

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**

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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.

A handwritten signature in black ink, appearing to read 'Mike Warren'.

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.

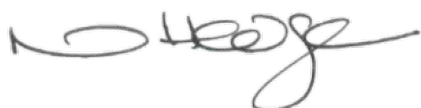
Independent examiner's statement

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
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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			-		2,155
			<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 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 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:

- staff training, expenses and relocation costs not included in this note, and
- £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	(89,670)	(90,030)
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

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

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