u>

**BIBLICAL COUNSELLING UK
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2023**

1 BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

2 STATEMENT OF ACCOUNTING POLICIES

The accounts have been prepared using the accruals basis of accounting. The accounts present a true and fair view and the accounting policies adopted are those outlined below. No changes to accounting estimates have occurred in the reporting period and no material prior year errors have been identified.

The Trustees consider that the adoption of the going concern basis continues to be appropriate in light of:

- the significant cash reserves; and,
- the fact that the Certificate Course expenses are highly correlated with course income and are funded through advance payment by course participants.

2.1 INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Donations and honorariums are reported gross and any related payment processing costs are reported in expenditure. Donations receivable for the general purposes of the charity are credited to Unrestricted Funds. Donations for purposes restricted by the wishes of the donor are taken to Restricted Funds where these wishes are legally binding on the Trustees of Biblical Counselling UK. Royalties from book sales that are given directly to BCUK from the publisher, on the instruction of the author(s), are treated as donations receivable.

In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs

The charity has incurred expenditure on support costs.

Investment income

This is income from interest and is included in the accounts when receipt is probably and the amount receivable can be measured reliably.

2.2 EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Fundraising costs

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes the proportion of salary costs (allocated according to staff time) that relates to fundraising and development work.

Governance and Support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with performance conditions

Liabilities arising from legal or constructive obligations that commit the charity to expenditure are recognised in the accounts in full when all of the following criteria are met:

- **Obligation** – a present legal or constructive obligation exists at the balance sheet date as a result of a past event.
- **Probable** – it is more likely than not that a transfer of economic benefits, often cash, will be required in settlement.
- **Measurement** – the amount of the obligation can be measured or estimated reliably.

Deferred Income

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Provisions for Liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

3 ANALYSIS OF INCOME

	Unrestricted Funds £	Restricted Funds £	Total 2022-23 £	Total 2021-22 £
Donations and legacies:				
Donations and gifts	105,840	17,617	123,457	91,755
Grants	24,820	46,000	70,820	293,390
Gift Aid	7,655	-	7,655	13,041
	<hr/>	<hr/>	<hr/>	<hr/>
	138,315	63,617	201,932	398,186
Charitable Activities:				
Certificate course	264,596	-	264,596	287,234
Conferences/Honorariums	135,700	-	135,700	118,533
Other income	2,906	-	2,906	600
	<hr/>	<hr/>	<hr/>	<hr/>
	403,202	-	403,202	406,367
Investment income:				
Interest	24	-	24	8
	<hr/>	<hr/>	<hr/>	<hr/>
	24	-	24	8

4 ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2022-23 £	Total 2021-22 £
Charitable Activities:				
Certificate course	143,858	-	143,858	96,334
Conferences	91,472	-	91,472	90,391
Intern scheme - grants	17,900	-	17,900	30,572
Intern scheme - other	686	-	686	2,378
Staff expenditure	239,247	149,276	388,523	166,466
Grants	5,075	-	5,075	20,812
Other	1,368	96	1,464	655
Support costs	23,441	-	23,441	12,948
Fundraising	8,068	-	8,068	5,367
	531,115	149,372	680,487	425,923

5 STAFF EXPENDITURE

	2022-23 £	2021-22 £
Wages and salaries	330,910	144,489
Social security costs	23,561	6,114
Pension costs	33,092	15,271
	387,563	165,874

There were eleven employees during the year (2021-22: seven). These costs are included in staff expenditure above in 2022-23. The difference between the staff expenditure analysed in this note and the total staff expenditure given in note 4 relates to:

- a) staff training, expenses and relocation costs not included in this note, and
- b) £7,686 of salary costs included above, but classified separately in note 4 as fundraising costs, as they relate to employee time spent on fundraising and development work.

6 SUPPORT COSTS

A breakdown of support costs showing the amount spent on governance is detailed below:

	2022-23 £	2021-22 £
Governance:		
Legal fees	858	-
Committee meeting costs and training	4,692	783
Independent examiners fees for reporting on the accounts	780	600
Other support costs	16,762	11,565
	23,441	12,948

7 GRANTMAKING

BCUK partners with local churches in providing a grant to fund an 'Intern' for one year in the first instance. Following an annual review of progress and receipt of a written report from the Intern's mentor and local supervisor confirming their satisfactory participation in the Scheme, it is at the sole discretion of BCUK that the internship is extended for a second year, along with any associated grant.

The David Powlison Memorial Grant scheme paid grants during the year to 3 individuals.

Details of the grants made in 2022-23 are below:

	2022-23
Church	£
Cornerstone Free Church Edinburgh	7,000
Hope Community Church Cambridge	6,900
Individuals	
5 Individual recipients	9,075
	<u>22,975</u>

8 DEBTORS AND PREPAYMENTS

Amounts falling due within one year:

	2022-23	2021-22
	£	£
Accounts receivable	-	100
Gift aid recoverable	1,095	404
Prepayments and accrued income	38,190	26,776
	<u>39,285</u>	<u>27,280</u>

Prepayments of £15,073 relate to deposits paid to the venue where our annual conference will be held in March 2024 and 2025.

9 CREDITORS AND ACCRUALS

Amounts falling due within one year:

	2022-23	2021-22
	£	£
Accounts payable	126	-
Accruals and deferred income	103,436	101,821
Credit card provision	683	2,689
Credit note provision	-	495
PAYE payable	-	2,227
	<u>104,245</u>	<u>107,232</u>

10 DEFERRED INCOME

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Movement in deferred income account:	2022-23	2021-22
	£	£
Balance at the start of the reporting period	96,812	100,007
Amounts added in current periods	99,289	96,812
Amounts released to income from previous periods	(96,812)	(100,007)
Balance at the end of the reporting period	<u>99,289</u>	<u>96,812</u>

11 FUNDS

	Unrestricted
	2022-23
	£
Balance at 1 September 2022	532,340
Income	541,541
Expenditure	(531,115)
Transfer (to)/from Restricted Funds	-
Balance at 31 August 2023	<u>542,766</u>

	Lauderdale	Family	Total
	Trust	Care	Restricted
	£	£	£
Balance at 1 September 2022	83,884	1,871	85,755
Income	46,000	17,617	63,617
Expenditure	(129,884)	(19,488)	(149,372)
Transfer (to)/from Unrestricted Funds	-	-	-
Balance at 31 August 2023	<u>-</u>	<u>-</u>	<u>-</u>

During the year the Lauderdale Trust kindly awarded £46,000. This grant is to help BCUK bring about a 'step change' in ministry activities through the increase in senior staff time and administrative support.

£17,617 in donations was generously given in 2022-23 towards the salary of one of our staff members who was appointed for two years from 1 September 2021 to research into the support offered to Christian parents of fostered and adopted children. The research project concluded on 31 August 2023. The report offers insights for parents/carers of care-experience children and their supporters, and makes recommendations for future research and practice. The report can be found on the BCUK website.

