

Trustees Annual Report - 2024

From: 01 January 2024 To 31 December 2024

Charity name: Deal Christian Fellowship Trust

Charity registration number: 1081906

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document

(a) to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in the County of Kent and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Trust

(b) to relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit"

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.

DCF conducts the following activities, all of of which are available to the public:

- Sunday Morning Church Services
- Sunday Evening Church Services
- Sunday School
- Livewires Children's club for Infant and Primary school age children
- Youth Club for secondary school age young people
- Midweek Bible Study
- Midweek Prayer Meeting
- Men's Bible Study
- Women's Bible Study
- Hope Explored
- Community BBQs
- Sheer Praise worship services
- DeCaF Coffee Bar
- Fellowship Christmas Dinner

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit

The Trustees of Deal Christian Fellowship Trust confirm that we are aware of the Charity Commission's guidance on public benefit and have taken it into account when making all relevant decisions. It is our belief that we have not departed from the guidance in any way.

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.

As a Church we regularly get between 30 and 50 people along to our Sunday services and Sheer Praise. All attendees at our services are members of the local community and they receive teaching on the Christian Faith as well as the love and support of being part of a Church family. In addition to those who attend in person, all Christian teaching from DCF is published on our website and made available to the general public via our website.

Our various childrens and young people groups are regularly attended by 20 or more children from the local community, most of whom have no other relationship for with the Church.

The community BBQs are a new addition to our work as a Church and invites have been distributed to all the houses in the area of the Church building.

Financial Review

Review of the charity's financial position at the end of the period

We ended 2024 with £23,695.50 accross our current account, savings account and cash in hand.

Significant Highlights

- * In 2024 the hall roof needed to be replaced at a cost of £13,100
- * We also continue to carry a large outstanding balance (£3459.23 on 30-Dec.2024) with Octopus engery following their takeover of Bulb energy and issues with our previously estimated metre readings. We are in discussion with Octopus to resolve this but have funds allocated in our savings account to cover this when needed.
- * Following the roof leak and subsequent repair the kitchen will need to be replaced in 2025, we have funds allocated in the savings account to cover this.

Statement explaining the policy for holding reserves stating why they are held	It is our policy to keep £2500 in the savings accounts as a reserve at all times for emergencies and unexpected bills. If it is required to use this reserve it is our policy to rebuild this reserve again before any further expenditure is made.
Amount of reserves held	£2500
Details of fund materially in deficit	There is no deficit in our funds
Explanation of any uncertainties about the charity continuing as a going concern	As Trustees we have no uncertainties about the charity continuing as a going concern.
The charity's principal sources of funds (including any fundraising)	The principle source of our funds is the faithful giving our Church members. Our additional funds come from one off donations, subs for our clubs, our tuckshop and DeCaF coffee bar, and hiring the hall as a polling station.
Investment policy and objectives including any social investment policy adopted	We do not have a policy of investing funds other than keeping all available money in our savings account gaining interest.
A description of the principal risks facing the charity	The Trustees see the principle risk to the charity finances being our older boiler and electrics and the quality of the entrance area roof. Whilst we have our reserve there is a risk that if more than one of these failed at the same time this would impact our ability to use the Church building. The Trustees also identify there is a risk of a child protection issue arising causing real and reputational damage to the wider Church. This is mitigated by a robust safeguarding policy.

Structure, Governance and Management

Description of charity's trusts:	
Type of governing document (trust deed, royal charter)	Deal Christian Fellowship Trust is governed by a Declaration of Trust dated 3rd May 2000 and the Supplementary Declaration of Trust dated 9th May 2000
How is the charity constituted? (e.g. unincorporated association, CIO)	Deal Christian Fellowship Trust is constituted as a Trust governed by a Board of elected Trustees.

Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	All Trustees are selected from within the Fellowship. It is a requirement of selection that someone has been an active member of the Church for at least 6 months and meets the Biblical criteria of someone in Church leadership. New Trustees are proposed by existing Trustees and voted on at a full Trustees meeting.
The charity's organisational structure and any wider network with which the charity works	The Board of Trustees has a Chairman who is also the Pastor, a Treasurer, an Administrator and 2 other Trustees. <i>During 2023 the board operated with one vacancy.</i>
Relationship with any related parties	Whilst not a formal relationship Deal Christian Fellowship considers itself part of the Calvary Chapel UK network of Churches

Reference and Administrative details

Charity name	Deal Christian Fellowship Trust
Other name the charity uses	Calvary Chapel Deal
Registered charity number	1081906
Charity's principal address	Sutherland Road, Deal, Kent, CT14 9TQ

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Forder	Chairman		Not applicable
2	Simeon Forder			Not applicable
3	Jonathan Gunne	Treasurer		Not applicable
4	John Tigwell		Resigned 06-Aug-2024	Not applicable

Name of trustees holding title to property belonging to the charity

Managing Trustee	Dates acted if not for whole year	
The Federation of Independent Evangelical Churches (FIEC)		in 2024 the FIEC held the Trust Deed

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature		
Full Name	Simeon Forder	Jonathan Gunne
Position	Trustee and Chair	Trustee and Treasurer
Date:	28/10/25	28/10/25



CHARITY COMMISSION
FOR ENGLAND AND WALES

Deal Christian Fellowship Trust

1081906

Receipts and payments accounts

For the period from 01/01/2024 To 30/12/2024

CC16a

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	21385	0	0	21385	26838
Clubs	1001	0	0	1001	1118
Outreach	1461	0	0	1461	1589
Other Income	1180	0	0	1180	590
Sub total(Gross income for AR)	25027	0	0	25027	30135
A2 Asset and investment sales, (see table).					
Savings account interest	439	0	0	439	137
Sub total	439	0	0	439	137
Total receipts	25466	0	0	25466	30272
A3 Payments					
Administration	763	0	0	763	377
Clubs	274	0	0	274	450
Annual Fees	1936	0	0	1936	2061
Utilities	4458	0	0	4458	2313
Outreach	2647	0	0	2647	2483
Facilities	13860	0	0	13860	5256
	0	0	0	0	0
Sub total	23938	0	0	23938	12940
A4 Asset and investment purchases, (see table)					
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	23938	0	0	23938	12940
Net of receipts/(payments)	1528	0	0	1528	17332
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	22168	0	0	22168	4836
Cash funds this year end	23696	0	0	23696	22168

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank Accounts	22935	0	0
	Cash (including £39 float)	761	0	0
	Credit Card	0	0	0
	Total cash funds	23696	0	0
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	-	-
		-	-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		J. P. GUNWE	28/10/25	
		S P FORDER	28/10/25	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Deal Christian Fellowship Trust

On accounts for the year
ended

31 December 2024

Charity no
(if any)

1081906

Set out on pages

1 to 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 13/12/2024.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* *Please delete the words in the brackets if they do not apply.*

Signed:

M E Godden

Date:

19/10/2025

Name:

Mark Godden

Relevant professional
qualification(s) or body
(if any):

FCA, ICAEW

Address:

17 Wessex Way, Grove

Wantage

OX12 0BS

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.