

COR DEO

England & Wales · Charity number 1136654

Details

Status Registered

Legal form Trust

Registered 2010-06-30

Register [View on the Charity Commission register](#)

Contact

Address 51 Curlew Drive
Chippenham
SN14 6YG

Phone 07773351339

Email info@cordeo.org.uk

Website www.cordeo.org.uk

Activities

Objects: THE OBJECTS OF THE TRUST ARE TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN SUCH 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

Activities: Cor Deo offers mentoring for active Christian ministries, training programmes (intensive week programmes, classes/seminars/conferences), and Bible teaching for churches and events. Cor Deo serves in the context of Bible-believing Christian ministries/churches.

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** Education/training, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** THE UNITED KINGDOM OR THE WORLD
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£28,537	£26,015	-	-
2023-12-31	£20,593	£23,059	-	-
2022-12-31	£25,331	£25,583	-	-
2021-12-31	£21,476	£21,988	-	-
2020-12-31	£27,554	£28,228	-	-

Trustees

Name	Role	Appointed
Dr PETER TIMOTHY MEAD	Chair	
Huw Gareth Williams		2016-03-31
TIMOTHY DAVID LLOYD JONES		2011-05-27

COR DEO

England & Wales - Charity number 1136654

Accounts



Registered Charity #1136654

Cor Deo

Report and Financial Statements

For the year ended 31 December 2024

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TRUSTEES' ANNUAL REPORT

Report of the Trustees for the year from 1st January 2024 to 31st December 2024

The trustees present their annual report and independently examined financial statements for the year ended 31st December 2024 for Cor Deo.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name	Cor Deo
Charity Registration Number	1136654
Principal Office	51 Curlew Drive Chippenham SN14 6YG
Trustees	Dr Peter Mead Mr Timothy Jones Mr Huw Williams
Independent Examiner of Accounts	Mrs Clare Fuller Chippenham SN
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent, ME19 4JQ

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2024

CHARITY STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Cor Deo is a charitable trust established and governed by trust deed, dated 6th March 2010, and registered with the Charity Commission under charity number 1136654.

Organisational Structure and Management

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely.

The day-to-day running of Cor Deo and its activities are handled by the senior leaders and other members of the Cor Deo ministry team, with accountability to the board of Trustees.

Recruitment of Trustees

The existing trustees are responsible for the recruitment of new trustees, but will do so after seeking the views and recommendations of Cor Deo leadership and staff. The trustees believe this approach ensures that the ministry of Cor Deo will be able to continue without disruption or digression from the guiding values of Cor Deo.

Public Benefit

The trustees believe that they have complied with their duty to have due regard to the guidance on public benefit published by the Commission in exercising their powers or duties.

OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

The Objects of the Charitable Trust

The objects of the Trust are to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in such 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.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2024

Summary of Main Activities Undertaken for Public Benefit

Cor Deo seeks to advance the Christian faith in the United Kingdom and internationally through mentoring active Christian ministries, providing training programmes and through Bible teaching in local churches, events and other ministries. The programme of training provision includes intensive courses of various lengths, as well as shorter seminars.

Activities undertaken for the public benefit in 2024 consisted of the following events. In February, Cor Deo hosted a Bible Feast in Wootton Bassett, with participants attending from England, Wales, Czech Republic and the USA. This Bible Feast focused on Ephesians and Colossians. In July, Cor Deo hosted a mini-Intensive, with participants from the UK, Canada and Colombia. We also hosted a mini-Bible Feast in Titus. In November, Cor Deo hosted a mini-Intensive, with participants from the UK and Hong Kong, as well as a Bible Feast on 2 Corinthians 3-5. The combined total of participants at these events was over 90 people.

Cor Deo mentors preached, taught, and served in a variety of settings during 2024. Peter Mead's book, *The New Birth*, was released by Union Publishing August of 2024.

The relational emphasis in Cor Deo's content and methodology serves the public benefit by promoting spiritual well-being and lives guided by the values of the spreading goodness of God's love. The training provided by Cor Deo events also provides public benefit via education in respect to Biblical Studies, Christian Theology, Ethics, Pastoral / Applied Theology, History, etc. Public benefit is not restricted by ability to pay fees charged as Cor Deo currently makes all training provision free of charge (accepting freewill donations where participants choose to give to the charity). Furthermore, benefitting from the provision of Cor Deo is not restricted to people from one specific church group or background. The general public are welcome to attend evening classes, seminars, conferences, and all events designated as open to the public by the organisers when Cor Deo representatives are involved.