12 OUTSTANDING GUARANTEES AND DEBTS SECURED ON ASSETS

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

13 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022-23	2021-22
	£	£
Net income/(expenditure) for the reporting period	(75,329)	378,638
Adjustments for:		
Decrease/(Increase) in debtors	(12,005)	(1,234)
(Decrease)/Increase in creditors	(2,987)	614
Net cash provided by (used in) operating activities	<u>(90,321)</u>	<u>378,018</u>

14 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023	Cashflow	2022
	£	£	£
Cash at bank and in hand	<u>607,726</u>	<u>(90,321)</u>	<u>698,047</u>
	607,726	(90,321)	698,047

15 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year two of the trustees were paid for services provided to the charity:

	2022-23
	£
Sally Orwin Lee	2,495
Joanna Jackson	425
	<u>2,920</u>

Payments to Sally were for teaching and tutoring services provided on the Certificate Course.
Payments to Joanna were for speaking at the annual conference.

Additionally, a trustee received reimbursement of expenses totalling £163 and a trustee received a discounted ticket price for speaking at the annual conference totalling £215.

The wife of Steve Midgley received payment for services amounting to £1,925 for her role as a recitation tutor during the year. His daughter was also a recitation tutor during the year and received £925 as payment for services.

During the year Christ Church Cambridge received a payment of £1,000 for room hire as one member of BCUK staff works at this location. The Executive Director, Steve Midgley, is employed part time by Christ Church Cambridge.

When BCUK wishes to engage the services of any close relation of a trustee or the Executive Director in return for payment, this arrangement must be approved by the trustees to ensure it is in the charity's interests.

16 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2021-22 £
Income			
Donations and legacies	287,856	110,330	398,186
Charitable activity			
Advancement of Christian gospel	406,367	-	406,367
Investment Income	8	-	8
Total Income	694,231	110,330	804,561
Expenditure			
Charitable activity			
Advancement of Christian gospel	395,981	24,575	420,556
Fundraising	5,367	-	5,367
Total Expenditure	401,348	24,575	425,923
Net Income/(Expenditure)	292,883	85,755	378,638
Total Funds Brought Forward	239,457	-	239,457
Total Funds Carried Forward	532,340	85,755	618,095

BIBLICAL COUNSELLING UK

England & Wales - Charity number 1164965

Accounts



Biblical Counselling UK

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2022**

CHARITY NUMBER: 1164965

**BIBLICAL COUNSELLING UK
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2022**

Contents	Pages
Trustees' Annual Report	3 – 7
Independent Examiners Report	8
Statement of Financial Activities	9
Balance Sheet	10
Statement of Cash Flows	11
Notes to the Financial Statements	12 - 19

Principal Address

Christ Church
Christchurch Street
Cambridge
CB1 1HT

Principal Bankers

Barclays Bank PLC
9-11 St Andrew's Street
Cambridge
CB2 3AA

Independent Examiner

N J Hedger BFP FCA CTA
Chater Allan LLP
7 Quy Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU

**BIBLICAL COUNSELLING UK
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 AUGUST 2022**

Purposes of the Charity

Biblical Counselling UK is committed to Christ-centred change, enabled by the Spirit, through the ministry of the Word, in the local church. Our vision is to serve the local church through:

- Education in the principles and practices of biblical counselling
- Identifying and developing resources for both formal and informal biblical counselling
- Equipping Christians in personal ministry of the Word
- Supporting a network of individuals involved in a biblical counselling ministry
- Connecting churches with trained biblical counsellors

Charitable Activities

During the year, Biblical Counselling UK provided education in the principles and practices of biblical counselling through:

- Providing speakers for conferences and training days on aspects of biblical counselling and pastoral care
- The provision of the Certificate Course in Biblical Counselling in seven venues: Bath, Belfast, London, Edinburgh, Sheffield and Liverpool, and an online seminar venue
- The provision of the online courses, *Dynamics of Biblical Change for Leaders* and *Helping Relationships for Leaders*

It identified and developed resources through:

- Blog and associated articles published on its website
- Making audio recordings from its conferences available free-of-charge on its website
- Launching a book in June 2021

It supported 14 individuals develop a biblical counselling ministry in their local churches through the Church-based Intern Scheme.

Structure

Biblical Counselling UK is a Charitable Incorporated Organisation ('Foundation' model constitution), charity number 1164965.

The Biblical Counselling movement began in the USA and is much more developed there than it is in the UK. Biblical Counselling UK benefits from strong links with two 'not for profit' biblical counselling organisations in the US. These are CCEF (The Christian Counseling and Educational Foundation) and the BCC (The Biblical Counseling Coalition). Our executive director, Steve Midgley, is a member of the board of CCEF and a Council Member of the BCC. Both of these roles are voluntary.

Public Benefit

Biblical Counselling UK has considered the Charity Commission's guidance on public benefit and is committed to the following Objects:

1. The advancement of the Christian religion by the promotion of the understanding and practice of biblical counselling and establishing and carrying out ministries related thereto;
2. The relief of need, hardship, physical or mental distress among any persons without limitation;
3. In furtherance of the above Objects but not further or otherwise:

- a. The support by donations, subscriptions or in any other manner anybody which is charitable in law and the objects of which include the advancement of the Christian religion or the relief of hardship or physical or emotional distress.
- b. The support of Christians who are engaged full-time or part-time in Biblical counselling ministries.

Main achievements

During 2021-22, Biblical Counselling UK continued to deliver training in the principles and practice of biblical counselling through its **Certificate Course** in London, Edinburgh, Liverpool, Bath, Belfast and Sheffield, and via a new Online cohort. In total, 222 students enrolled in the autumn term, 182 in the spring term and 102 in the summer term.

Biblical Counselling UK was able to offer the one-week summer intensive in two venues: London (26 students), and Belfast (12 students); 38 students in total.

15 students benefitted from reduced course fees via Biblical Counselling UK's Bursary Scheme. Biblical Counselling UK offered the **Dynamics of Biblical Change for Leaders** course in January 2022, with 70 students enrolled. 18 students enrolled in the follow-on course, **Helping Relationships for Leaders**.

Biblical Counselling UK provided speakers for **training events for churches** and on aspects of pastoral care at **regional and national conference**.

Eight interns graduated from Biblical Counselling UK's **Intern Scheme** at the end of their second year and six interns completed their first year. The Scheme partners with local churches wishing to develop biblical counselling by providing support and mentoring. The fourteen interns received training through monthly seminars via conference call, three half day training sessions and regular meetings with their mentors and local supervisors. Four new Interns selected from a total of four applications from churches were accepted to join the programme in September 2022. Though applications were lower, we experienced a higher than normal frequency of churches exploring the Scheme for the September 2023 intake. Churches indicated they desired a year of normal ministry activities post-pandemic before taking on something new like the Intern Scheme.

