

Community Bible Study International: Europe & MENA

Registered charity number: 1193171

Charity's principle address:

14 West Lane
Great Offley
HITCHIN
SG5 3AJ

FINANCIAL STATEMENT

FOR THE YEAR ENDED

31st August 2025

Prepared by:

AMBMS Ltd

14 West Lane
Great Offley
Hitchin
Herts. SG5 3AJ

Charity Trustees

Date of Appointment

Ian Timothy Pounce	21st January 2021	Appointed as Chair 01/09/25
Veronica Margaret Alvarez (Chair)	21st January 2021	Resigned as Chair 31/08/25
Christopher Janson Hanbury	21st January 2021	
Clive Desilver Roberts	21st January 2021	
Mae Angelique Palmer	18th March 2022	
Stephen Moulding	7th September 2022	

Structure Governance and Management

Type of governing document: Constitution

Charity type: Charitable Incorporated Organisation (registered 21st January 2021)

Trustee selection methods:

In finding new trustees the current trustees consider the best methods of attracting candidates with the required skills and background. When an individual is identified, the chair will undertake an initial interview progressing to a "meet/greet/chemistry" slot at the next Trustee meeting.

Objectives

Community Bible Study International Europe and MENA is a charity based in the U.K. and serving multiple countries in Europe and the Middle East and North Africa. We provide a Bible Study system using the four learning and teaching elements of writing, reading, hearing and speaking. We provide curriculum covering most books of the Bible and provide training and arrange Conferences to train leaders. Translation and development of material is ongoing.

The trustees have given regard to the guidance issued by the Charity Commission on public benefit.

Achievements and performance

This year we have provided training in multiple countries, some in person, but many via video link. We have trained up National Directors to support countries and have embarked on extensive translating work to make our material more widely available. We have maintained our online classes that were started during the pandemic. These particularly provide support for the elderly who are unable to get out and young families with children. We have now introduced spoken CBS, an oral study based on storytelling for those not able to read with 8 coaches in training. There have been many regional conferences taking place. There has also been translation of children's material and training of children's leaders with a teacher guide. We have been able to support our leaders in Ukraine and we have seen a steady increase in participants in our regions.

We continue using a series of videos and accompanying workbooks translated into over forty languages explaining the Bible from beginning to end.

Financial review

The Trustees have a policy of keeping reserves equal to at least three months of annual operating costs which in turn include items that could be scaled back should the need arise.

The restricted funds relate to monies received and set aside for specific regions.

Declaration

I present these accounts as set out here as a true and accurate representation of the financial position of this charity:

Signed:



Date: 20th May 2026

Ian Timothy Pounce (Chair)

AMBMS Ltd

14 West Lane
Great Offley
Hitchin, Herts.
SG5 3AJ

Telephone: 07831 510878
Email: enquiries@ambms.co.uk

CBSI Europe & MENA

PREPARATION OF FINANCIAL ACCOUNTS

In accordance with your instructions, I have compiled these accounts for the year ended 31 August 2025 from the accounting records and information and explanations supplied to me. A set of accounts will be prepared for submission upon your approval thereof and upon satisfactory review from the Independent Examiner.

Signed: *Alistair Miller*

Date: 25/05/26

Independent examiner's report to the trustees of Community Bible Study International Europe And MENA CIO

I report to the trustees on my examination of the accounts of the **Community Bible Study International Europe And Mena CIO** for the year ended 31 August 2025, set out on pages 5-7.

Responsibilities and basis of report

As the charity trustees of the CIO 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 Trust's accounts carried out under section 145 of the 2011 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 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW which is a listed body.

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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed:

Mark Plane

Name: Mark Plane ACA

Relevant professional qualification or membership of professional bodies (if any): ICAEW

Address: Whittaker Plane Ltd, 2nd Floor, Apex House,
30-34 Upper George Street, Luton, LU1 2RD

Date: 29-05-2026

Community Bible Study International: Europe & MENA

Registered charity number: 1193171

Receipts and Payment account for the year ended 31st August 2025

INCOME vs EXPENDITURE

2025				2024			
£		£		£		£	
Unrestricted	Restricted	Total		Unrestricted	Restricted	Total	
INCOME							
Grants - CBSI US	414,550		414,550	420,305		420,305	
Other Donations / Interest	15,312	12,786	28,098	16,556	26,283	42,839	
1	429,863	12,786	442,648	436,860	26,283	463,143	
DIRECT EXPENSES							
Contract Labour	146,183	3,810	149,992	82,823		82,823	
Honoraria	3,090		3,090	401		401	
Training	20,225	-	20,225	20,504	789	21,293	
Additional Country Support	993	10,798	11,791	- 0	28,798	28,798	
Conference Costs	22,177		22,177	28,820		28,820	
Printing Books Literature etc	14,829	-	14,829	11,609	1,577	13,186	
Administrative Expenses	13,286		13,286	7,955		7,955	
Translations	1,401		1,401	2,800		2,800	
Travel Expenses	100,637	-	100,637	52,189	1,863	54,052	
Food & Lodgings	53,161	-	53,161	26,174	2,146	28,320	
Miscellaneous Expenses	8,539	-	8,539	583	60	643	
1	384,521	14,608	399,129	233,858	35,233	269,091	
OVERHEADS							
Employee Costs	62,866		62,866	50,627		50,627	
Professional Fees	20,840		20,840	23,739		23,739	
Rent Rates etc.	3,668		3,668	3,938		3,938	
Travel / Meetings / Staff Welfare	4,967		4,967	20,482		20,482	
Office Costs	6,084		6,084	7,394		7,394	
Banking Costs	965		965	2,015		2,015	
	99,391	-	99,391	108,195	-	108,195	
NET INCOME (EXPENDITURE)							
-	54,049	- 1,823	- 55,872	94,807	- 8,950	85,858	

Community Bible Study International: Europe & MENA

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Asset and Liability account for the year ended 31st August 2025

ASSETS & LIABILITIES

	2025			2024		
	£	£	£	£	£	£
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
FIXED ASSETS	-	-	-	-	-	-
CURRENT ASSETS						
Debtors	-		-	36,179		36,179
Bank - Current Account	100,000		100,000	37,695		37,695
Bank - Deposit/Cash Account	- 8,740	23,743	15,003	73,595	25,565	99,160
			115,003			173,034
CURRENT LIABILITIES						
Creditors	4,255		4,255	6,414		6,414
PAYE & NI	-		-	-		-
Pension	557		557	557		557
			4,811			6,971
ASSETS LESS LIABILITIES			110,192			166,063
FINANCED BY:						
Reserves	140,498	25,565	166,063	54,640	25,565	80,206
Net Income (Expenditure)	- 54,049	- 1,823	- 55,872	94,807	- 8,949	85,858
			110,192			166,063

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Explanitory notes to the account for the year ended 31st August 2025

NOTE 1

Restricted Funds

	At YE24	Income	Expense	At YE25
	25,565	12,786	14,608	23,743
Ukraine - Antti	-796	1,465	669	0
Turkic Belt - Ashraf	885	5,550	5,630	805
Egyptian School - Ashraf	1,206	4,200	-3,960	9,366
MENA - Ashraf	5,647	100	4,000	1,747
UK - Veronica	7,770	0	7,770	0
India Geom	1,500	0	499	1,001
Germany	9,353	0	0	9,353
Serbia	0	1,471	0	1,471