

Society for English Learning through Biblical Literature

(SELBL UK)

Scottish Charity No SC044067

ANNUAL TRUSTEES REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDING 30th June 2025

TABLE OF CONTENTS

	Page
Reference and Administrative Details	3
Trustees Annual Report	4
Independent Examiner's Report	8
Receipts and Payments Accounts	10
Statement of Balances	11
Notes to the Annual Accounts	12

REFERENCE AND ADMINISTRATION

Charity Name: Society for English Learning through Biblical Literature

Charity Registration Number: SC044067

Principal Office: Rm 22, 54 Gordon Street, Glasgow, G1 3PU, UK

Registered Office: Rm 22, 54 Gordon Street, Glasgow, G1 3PU, UK

Current Trustees: Jenny Wong, Chima Dioka , Robert Watson

Trustees' Annual Report

For the Year Ended 30st June presenting their report together with the financial statements and the independent examiner's report for the year ended 30th June 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

SELBL is a registered Scottish Charity (SC **SC044067**). All its affairs are governed by the Board of Trustees as stipulated in the charities Memorandum and Articles of Association, as well as the Charities Constitution.

Appointment of Trustees

Trustee members are appointed by Annual General Meeting established by the constitution. An induction programme for any new members takes place during the first week of September at which training and governance support is given to ensure that Trustee members are familiar with the Charity's values, aims and responsibilities in their role as designated trustees of the charity.

Objectives and Activities

The purpose of SELBL is to promote the advancement of religion of Christianity, biblical arts and language.

And primarily without distinction of sex or sexual orientation, race, political, religious voluntary and other organisation in a common effort to:-

- a. organize Bible-based English classes at churches or in the communities;
- b. frequent update the website and develop the website in different kinds of language across the world to benefit more believers,
- c. organize programmes to train the teachers to teach English using the Bible;
- d. partner with schools, churches, mission agencies and missionaries in different regions in devising appropriate teaching materials to be utilized in different places

Charitable purposes

- (a) To spread and preach Christ's Gospel to unbelievers by means of visual, audio, music, print and other mass media etc.;

- (b) To promote religious education and Christian faith;
- (c) To develop and recommend from time to time general educational policies and initiatives in the promotion of education within a Christian context;
- (d) To provide outreach services to target communities that have high proportions of international students, local students and immigrants
- (e) In furtherance of the objects of the SELBL but not otherwise to promote interest in the study of English Bible and bilingual Bible among the general public;

The main Activities and Achievements

In the period from July 2024 to June 2025, the possibility of implementing our ACE course curriculum was explored online, which achieved great success in China, UK and Hong Kong etc. The ACE course was well received among the Chinese and other communities in the above countries.

Through such online teacher training activities, new partnerships were formed with churches and Bible schools. Churches that have implemented our curriculum or have partnered us for conducting training in this year include:

1. Hong Konger City Gospel Centre, Birmingham
2. Glasgow Grace Church
3. Glasgow Chinese Grace Church
4. City University of Hong Kong

The office premise in Gordon Street has continued to welcome newcomers through weekly prayer meetings. The place will continue to serve as our contact point with ethnic minorities through regular prayer meetings, consultation and counseling.

It is a pleasure to see that by emphasizing the importance of ethnic equality in the ministry, people and churches of different ethnic origin were trained and mobilized in this mission. As seen from the above list, our partners include both local denominations as well as diaspora churches. Through partnering with such a diversity of churches, SELBL is able to encourage and empower people of all nations to participate in English teaching, and to mobilize them to teach English back in their home countries. This is an important step and development in the worldwide ministry of teaching English, which used to be the profession of only native English speakers in other organizations.

In addition, in June 2024, with the sponsorship of East Dunbartonshire Council Fund, SELBL maintained a good presence to reach out to the Chinese community. All these outreach activities took place in East Dunbartonshire. The rapport built with the community do help us in raising SELBL's profile in bridging the gaps of ethnic minority groups.

Financial Review

The accounts have been prepared on a Receipts and Payments basis and in accordance with the applicable Accounting Standards, Statement of Recommended Practice, Accounting Reporting by charities (SORP 2005) and applicable Accounting standards and the charities Acts 1993.