The activities listed above have helped individuals to address difficulties in their own personal lives but have also equipped these individuals to bring help to others by providing counselling in a wide range of personal life struggles both in church settings and other voluntary organisations.

Through a richer understanding of counselling approaches churches have been strengthened in their community life and so been better able to provide support both to church members and the surrounding community.

Financial Review

Income

2021-22 has been a significant year in the development of Biblical Counselling UK. Conscious of the many opportunities the Lord was placing before us to equip local church leaders and members in pastoral care we embarked upon a period of strategic review and planning. This led to a **reshaping of our staff team** to create a new senior leadership team, and the recruitment of additional ministry and support staff towards the end of the year: a new Director of the Certificate Course, Head of Communications, Finance & Operations Administrator and Executive Assistant. Our Director of Training & Resources and Director of Finance & Development also increased their hours. Most

significantly, Steve Midgley (Executive Director), stepped down from his position as Vicar of Christ Church Cambridge to take up employment with Biblical Counselling UK so he can devote almost all his time to its leadership from 1 September 2022.

We do thank the Lord for the way the prayers and generosity of our Partners has made these appointments possible. We are especially thankful for a one-off donation of £200k via Stewardship and a 3-year grant of approximately £90k per annum from The Lauderdale Trust. This **financial support** has enabled us to bring about this step-change in Biblical Counselling UK's staffing and ministry. It will also provide the resources to purchase the licenses for substantial parts of the Certificate Course material from the Christian Counselling Educational Foundation (CCEF), enabling us to update the material and adapt it to the UK context.

September 2021 also saw the beginning of a two-year **family care research project** into the support received by Christian parents of fostered and adopted children. Rachel Maclure was employed to undertake this research, having gained a unique insight into the challenges and joys faced by parents of care-experienced children in her previous role at the charity Home for Good. It is hoped further donations will be received in 2022-23 to cover the remaining term of her appointment enabling this valuable research to be completed.

For the reasons outlined above, our donation and grant income is significantly higher this year at £398k (2020-21: £109k). Due to a delay in filling the new posts, many of whom started in September 2022, the money is being held in reserve to be used over the coming year. It is anticipated the purchase of the licenses from CCEF will also happen in the coming year.

Regular giving through the **Partners Scheme** grew by 15% (2020-21: 14%). It is hoped the Partners Scheme will continue to encourage regular givers and that this donor base will steadily grow over the coming years.

Expenditure

We were pleased to hold our annual **residential conference** in March. This had not been held in the prior year due to COVID and accounts for the majority of the increase in the income and expenditure from our charitable activities.

During the year a £19k **grant was made to Christ Church Cambridge** to reflect the time spent by Steve Midgley directing the activities of Biblical Counselling UK. This grant also contributes to the costs incurred by the church in providing office facilities for Biblical Counselling UK. It is anticipated the grant will cease from September 2022 once Steve takes up employment with Biblical Counselling UK. Costs incurred by Christ Church Cambridge in providing office facilities will simply be invoiced.

Donation income has funded the **Intern Scheme** with grants made to seven churches to assist with their costs of having a biblical counselling Intern. The seven other churches who participated in the scheme were able fully to meet the costs associated with their Intern.

Reserves

The reserves that have accumulated at year-end will be used to fund the increased staff costs whilst a growing donor base is established and hopefully applications to grant-funding bodies are successful. The purchase of the Certificate Course licenses will also help us to achieve financial sustainability over the coming years as annual fees will no longer be paid to CCEF for these modules. A proportion of our capital is held back in line with our reserves policy.

Grant Making Policies

Biblical Counselling UK's Church-based Intern Scheme seeks to assist churches who want to develop a biblical counselling approach to ministry. Where a local church has identified an individual with training and gifting in biblical counselling, this scheme provides a framework to support that person's development and the development of their ministry.

All the grants and other assistance provided as part of the Internship Scheme are awarded on an objective basis in accordance with the criteria detailed in the application form and accompanying leaflet which is found on the Biblical Counselling UK website. This includes, but is not limited to, the applicant's previous relevant training and experience, and how the local church intends to use the applicant to develop a biblical counselling approach to ministry.

In the year under report, Biblical Counselling UK launched the David Powlison Memorial Grant scheme which, twice a year, offers a small (up to £2,500) study grant to an individual who has completed the certificate course, is active in biblical counselling ministry and who wishes to undertake advanced study in fields that will promote thought leadership within the UK. The first grant was awarded in April 2022.

Governance and Management

Trustees

From 1 September 2021 to the time at which these accounts were approved the following people served as Trustees of Biblical Counselling UK:

Mike Warren (Chair)
Allan Beckett
Katherine Cornes
Joanna Jackson
Sally Orwin Lee
Fred Paton (Treasurer)
Christine Robinson
Roxana Stanciu
Robert Mallet (Resigned 3 May 2022)
Andrew Collins (Resigned 11 June 2022)

Tarita Smallwood served as Secretary during the year. She is a staff member of Biblical Counselling UK and not a Trustee.

New Trustees must be appointed by a resolution passed at a properly convened meeting of the charity trustees. Individuals selected for appointment as charity trustees, will be required to have the skills, knowledge and experience needed for the effective administration of the charity. They are appointed for 3 years in the first instance. There is no limit on the number of times they may be reappointed as a Trustee but a review is undertaken by the Board after 9 consecutive years to determine whether reappointment is in the best interests of the charity.

The Trustees delegate the day-to-day management of the charity to the Executive Director, Steve Midgley.

Plans for Future Periods

With an expanded staff team, Biblical Counselling UK looks forward to extending its support of churches in the UK. This will be achieved through the development of the Certificate Course with further adaption of existing courses and planning toward the development of entirely new courses. We also anticipate an increase in the provision of consultation and training in local churches over the coming years.

We plan to extend and improve our communication with churches and individuals. This will involve the introduction of a revised website and through an increased frequency of blog posts.

Aware of the increased attention that mental health has been receiving in the aftermath of the COVID pandemic, the 2023 residential conference will focus on the church and mental health. A new book, written by members of the BCUK team will be published on this topic at the time of the conference.

After a successful pilot 'roundtable' consultation and discussion, further such events will be continued through the coming year. With an expanded staff team, a focus on good team working and effective communication of our activities with our donors and with churches interested in our work will be a particular focus for the year ahead.



Rev'd Mike Warren
Chair

Date: 22 Nov. 2022 .

