

**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**

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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 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](http://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 Quay Court  
Colliers Lane  
Stow-cum-Quay  
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 £
<b>Income</b>	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
<b>Total Income</b>		<b>914,729</b>	<b>-</b>	<b>7,577</b>	<b>922,306</b>	<b>652,536</b>
<b>Expenditure</b>	4					
Charitable activity						
Advancement of Christian gospel		737,089	-	4,682	741,771	631,106
Fundraising		11,542	-	-	11,542	9,489
<b>Total Expenditure</b>		<b>748,631</b>	<b>-</b>	<b>4,682</b>	<b>753,313</b>	<b>640,595</b>
<b>Net Income/(Expenditure)</b>		<b>166,098</b>	<b>-</b>	<b>2,895</b>	<b>168,993</b>	<b>11,941</b>
Transfer Between Funds						
Transfer (to) / from Designated Funds	12	829	(829)	-	-	-
<b>Net Movement in Funds</b>		<b>166,927</b>	<b>(829)</b>	<b>2,895</b>	<b>168,993</b>	<b>11,941</b>
<b>Total Funds Brought Forward</b>		<b>24,463</b>	<b>530,244</b>	<b>-</b>	<b>554,707</b>	<b>542,766</b>
<b>Total Funds Carried Forward</b>		<b>191,390</b>	<b>529,415</b>	<b>2,895</b>	<b>723,700</b>	<b>554,707</b>

Income and expenditure is derived solely from continuing operations.

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

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

	<b>Note</b>	<b>2025 £</b>	<b>2024 £</b>
<b>Cash flows from operating activities</b>			
Net cash provided by (used in) operating activities	16	<u>157,122</u>	<u>21,132</u>
 <b>Change in cash and cash equivalents in the reporting period</b>	 17	 <u>157,122</u>	 <u>21,132</u>
 <b>Cash and cash equivalents at the beginning of the reporting period</b>		 <u>628,858</u>	 <u>607,726</u>
 <b>Cash and cash equivalents at the end of the reporting period</b>		 <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 £
<b>Church/Charities</b>	
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 £
<b>Income</b>			
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
<b>Total Income</b>	<b>558,536</b>	<b>94,000</b>	<b>652,536</b>
<b>Expenditure</b>			
Charitable activity			
Advancement of Christian gospel	537,106	94,000	631,106
Fundraising	9,489	-	9,489
<b>Total Expenditure</b>	<b>531,115</b>	<b>94,000</b>	<b>640,595</b>
Net Income/(Expenditure)	11,941	-	11,941
<b>Total Funds Brought Forward</b>	<b>542,766</b>	<b>-</b>	<b>618,095</b>
<b>Total Funds Carried Forward</b>	<b>24,463</b>	<b>-</b>	<b>554,707</b>