Financial performance:

SELBL has performed reasonably well in trying to meeting its goals in terms of financial status. Though there are so many challenges due to lack of finances. We have been able to organize a number of teacher training sessions throughout the year and training fees from church members has been a source of revenue that has enabled the organization to function so far.

Reserve Policy

The trustees' policy is to establish and maintain a reserve that can meet At least 3 months of our normal operating costs. At the moment, the trustees make sure that any finances that remain are held in the charity account to build up our future reserve according to the charity objectives.

Risk Management

First a special meeting was called to discuss funding raising issues and promotion strategies. Committee members made aware the importance of promoting ethnic equality and diversity in all SELBL activities to welcome workers and volunteers from all nationalities to participate. Once the Funding secured only then project will be approved

Plans for the Future Period

Next projects will involve organising summer English camp in Scotland in 2026 summer. Also we will continue to explore the possibility of organising English mission trips to Israel in summer 2026.

Declaration

The trustees declare that they have approved the trustees' report above on 30th March 2026, and signed on their behalf by:

Jenny Wong

A handwritten signature in black ink, appearing to read 'Jenny Wong', written over a horizontal line.

Chairperson

Independent Examiner's Report

For the Year Ended 30th June 2025

Independent Examiner's Report to the Trustees of Society for English Learning through Biblical Literature.

I report on the financial statement of the charity for the year ended 30th June 2025, which are set out on pages 10 to 16.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 449(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention; -

1. Which gives me reasonable cause to believe that in any material respect, the requirements: -

- To keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and

- To prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations (as amended)

Have been met

2. I would however recommend that the charity continue to maintain all accounting documents and records in accordance with the 2005 Act, and the accounts should comply with Regulation 9 of the 2006 Accounts Regulations (as amended).



Michael Osho ACA
30 Eden Terrace
DD3 7SR
Dundee

Relevant professional qualifications and body

Institute of Chartered Accountants in England & Wales (ICAEW)

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Total funds current period	Total funds last period
A1 Receipts				
Donations			0	0
Legacies				
Grants		0	0	5,650
Receipts from fundraising activities				
Gross trading receipts	0		0	65.45
Income from investments other than land and buildings	68.41		68.41	39.63
Rents from land & buildings				
Gross receipts from other charitable activities				
A1 Sub total	68.41		68.41	5,755.05
A2 Receipts from asset & investment sales				
Proceeds from sale of fixed assets				
Proceeds from sale of investments				
A2 Sub total	-	0	0	0
Total receipts	68.41	68.41	68.41	5,755.05
A3 Payments				
Expenses for fundraising activities				
Gross trading payments	2,342.47		2,342.47	3,530.61
Investment management costs				
Payments relating directly to charitable activities	0		0	1,618.9
Grants and donations				
Governance costs:				
Audit / independent examination	100		100	0
Preparation of annual accounts				
Legal costs				
Other				
A3 Sub total	2,442.47	0	2,442.47	5,149.5 3,530.61
A4 Payments relating to asset and investment movements				
Purchases of fixed assets				
Purchase of investments				
A4 Sub total	-	0	0	0
Total payments	2,442.47	0	2,442.47	5,149.5
Net receipts / (payments)	0	0	0	605.55
A5 Transfers to / (from) funds			0	0
Surplus / (deficit) for year	-2,374.01	0	-2,374.01	605.55

Balance Sheet
As at 30th June 2025

	2025	2024	
Current Assets			
Debtors	0	0	9
Income accrued	0	0	
Cash at bank & in hand	3,716.93	5,991	
Total Current Assets	3,716.93	5,991	
Liabilities			
Creditors falling due within one Year	0	0	10
Net Current assets	3,716.93	5,991	
Total assets less current liabilities	3,716.93	5,991	
Net Assets	3,716.93	5,991	
The funds of the charity:			11
General Reserve			
Unrestricted income funds	3,716.93	5,991	
Restricted income funds	_____	_____	
Total Funds	3,716.93	5,991	

The notes at pages 14 to 17 form part of these accounts.