**BIBLICAL COUNSELLING UK
INDEPENDENT EXAMINER'S REPORT**

Independent Examiner's Report to the Trustees of BIBLICAL COUNSELLING UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2022.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



N J Hedger BFP FCA CTA

*Chater Allan LLP
7 Quay Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU*

Date: 23 November 2022

**BIBLICAL COUNSELLING UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021-22 £	Total 2020-21 £
Income	3				
Donations and legacies		287,856	110,330	398,186	108,668
Charitable activity					
Advancement of Christian gospel		406,367	-	406,367	292,158
Investment Income		8	-	8	24
Total Income		694,231	110,330	804,561	400,850
Expenditure	4				
Charitable activity					
Advancement of Christian gospel		395,981	24,575	420,556	380,136
Fundraising		5,367	-	5,367	6,101
Total Expenditure		401,348	24,575	425,923	386,237
Net Income/(Expenditure)		292,883	85,755	378,638	14,613
Total Funds Brought Forward		239,457	-	239,457	224,844
Total Funds Carried Forward		532,340	85,755	618,095	239,457

Income and expenditure is derived solely from continuing operations.

**BIBLICAL COUNSELLING UK
BALANCE SHEET
AS AT 31 AUGUST 2022**

	Note	2022		2021	
		£	£	£	£
Current Assets					
Debtors	8	27,280		26,046	
Cash at Bank and In Hand		<u>698,047</u>		<u>320,029</u>	
		725,327		346,075	
Current Liabilities					
Creditors Due Within One Year	9	<u>107,232</u>		<u>106,618</u>	
NET CURRENT ASSETS			618,095		239,457
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>618,095</u>		<u>239,457</u>
NET ASSETS			<u>618,095</u>		<u>239,457</u>
FUNDS					
	11				
Unrestricted			532,340		239,457
Restricted			<u>85,755</u>		<u>-</u>
			<u>618,095</u>		<u>239,457</u>

Approved by the Trustees on 22 Nov. 22 and signed on its behalf by:

Rev'd Mike Warren (Chair)

**BIBLICAL COUNSELLING UK
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 AUGUST 2022**

	Note	2022		2021	
		£	£	£	£
Cash flows from operating activities					
Net cash provided by (used in) operating activities	13		<u>378,018</u>		<u>14,613</u>
Change in cash and cash equivalents in the reporting period	14		<u>378,018</u>		<u>14,613</u>
Cash and cash equivalents at the beginning of the reporting period			<u>320,029</u>		<u>326,879</u>
Cash and cash equivalents at the end of the reporting period			<u>698,047</u>		<u>320,029</u>

**BIBLICAL COUNSELLING UK
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2022**

1 BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

2 STATEMENT OF ACCOUNTING POLICIES

The accounts have been prepared using the accruals basis of accounting. The accounts present a true and fair view and the accounting policies adopted are those outlined below. No changes to accounting estimates have occurred in the reporting period and no material prior year errors have been identified.

The Trustees consider that the adoption of the going concern basis continues to be appropriate in light of:

- the significant cash reserves; and,
- the fact that the Certificate Course expenses are highly correlated with course income and are funded through advance payment by course participants.

The Trustees have considered the potential impact on the charity of the current global pandemic known as COVID-19. In the opinion of the Trustees there will be no material adverse effect on the charity's ability to continue as a going concern.

2.1 INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Donations and honorariums are reported gross and any related payment processing costs are reported in expenditure. Donations receivable for the general purposes of the charity are credited to Unrestricted Funds. Donations for purposes restricted by the wishes of the donor are taken to Restricted Funds where these wishes are legally binding on the Trustees of Biblical Counselling UK.

Royalties from book sales that are given directly to Biblical Counselling UK from the publisher, on the instruction of the author(s), are treated as donations receivable.

In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs

The charity has incurred expenditure on support costs.

Investment income

This is income from interest and is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

2.2 EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Fundraising costs

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes the proportion of salary costs (allocated according to staff time) that relates to fundraising and development work.

Governance and Support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with performance conditions

Liabilities arising from legal or constructive obligations that commit the charity to expenditure are recognised in the accounts in full when all of the following criteria are met:

- **Obligation** – a present legal or constructive obligation exists at the balance sheet date as a result of a past event.
- **Probable** – it is more likely than not that a transfer of economic benefits, often cash, will be required in settlement.
- **Measurement** – the amount of the obligation can be measured or estimated reliably.

Deferred Income

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Provisions for Liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

3 ANALYSIS OF INCOME

	Unrestricted Funds £	Restricted Funds £	Total 2021-22 £	Total 2020-21 £
Donations and legacies:				
Donations and gifts	71,425	20,330	91,755	88,682
Grants	203,390	90,000	293,390	5,532
Gift Aid	13,041	-	13,041	14,454
	<u>287,856</u>	<u>110,330</u>	<u>398,186</u>	<u>108,668</u>
Charitable Activities:				
Certificate course	287,234	-	287,234	287,822
Conferences/Honorariums	118,533	-	118,533	3,844
Other income	600	-	600	492
	<u>406,367</u>	<u>-</u>	<u>406,367</u>	<u>292,158</u>
Investment income:				
Interest	8	-	8	24
	<u>8</u>	<u>-</u>	<u>8</u>	<u>24</u>

4 ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2021-22 £	Total 2020-21 £
Charitable Activities:				
Certificate course	96,334	-	96,334	202,936
Conferences	90,391	-	90,391	848
Intern scheme - grants	30,572	-	30,572	35,472
Intern scheme - other	2,378	-	2,378	150
Staff expenditure	142,336	24,130	166,466	112,126
Grants	20,812	-	20,812	22,769
Other	210	445	655	105
Support costs	12,948	-	12,948	5,730
Fundraising	5,367	-	5,367	6,101
	<u>401,348</u>	<u>24,575</u>	<u>425,923</u>	<u>386,237</u>

5 STAFF EXPENDITURE

	2021-22 £	2020-21 £
Wages and salaries	144,489	102,122
Social security costs	6,114	2,510
Pension costs	15,271	10,213
	<u>165,874</u>	<u>114,872</u>

There were seven employees during the year (2020-21: five). These costs are included in staff expenditure above in 2021-22. The difference between the staff expenditure analysed in this note and the total staff expenditure given in note 4 relates to:

- staff training, expenses and relocation costs not included in this note, and
- invoices for a self-employed administrator, and
- £4,649 of salary costs included above, but classified separately in note 4 as fundraising costs, as they relate to employee time spent on fundraising and development work.

6 SUPPORT COSTS

A breakdown of support costs showing the amount spent on governance is detailed below:

	2021-22 £	2020-21 £
Governance:		
Legal fees	-	461
Committee meeting costs and training	783	517
Independent examiners fees for reporting on the accounts	600	600
Other support costs	<u>11,565</u>	<u>4,152</u>
	<u>12,948</u>	<u>5,730</u>

7 GRANTMAKING

Biblical Counselling UK partners with local churches in providing a grant to fund an 'Intern' for one year in the first instance. Following an annual review of progress and receipt of a written report from the Intern's mentor and local supervisor confirming their satisfactory participation in the Scheme, it is at the sole discretion of Biblical Counselling UK that the internship is extended for a second year, along with any associated grant.