In planning the activities for 2024, and in planning for the 2025 programme, the trustees have had regard to the guidance regarding public benefit issued by the Charity Commission.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2024

Summary of the Main Achievements During the Year

Activities undertaken for the public benefit in 2024 consisted of the following events. In February, Cor Deo hosted a Bible Feast in Wootton Bassett, with 22 participants attending from England, Wales, Czech Republic and the USA. This Bible Feast focused on Ephesians and Colossians. In July, Cor Deo hosted a mini-Intensive, with 15 participants from the UK, Canada and Colombia. We also hosted a mini-Bible Feast in Titus, with 23 participants attending. In November, Cor Deo hosted a mini-Intensive, with 9 participants from the UK and Hong Kong, as well as a Bible Feast on 2 Corinthians 3-5, with 22 participants. The combined total of participants at these events was over 90 people.

As well as the online and in-person courses and resources, Cor Deo also serves the wider Evangelical movement in Europe by leading the Bible Teachers' Networks at the European Leadership Forum. This strategic opportunity is focused on training preachers and Bible teachers to rightly handle God's Word and effectively communicate it in their church contexts so that the churches can be healthier and more effective in serving the public benefit throughout Europe. The European Leadership Forum in 2024 was held in Poland. Peter Mead and Mike Chalmers both served in leading the Bible Teacher's Networks.

The Cor Deo website has continued to offer resources free of charge that will further advance the Christian faith in line with the Cor Deo training programmes..

Looking forward to 2025 and beyond, we anticipate launching a podcast for preachers, mini-Intensives, normal Intensives, and the running of the Bible Teachers Networks at the European Leadership Forum.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2024

FINANCIAL REVIEW

Reserves Policy

Cor Deo does not have a reserves policy. Financial reserves held at the end of 2024 were held in anticipation of ministry costs for the programme of events in 2025.

Principal Funding Sources

Funding for Cor Deo is raised via applications to grant-making trusts, and via freewill donations. To this point in time, Cor Deo has not charged for participation in any of the training events, but accepts donations from participants (and others) to supplement the income of the charity.

Investments

The charity has no investments. Our cash reserves are held over in anticipation of ministry costs during the subsequent year. If an excess becomes evident, the trustees will consider a reserves and investments policy.

For the year ended 31st December 2024

DECLARATION

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees.

Peter Mead (Chair) & Timothy Jones
14th October 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COR DEO

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on pages 9 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Clare Fuller

Signed:

Relevant professional qualification or body: Association of Chartered Certified Accountants

Address: xxxxxx, Chippenham, SNxx.

Date: 1st October 2025

**COR DEO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

SECTION A: Receipts and Payments Accounts

For the period from 1 January 2024 to 31 December 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Receipts				
Trust Grant	0	0	0	0
Gift	9,942	0	9,942	8,032
Intensive Donations	3,114	0	3,114	2,078
Rent Reimbursement*	8,250	0	8,250	7,200
#84 Office Use	6,829	0	6,829	2,919
ELF	100	0	100	100
HMRC	94	0	94	53
Photocopier	176	0	176	172
Refund	34	0	34	39
Adjustment	-2	0	-2	100
Total Receipts	28,537	0	28,537	20,593
Payments				
Ministry Travel	0	0	0	79
Cor Deo Promotion	624	0	624	116
Intensives Costs	614	0	614	925
Team Events	0	0	0	118
Administration	938	0	938	556
Living / Training Expenses	0	0	0	46
84 Curlew Drive Accom	21,600	0	21,600	19,914
ELF Network	2,168	0	2,168	1,305
Podcast	71	0	71	0
Adjustment	0	0	0	0
Total Payments	26,015	0	26,015	23,059
Net of Receipts/(Payments)	2,522	0	2,522	-2,466
Transfers between funds	0	0	0	0
Cash funds last year end	15,020	0	15,020	17,486
Cash funds this year end	17,542	0	17,542	15,020

[Examiner's Initials:]

SECTION B: Statement of Assets and Liabilities at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds
Cash Funds			
Cash Funds in Deposit Account	17,543	0	0
Assets Retained for the Charity's Own Use			
Library Books	Unrestricted		
Promotional Book Stock	Unrestricted		
Study Room Furniture / Equipment	Unrestricted		
Liabilities	0	0	0

[Examiner's Initials:]

The trustees declare that they have approved the annual accounts above. Signed on behalf of the charity's trustees.

