



**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**

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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  
7 Quay Court  
Colliers Lane  
Stow-cum-Quay  
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.

A handwritten signature in blue ink, appearing to read 'Mike Warren', followed by a small horizontal line.

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-Quay  
Cambridgeshire  
CB25 9AU*

*Date: 23 November 2022*



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

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

Income and expenditure is derived solely from continuing operations.

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

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

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

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2021-22 £</b>	<b>Total 2020-21 £</b>
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	11,565	4,152
	<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:

	<b>2021-22</b>	<b>2020-21</b>
	<b>£</b>	<b>£</b>
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	(100,007)	(89,670)
Balance at the end of the reporting period	<u>96,812</u>	<u>100,007</u>

## 11 FUNDS

	<b>Unrestricted</b>
	<b>2021-22</b>
	<b>£</b>
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>

	<b>Lauderdale</b>	<b>Family</b>	<b>Total</b>
	<b>Trust</b>	<b>Care</b>	<b>Restricted</b>
	<b>£</b>	<b>£</b>	<b>2021-22</b>
	<b>£</b>	<b>£</b>	<b>£</b>
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 £
<b>Income</b>			
Donations and legacies	106,668	2,000	106,668
Charitable activity			
Advancement of Christian gospel	292,158	-	292,158
Investment Income	24	-	24
<b>Total Income</b>	<b>398,850</b>	<b>2,000</b>	<b>400,850</b>
<b>Expenditure</b>			
Charitable activity			
Advancement of Christian gospel	375,981	4,155	407,606
Fundraising	6,101	-	6,101
<b>Total Expenditure</b>	<b>382,082</b>	<b>4,155</b>	<b>386,237</b>
<b>Net Income/(Expenditure)</b>	<b>16,768</b>	<b>(2,155)</b>	<b>14,613</b>
<b>Total Funds Brought Forward</b>	<b>222,689</b>	<b>2,155</b>	<b>224,844</b>
<b>Total Funds Carried Forward</b>	<b>239,457</b>	<b>-</b>	<b>239,457</b>