Details of the grants made in 2021-22 are below:

	2021-22
Church	£
Trinity Church Everton	7,000
Cornerstone Free Church Edinburgh	7,000
Hope Community Church Cambridge	6,072
Whiteabbey Presbyterian Church	5,000
Christ Church Edinburgh	2,000
St Mary's Maidenhead	2,000
Christ Church Fulwood	1,500
	<u>30,572</u>

During 2021-22 Biblical Counselling UK made a grant of £20,812 to Christ Church Cambridge on the condition that, consistent with Christ Church's vision, Steve Midgley's role at Christ Church would continue to involve activities that are directed towards achieving the common aims of Biblical Counselling UK and Christ Church Cambridge. Additionally, Christ Church would allow Biblical Counselling UK the use of the Christ Church premises and facilities as an office. This grant covered the period 1 January to 31 August 2022.

8 DEBTORS AND PREPAYMENTS

Amounts falling due within one year:

	2021-22	2020-21
	£	£
Accounts receivable	100	-
Gift aid recoverable	404	375
Prepayments and accrued income	26,776	25,671
	<u>27,280</u>	<u>26,046</u>

Prepayments of £26,776 relate to deposits paid to the venue where our annual conference will be held in March 2023 and 2024.

9 CREDITORS AND ACCRUALS

Amounts falling due within one year:

	2021-22	2020-21
	£	£
Accounts payable	-	175
Accruals and deferred income	101,821	100,751
Credit card provision	2,689	-
Credit note provision	495	-
Grant provision	-	5,692
PAYE payable	2,227	-
	<u>107,232</u>	<u>106,618</u>

10 DEFERRED INCOME

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Movement in deferred income account:

	2021-22	2020-21
	£	£
Balance at the start of the reporting period	100,007	89,670
Amounts added in current periods	96,812	100,007
Amounts released to income from previous periods	<u>(100,007)</u>	<u>(89,670)</u>
Balance at the end of the reporting period	<u>96,812</u>	<u>100,007</u>

11 FUNDS

	Unrestricted
	2021-22
	£
Balance at 1 September 2021	239,457
Income	694,231
Expenditure	(401,348)
Transfer (to)/from Restricted Funds	-
Balance at 31 August 2022	<u>532,340</u>

	Lauderdale	Family	Total
	Trust	Care	Restricted
	£	£	2021-22
	£	£	£
Balance at 1 September 2021	-	-	-
Income	90,000	20,330	110,330
Expenditure	(6,116)	(18,459)	(24,575)
Transfer (to)/from Unrestricted Funds	-	-	-
Balance at 31 August 2022	<u>83,884</u>	<u>1,871</u>	<u>85,755</u>

During the year the Lauderdale Trust kindly awarded a 3-year grant with the first instalment of £90,000 being paid during 2021-22. This grant is to help Biblical Counselling UK bring about a 'step change' in ministry activities through the increase in senior staff time and administrative support. The appointment of new staff took place slightly later than anticipated with the majority of new posts commencing September 2022, hence a large proportion of this grant rolling forward into next financial year.

£20,330 in donations was generously given towards the salary of one of our staff members who was appointed for two years from 1 September 2021 to research into the support offered to Christian parents of fostered and adopted children. It is hoped further donations will be received in 2022-23 to cover the remaining term of their appointment enabling this valuable research to be completed.

12 OUTSTANDING GUARANTEES AND DEBTS SECURED ON ASSETS

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

13 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021-22	2020-21
	£	£
Net income/(expenditure) for the reporting period	378,638	14,613
Adjustments for:		
Decrease/(Increase) in debtors	(1,234)	(23,862)
(Decrease)/Increase in creditors	614	2,399
Net cash provided by (used in) operating activities	<u>378,018</u>	<u>(6,850)</u>

14 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022	Cashflow	2021
	£	£	£
Cash at bank and in hand	698,047	378,018	320,029
	<u>698,047</u>	<u>378,018</u>	<u>320,029</u>

15 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year three of the trustees were paid for services provided to the charity:

	2021-22
	£
Andrew Collins	4,160
Sally Orwin Lee	3,590
Joanna Jackson	240
	<u>7,990</u>

Payments to Andrew comprised £3,860 for teaching and tutoring services provided on the Certificate Course and £300 for speaking at the annual conference. Payments to Sally comprised £210 relating to her facilitation of a consultation group and £3,380 for teaching and tutoring services provided on the Certificate Course. Payments to Joanna were for speaking at the annual conference.

Additionally, three trustees received reimbursement of expenses totalling £731 and two trustees received a discounted ticket price for speaking at the annual conference totalling £310.

Payments for services provided by Steve Midgley (Executive Director) are made to Christ Church Cambridge where Steve is a full-time Minister. During 2021-22 these totalled £5,760.

The wife of Steve Midgley received payment for services amounting to £785 for her role as a recitation tutor during the year. His daughter was also a recitation tutor during the year and received £1,850 as payment for services.

When Biblical Counselling UK wishes to engage the services of any close relation of a Trustee or the Executive Director in return for payment, this arrangement must be approved by the Trustees to ensure it is in the charity's interests.

16 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2020-21 £
Income			
Donations and legacies	106,668	2,000	106,668
Charitable activity			
Advancement of Christian gospel	292,158	-	292,158
Investment Income	24	-	24
Total Income	398,850	2,000	400,850
Expenditure			
Charitable activity			
Advancement of Christian gospel	375,981	4,155	407,606
Fundraising	6,101	-	6,101
Total Expenditure	382,082	4,155	386,237
Net Income/(Expenditure)	16,768	(2,155)	14,613
Total Funds Brought Forward	222,689	2,155	224,844
Total Funds Carried Forward	239,457	-	239,457

BIBLICAL COUNSELLING UK

England & Wales - Charity number 1164965

Accounts

BIBLICAL COUNSELLING UK

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2021

CHARITY NUMBER: 1164965

**BIBLICAL COUNSELLING UK
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2021**

Contents	Pages
Trustees' Annual Report	3 – 7
Independent Examiners Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 - 18

Principal Address

Christ Church
Christchurch Street
Cambridge
CB1 1HT

Principal Bankers

Barclays Bank PLC
9-11 St Andrew's Street
Cambridge
CB2 3AA

Independent Examiner

N J Hedger BFP FCA CTA
Chater Allan LLP
4a Newmarket Road
Cambridge
CB5 8DT

**BIBLICAL COUNSELLING UK
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 AUGUST 2021**

Purposes of the Charity

Biblical Counselling UK is committed to Christ-centred change, enabled by the Spirit, through the ministry of the Word, in the local church. Our vision is to serve the local church through:

- Education in the principles and practices of biblical counselling
- Identifying and developing resources for both formal and informal biblical counselling
- Equipping Christians in personal ministry of the Word
- Supporting a network of individuals involved in a biblical counselling ministry
- Connecting churches with trained biblical counsellors

Charitable Activities

During the year, Biblical Counselling UK provided education in the principles and practices of biblical counselling through:

- Providing speakers for conferences and training days on aspects of biblical counselling and pastoral care
- The provision of the Certificate Course in Biblical Counselling in six venues: Bath, Belfast, London, Edinburgh, Sheffield and Liverpool
- The provision of the online courses, *Dynamics of Biblical Change for Leaders* and *Helping Relationships for Leaders*

It identified and developed resources through:

- Blog articles published on its website
- Making audio and video recordings from its conferences available free-of-charge on its website

It supported 15 individuals develop a biblical counselling ministry in their local churches through the Church-based Intern Scheme.