Approved by the trustees on 20th March 2026 and signed on their behalf by:



Ms Jenny Wong
Chairperson

Statement of Cash Flows
For year ending 30th June 2025

	<u>2025</u>	<u>2024</u>
Cash flows from operating activities:		
<i>Net cash provided by (used in) operating activities</i>		1,002
		1,002
Cash flows from investing activities:		
Interest	68.41	40
<i>Net cash provided by (used in) investing activities</i>	68.41	40
Cash flows from financing activities:		
Cash inflows from new Grant	0	0
<i>Net cash provided by (used in) financing activities</i>	0	0
Increase (decrease) in cash & cash equivalents in the year	(2,280)	1,042
Cash & cash equivalents at the beginning of the year	5,991	4,949
Total cash & cash equivalents at the end of the year	3,716.93	5,991
Reconciliation of net income/(expenditure) to net cash flow from operating activities.	3,716.93	5,991
Adjustments for:		
Depreciation charges	0	0
(Gains)/losses on investments	0	0
Dividends, interest & rent from investments	0	0
Loss/(profit) on sale of fixed assets	0	0
(Increase)/decrease in stocks	0	0
(Increase)/decrease in debtors	0	0
Increase/(decrease) in creditors	<u>0</u>	<u>0</u>
<i>Net cash provided by (used in) operating activities</i>	3,716.93	5,991
Analysis of cash and cash equivalents		
Cash in hand	3,716.93	5,991
Notice deposits (less than 3 months)	0	0
Overdraft facility repayable on demand	0	0
Total cash and cash equivalents	3,716.93	5,991

Notes to the Statement of Financial Activities

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

SELBL meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of Comparative items was required.

c) Preparation of the accounts on a going concern basis

The Trustees believe there is no foreseeable circumstance to restrict the Charity from continuing as a going concern.

d) Income

Income is recognised when received. However, in accordance with FRS102, income is accrued if not received in the financial year commensurate with the activity of the charity

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific artistic projects being undertaken by the Charity.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, personnel, payroll and governance costs which support the Charity's programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 7

i) Tangible fixed assets

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight-line basis. There are no assets of the Charity to be depreciated. The land used by the Charity is leased from the local council.

j) Stock

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

k) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n) Transition to FRS 102

No subsequent restatement of items has been required in making the transition to FRS 102. The transition date was 1st March 2014. However, the Charity has changed from a "Receipts & Payments" basis to an "accruals" basis in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP [FRS 102]), and the Companies Act 2006.

2. Legal status of the Charity

SELBL is a registered Scottish Charity (SC044067). All its affairs are governed by the Board of Trustees as stipulated in the charities Memorandum and Articles of Association, as well as the Charities Constitution.

3. Income from donations and legacies

	<u>2025</u>	<u>2024</u>
Impact Fund	0	650
East Dunbartonshire Council	0	5,000
		5,650

SELBL is grateful to the charities who gave grant funding. In accordance with FRS102 and the Charities SORP (FRS102), the economic contribution of general volunteers is not recognised in the accounts.

4. Income from charitable activities

	2025	2024
Donations		
Training Fees	-	-
Other general	-	5,650
		5,650

5. Investment Income

Bank interest	68.41	39.63
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6. Analysis of expenditure on Charitable Activities

Expenditure on charitable activities was (2024 £1618.97) of which £ was restricted.

Restricted

Training	0	0
Salaries	0	0
Other	2,342.47	1,618.9__ 1,618.9

Unrestricted

General Expenses	0	0
Total	2,342.47	1,618.9

7. Analysis of governance & support costs

Professional fees	0	0
Salaries, wages & related costs	0	0
General office & general charity expenses	0	0

8. Analysis of staff costs

Salaries & Wages	0	0
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The charity Trustees did not receive any benefits from employment. No charity trustee received

payment for professional services nor had personal expenses reimbursed. There was no related

party transactions. The Charity does not operate a defined contribution pension scheme. Therefore,

there is no pension cost charged for the period to represent contribution payable to the scheme.

9. Debtors

Other Debtors	0	0
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10. Liabilities: amounts falling due within a year.

Accrued expenses	0	0
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11. Funds of the charity

<i>General Reserves (Accruals)</i>	0	0
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Bank - Unrestricted	0	0
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Bank - Restricted	3,716.93	
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Glasgow City Council		
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East Dunbartonshire Council	0	5000
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Others	0	650
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Total of bank account	3,716.93	5650
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Total funds of the charity	3,716.93	5650
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12. Cash flows from operating activities

Net movement in funds	0	0
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Bank	3,716.93	5650
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