Structure

Biblical Counselling UK is a Charitable Incorporated Organisation ('Foundation' model constitution), charity number 1164965.

The Biblical Counselling movement began in the USA and is much more developed there than it is in the UK. Biblical Counselling UK benefits from strong links with two 'not for profit' biblical counselling organisations in the US. These are CCEF (The Christian Counseling and Educational Foundation) and the BCC (The Biblical Counseling Coalition). Our executive director, Steve Midgley, is a member of the board of CCEF and a Council Member of the BCC. Both of these roles are voluntary.

Public Benefit

Biblical Counselling UK has considered the Charity Commission's guidance on public benefit and is committed to the following Objects:

1. The advancement of the Christian religion by the promotion of the understanding and practice of biblical counselling and establishing and carrying out ministries related thereto;
2. The relief of need, hardship, physical or mental distress among any persons without limitation;
3. In furtherance of the above Objects but not further or otherwise:

- a. The support by donations, subscriptions or in any other manner any body which is charitable in law and the objects of which include the advancement of the Christian religion or the relief of hardship or physical or emotional distress.
- b. The support of Christians who are engaged full-time or part-time in Biblical counselling ministries.

Main achievements

During 2020-21, Biblical Counselling UK continued to deliver training in the principles and practice of biblical counselling through its **Certificate Course** in London, Edinburgh, Liverpool, Bath, Belfast and Sheffield. In total, 179 students enrolled in the autumn term, 168 in the spring term and 90 in the summer term. Due to the Covid-19 pandemic all seminars were provided online.

Biblical Counselling UK was able to offer the one-week summer intensive in three venues: London (20 students), Liverpool (19 students) and, for the first time, Belfast (17 students); 56 students in total.

8 students benefitted from reduced course fees via Biblical Counselling UK's Bursary Scheme. Biblical Counselling UK offered the **Dynamics of Biblical Change for Leaders** course in January 2021, with 90 students enrolled. 20 students enrolled in the follow-on course, **Helping Relationships for Leaders**.

Biblical Counselling UK provided speakers for online **training events for churches** and on aspects of pastoral care at **regional and national conferences, which were held online due to the pandemic**.

Seven interns graduated from Biblical Counselling UK's **Intern Scheme** at the end of their second year and eight interns completed their first year. The Scheme partners with local churches wishing to develop biblical counselling by providing support and mentoring. The fifteen interns received training through monthly seminars via conference call, three half day training sessions and regular meetings with their mentors and local supervisors. Seven new Interns selected from a total of 9 applications from churches were accepted to join the programme in September 2021, with one applicant given a deferred place to begin in September 2023.

The activities listed above have helped individuals to address difficulties in their own personal lives but have also equipped these individuals to bring help to others by providing counselling in a wide range of personal life struggles both in church settings and other voluntary organisations.

Through a richer understanding of counselling approaches churches have been strengthened in their community life and so been better able to provide support both to church members and the surrounding community.

Financial Review

2020-21 has been an encouraging year for Biblical Counselling UK despite the impact of the pandemic. Student numbers were significantly higher this year for the online Certificate Course 'Leaders' modules with income being 40% higher than 2019-20.

One-off donations were higher than prior year at £53k (2019-20: £46k), but still lower than the £70k experienced in previous years which is likely to be an impact of the pandemic. Regular giving through the Partners Scheme grew by 14% (2019-20: 10%). It is hoped the Partners Scheme will continue to encourage regular givers and that this donor base will steadily grow over the coming years.

We are extremely thankful to the Cambridge Community Foundation for a £2k grant towards the cost of employing our Director of Training & Resources and furthering the work of resourcing the local church.

Overall, income and expenditure are both lower than prior year because of the cancelled annual conference which was due to be held in spring 2021. The modest surplus on the Certificate Course, combined with donation income, enabled a grant to be made to Christ Church Cambridge to reflect the time spent by their Minister, Steve Midgley, directing the activities of Biblical Counselling UK. This grant also contributes to the costs incurred by the church in providing office facilities for Biblical Counselling UK.

Donation income has funded the Intern Scheme with grants made to seven churches to assist with their costs of having a biblical counselling Intern. The eight other churches who participated in the scheme were able fully to meet the costs associated with their Intern.

The reserves that have built up over the last seven years will be used to fund the Intern Scheme and increased staff costs whilst a growing donor base is established and hopefully applications to grant-funding bodies are successful. A proportion of our capital is held back in line with our reserves policy.

Grant Making Policies

Biblical Counselling UK's Church-based Intern Scheme seeks to assist churches who want to develop a biblical counselling approach to ministry. Where a local church has identified an individual with training and gifting in biblical counselling, this scheme provides a framework to support that person's development and the development of their ministry.

All the grants and other assistance provided as part of the Internship Scheme are awarded on an objective basis in accordance with the criteria detailed in the application form and accompanying leaflet which is found on the Biblical Counselling UK website. This includes, but is not limited to, the applicant's previous relevant training and experience, and how the local church intends to use the applicant to develop a biblical counselling approach to ministry.

Governance and Management

Trustees

From 1 September 2020 to the time at which these accounts were approved the following people served as Trustees of Biblical Counselling UK:

- Mike Warren (Chair)
- Christine Robinson (Secretary)
- Fred Paton (Treasurer)
- Allan Beckett
- Robert Mallet
- Katherine Cornes (Appointed 4 November 2020)
- Simon Upcott (Resigned 20 March 2021)
- Andrew Collins (Appointed 20 April 2021)
- Joanna Jackson (Appointed 20 April 2021)
- Sally Orwin Lee (Appointed 20 April 2021)
- Roxana Stanciu (Appointed 20 April 2021)

New Trustees must be appointed by a resolution passed at a properly convened meeting of the charity trustees. Individuals selected for appointment as charity trustees, will be required to have the skills, knowledge and experience needed for the effective administration of the charity. They are appointed for 3 years in the first instance. There is no limit on the number of times they may be reappointed as a Trustee but a review is undertaken by the Board after 9 consecutive years to determine whether reappointment is in the best interests of the charity.

The Trustees delegate the day-to-day management of the charity to the Executive Director, Steve Midgley.

Executive Committee

From 1 September 2020 to 23 March 2021 the following people served as members of the Executive Committee which was responsible for implementing the vision of Biblical Counselling UK and undertaking the day-to-day management of the charity. With the charity growing in size, and consequently its number of employees, it was decided having a separate Executive Committee was no longer needed and therefore this committee was disbanded.

Andrew Nicholls
Ste Casey
Louise MacMillan
Zena Schofield

Ex Officio members:

Steve Midgley, Executive Director (Chair)
Sydnie Jordan, Senior Administrator
Amanda Naves, Director of the Church-based Intern Scheme
Tarita Smallwood, Director of Finance & Development
Helen Thorne, Director of Resources & Training

Plans for Future Periods

Biblical Counselling UK intend to continue their main aim of promoting biblical counselling in the UK through its ongoing collaboration with local churches and to respond to new needs and opportunities as they emerge

A continuing focus on the provision of resources that will help to train, equip and strengthen local churches in their pastoral care. This will include the development of new courses and also articles and videos that will be free to access from their website.

The 2022 residential conference will focus specifically on the work of the local church and help to set a vision and direction for the development of strong pastoral care networks in church communities.

Biblical Counselling UK will expand the work of the Certificate Course through the wider availability of online delivery both of the course and the additional seminar provision. New arrangements with the American provider of much of the course material will allow greater tailoring to suit the UK context.

Following a successful pilot project to facilitate further development and peer support for church workers and pastoral care volunteers who have completed the Certificate Course, additional provision of this kind of support will be developed in the coming year.

Biblical Counselling UK will deliver termly 'roundtable' discussion days intended to facilitate networking and innovations amongst those developing biblical counselling ministry in their local area.



Rev'd Mike Warren
Chair

Date: 30 Nov 2021

BIBLICAL COUNSELLING UK
INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Trustees of BIBLICAL COUNSELLING UK

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2021.

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 charity's accounts carried out under section 145 of the 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



N J Hedger BFP FCA CTA

*Chater Allan LLP
Beech House
4A Newmarket Road
Cambridge, CB5 8DT*

Date: 13 December 2021

**BIBLICAL COUNSELLING UK
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020-21 £	Total 2019-20 £
Income	3				
Donations and legacies		106,668	2,000	108,668	84,987
Charitable activity					
Advancement of Christian gospel		292,158	-	292,158	326,679
Investment Income		24	-	24	77
Total Income		398,850	2,000	400,850	411,743
Expenditure	4				
Charitable activity					
Advancement of Christian gospel		375,981	4,155	380,136	407,606
Fundraising		6,101	-	6,101	202
Total Expenditure		382,082	4,155	386,237	407,808
Net Income/(Expenditure)		16,768	(2,155)	14,613	3,935
Total Funds Brought Forward		222,689	2,155	224,844	220,909
Total Funds Carried Forward		239,457	-	239,457	224,844

Income and expenditure is derived solely from continuing operations.

**BIBLICAL COUNSELLING UK
BALANCE SHEET
AS AT 31 AUGUST 2021**

	Note	2021		2020	
		£	£	£	£
Current Assets					
Debtors	8	26,046		2,184	
Cash at Bank and In Hand		<u>320,029</u>		<u>326,879</u>	
		346,075		329,063	
Current Liabilities					
Creditors Due Within One Year	9	<u>106,618</u>		<u>104,219</u>	
NET CURRENT ASSETS			239,457		224,844
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>239,457</u>		<u>224,844</u>
NET ASSETS			<u>239,457</u>		<u>224,844</u>
FUNDS					
	11				
Unrestricted			239,457		222,689
Restricted			-		<u>2,155</u>
			<u>239,457</u>		<u>224,844</u>

30th November 2021

Approved by the Trustees on and signed on its behalf by:



Rev'd Mike Warren (Chair)

**BIBLICAL COUNSELLING UK
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2021**

1 BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

2 STATEMENT OF ACCOUNTING POLICIES

The accounts have been prepared using the accruals basis of accounting. The accounts present a true and fair view and the accounting policies adopted are those outlined below. No changes to accounting estimates have occurred in the reporting period and no material prior year errors have been identified.

The Trustees consider that the adoption of the going concern basis continues to be appropriate in light of:

- the significant cash reserves; and,
- the fact that the Certificate Course expenses are highly correlated with course income and are funded through advance payment by course participants.

The Trustees have considered the potential impact on the charity of the current global pandemic known as COVID-19. In the opinion of the Trustees there will be no material adverse effect on the charity's ability to continue as a going concern.

2.1 INCOME

Recognition of Income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Donations and honorariums are reported gross and any related payment processing costs are reported in expenditure. Donations receivable for the general purposes of the charity are credited to Unrestricted Funds. Donations for purposes restricted by the wishes of the donor are taken to Restricted Funds where these wishes are legally binding on the Trustees of Biblical Counselling UK.

Royalties from book sales that are given directly to Biblical Counselling UK from the publisher, on the instruction of the author(s), are treated as donations receivable.

In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support costs

The charity has incurred expenditure on support costs.

Investment income

This is income from interest and is included in the accounts when receipt is probably and the amount receivable can be measured reliably.

2.2 EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Fundraising costs

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes the proportion of salary costs (allocated according to staff time) that relates to fundraising and development work.

Governance and Support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Grants with performance conditions

Liabilities arising from legal or constructive obligations that commit the charity to expenditure are recognised in the accounts in full when all of the following criteria are met:

- **Obligation** – a present legal or constructive obligation exists at the balance sheet date as a result of a past event.
- **Probable** – it is more likely than not that a transfer of economic benefits, often cash, will be required in settlement.
- **Measurement** – the amount of the obligation can be measured or estimated reliably.

Deferred Income

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Provisions for Liabilities

A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date.

3 ANALYSIS OF INCOME

	Unrestricted Funds £	Restricted Funds £	Total 2020-21 £	Total 2019-20 £
Donations and legacies:				
Donations and gifts	88,682	-	88,682	79,238
Grants	3,532	2,000	5,532	-
Gift Aid	14,454	-	14,454	5,749
	<u>106,668</u>	<u>2,000</u>	<u>108,668</u>	<u>84,987</u>
Charitable Activities:				
Certificate course	287,822	-	287,822	238,126
Conferences/Honorariums	3,844	-	3,844	86,552
Training materials	-	-	-	2,001
Other income	492	-	492	-
	<u>292,158</u>	<u>-</u>	<u>292,158</u>	<u>326,679</u>
Investment income:				
Interest	24	-	24	77
	<u>24</u>	<u>-</u>	<u>24</u>	<u>77</u>

Unrestricted grant income includes a government grant of £397 received under the Coronavirus Job Retention Scheme to cover salaries of furloughed staff.

4 ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2020-21 £	Total 2019-20 £
Charitable Activities:				
Certificate course	202,936	-	202,936	183,725
Conferences	848	-	848	75,567
Intern scheme - grants	35,472	-	35,472	34,842
Intern scheme - other	150	-	150	1,159
Staff expenditure	107,971	4,155	112,126	85,641
Grants	22,769	-	22,769	19,320
Training materials	-	-	-	167
Other	105	-	105	-
Support costs	5,730	-	5,730	7,185
Fundraising	6,101	-	6,101	202
	<u>382,082</u>	<u>4,155</u>	<u>386,237</u>	<u>407,808</u>

5 STAFF EXPENDITURE

	2020-21 £	2019-20 £
Wages and salaries	102,122	74,120
Social security costs	2,510	2,960
Pension costs	10,213	7,840
	<u>114,872</u>	<u>84,920</u>

There were five employees during the year (2019-20: five). These costs are included in staff expenditure above in 2020-21. The difference between the staff expenditure analysed in this note and the total staff expenditure given in note 4 relates to:

- a) staff training, expenses and relocation costs not included in this note, and
- b) £6,074 of salary costs included above, but classified separately in note 4 as fundraising costs, as they relate to employee time spent on fundraising and development work.

6 SUPPORT COSTS

A breakdown of support costs showing the amount spent on governance is detailed below:

	2020-21 £	2019-20 £
Governance:		
Legal fees	461	95
Committee meeting costs and training	517	2,197
Independent examiners fees for reporting on the accounts	600	600
Other support costs	4,152	4,293
	<u>5,730</u>	<u>7,185</u>

7 GRANTMAKING

Biblical Counselling UK partners with local churches in providing a grant to fund an 'Intern' for one year in the first instance. Following an annual review of progress and receipt of a written report from the Intern's mentor and local supervisor confirming their satisfactory participation in the Scheme, it is at the sole discretion of Biblical Counselling UK that the internship is extended for a second year, along with any associated grant.

Details of the grants made in 2020-21 are below:

	2020-21
Church	£
Woodberry Down Baptist Church	10,000
Trinity Church Everton	7,000
St Paul's Church, Banbury	5,472
Whiteabbey Presbyterian Church	5,000
Broadmead Baptist Church	3,000
Christ Church Fulwood	3,000
Christ Church Edinburgh	2,000
	<u>35,472</u>

During 2020-21 Biblical Counselling UK made a grant to Christ Church Cambridge on the condition that, consistent with Christ Church's vision, Steve Midgley's role at Christ Church would continue to involve activities that are directed towards achieving the common aims of Biblical Counselling UK and Christ Church Cambridge. Additionally, Christ Church would allow Biblical Counselling UK the use of the Christ Church premises and facilities as an office. As per accounting convention the grant liability and related expenditure are recognised in the accounts in full, at £22,769, covering the period 1 January to 31 December 2021.

8 DEBTORS AND PREPAYMENTS

Amounts falling due within one year:

	2020-21	2019-20
	£	£
Gift aid recoverable	375	1,988
Prepayments and accrued income	25,671	196
	<u>26,046</u>	<u>2,184</u>

Prepayments of £25,671 relate to deposits paid to the venue where an Intern conference was held in October 2021 and where our annual conference will be held in March 2022 and 2023.

9 CREDITORS AND ACCRUALS

Amounts falling due within one year:

	2020-21	2019-20
	£	£
Accounts payable	175	-
Accruals and deferred income	100,751	98,239
Grant provision	5,692	4,830
Pensions payable	-	1,150
	<u>106,618</u>	<u>104,219</u>

10 DEFERRED INCOME

Termly fees for the Certificate Course are received from students in advance and accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the course takes place.

Movement in deferred income account:

	2020-21	2019-20
	£	£
Balance at the start of the reporting period	89,670	90,030
Amounts added in current periods	100,007	89,670
Amounts released to income from previous periods	<u>(89,670)</u>	<u>(90,030)</u>
Balance at the end of the reporting period	<u>100,007</u>	<u>89,670</u>

11 FUNDS

	Unrestricted
	2020-21
	£
Balance at 1 September 2020	222,689
Income	398,850
Expenditure	(382,082)
Transfer (to)/from Restricted Funds	-
Balance at 31 August 2021	<u>239,457</u>

	Restricted
	2020-21
	£
Balance at 1 September 2020	2,155
Income	2,000
Expenditure	(4,155)
Transfer (to)/from Unrestricted Funds	-
Balance at 31 August 2021	<u>-</u>

The restricted fund is money given for employing Helen Thorne as Director of Training & Resources. During the year £2,000 was generously given by the Cambridgeshire Community Foundation towards her salary.

12 OUTSTANDING GUARANTEES AND DEBTS SECURED ON ASSETS

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

13 TRANSACTIONS WITH TRUSTEES AND RELATED PARTIES

During the year two of the trustees were paid for services provided to the charity:

	2020-21
	£
Sally Orwin Lee	2,015
Andrew Collins	775
	<hr/> 2,790 <hr/>

Payments to Sally comprised £105 relating to her facilitation of a consultation group and £1,910 for teaching and tutoring services provided on the Certificate Course. Payments to Andrew related to teaching and tutoring services provided on the Certificate Course.

Additionally, four trustees received reimbursement of expenses totalling £762.

Payments were made to several of the Executive Committee members (prior to the committee disbanding in March 2021) for teaching and tutoring services provided on the Certificate Course.

	2020-21
	£
Steve Midgley (paid to Christ Church Cambridge)	6,220
Andrew Nicholls (paid to Oak Hill Theological College)	2,520
Louise MacMillan	3,140
Zena Schofield	400
	<hr/> 12,280 <hr/>

Payments for services provided by Steve Midgley are made to Christ Church Cambridge where Steve is a full-time Minister. Payments for services provided by Andrew Nicholls are made to Oak Hill Theological College where Andrew is Director of Pastoral Care.

The wife of Steve Midgley received payment for services amounting to £1,300 for her role as a recitation tutor during the year. His daughter was also a recitation tutor during the year and received £1,510 as payment for services. The wife of Ste Casey received payment for services amounting to £2,950 for her role as a recitation instructor and course tutor during the year. When BC UK wishes to engage the services of any close relation of a Trustee or Executive Committee Member in return for payment, this arrangement must be approved by the Trustees to ensure it is in the charity's interests.

14 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2019-20 £
Income			
Donations and legacies	79,987	5,000	84,987
Charitable activity			
Advancement of Christian gospel	326,679	-	326,679
Investment Income	77	-	77
Total Income	406,743	5,000	411,743
Expenditure			
Charitable activity			
Advancement of Christian gospel	404,761	2,845	407,606
Fundraising	202	-	202
Total Expenditure	404,963	2,845	407,808
Net Income/(Expenditure)	1,780	2,155	3,935
Total Funds Brought Forward	220,909	-	220,909
Total Funds Carried Forward	222,689	2,155	224,844