Peter Mead & Timothy Jones
(Chair)
14th October 2025

*Rent reimbursement amount does not include contributions to rent received in "gift" column

COR DEO

England & Wales - Charity number 1136654

Accounts



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Cor Deo

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Cor Deo Trustees' Report (continued)
For the year ended 31st December 2022

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Trustees meet twice per annum, and more frequently as required, to make decisions relating to the running of Cor Deo. The day-to-day running of Cor Deo and its activities are handled by the senior leaders and other members of the Cor Deo ministry team, under the direct supervision of the chair of the board of Trustees.

Recruitment of Trustees

The existing trustees are responsible for the recruitment of new trustees, but will do so after seeking the views and recommendations of Cor Deo leadership and staff. The trustees believe this approach ensures that the ministry of Cor Deo will be able to continue without disruption or digression from the guiding values of Cor Deo.

Public Benefit

The trustees believe that they have complied with their duty to have due regard to the guidance on public benefit published by the Commission in exercising their powers or duties.

OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

The Objects of the Charitable Trust

The objects of the Trust are to advance the Christian faith in accordance with the Statement of Beliefs appearing in the Schedule hereto in such 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.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2022

Summary of Main Activities Undertaken for Public Benefit

Cor Deo seeks to advance the Christian faith in the United Kingdom and internationally through mentoring active Christian ministries, providing training programmes and through Bible teaching in local churches, events and other ministries. The programme of training provision includes intensive courses of various lengths, as well as shorter seminars.

Activities undertaken for the public benefit in 2022 consisted of the following events. In March we hosted thirteen participants for a mini-Intensive, including two participants from Hungary. In June, fourteen women gathered for the five-day Women's Intensive, followed by eleven participants (mostly student age) in July. In November, another mini-Intensive attracted nineteen participants, including one from New Zealand. All of these gatherings met in Royal Wootton Bassett.

Cor Deo online gatherings took place throughout the year, with an average of ten participants at each (including participants from England, Wales, Spain, Slovenia, Ukraine, USA, Canada – and Australia just accessing recordings). We offered a series of 151 videos on YouTube during the year, working through the book of Psalms.

In April a group of four preachers gathered in Chippenham to complete the ELF year round mentoring programme (from Ukraine, Iran, Hungary and Albania).

As well as the specific Cor Deo events, Cor Deo also serves the wider Evangelical movement in Europe by leading the Bible Teachers' Networks at the European Leadership Forum. This strategic opportunity is focused on training preachers and Bible teachers to rightly handle God's Word and effectively communicate it in their church contexts so that the churches can be healthier and more effective in serving the public benefit throughout Europe. The European Leadership Forum in 2022 was held in Wisla, Poland. Peter Mead and Mike Chalmers both served in leading the Bible Teacher's Networks, although Peter was unable to attend the forum in person.

The relational emphasis in Cor Deo's content and methodology serves the public benefit by promoting spiritual well-being and lives guided by the values of the spreading goodness of God's love. The training provided by Cor Deo events also provides public benefit via education in respect to Biblical Studies, Christian Theology, Ethics, Pastoral / Applied Theology, History, etc. Public benefit is not restricted by ability to pay fees charged as Cor Deo currently makes all training provision free of charge (accepting freewill donations where participants choose to give to the charity). Furthermore, benefitting from the provision of Cor Deo is not restricted to people from one specific church group or background. The general public are welcome to attend evening classes, seminars, conferences, and all events designated as open to the public by the organisers when Cor Deo representatives are involved.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2022

In planning the activities for 2022, and in planning for the 2023 programme, the trustees have had regard to the guidance regarding public benefit issued by the Charity Commission.

Summary of the Main Achievements During the Year

The Cor Deo Intensives were attended by a total of 57 participants (178 days cumulative training). The feedback from these events continues to be encouraging and generally very positive. We do see returning participants, and people returning to bring others along.

The online gatherings added access for a group of international participants. Considering the YouTube channel, which climbed to approximately 500 subscribers by the end of the year, as well as the online gatherings, it is clear that Cor Deo has been able to increase its global reach during 2022. The YouTube videos were watched 7,676 times, which was a significant increase on the previous calendar year.

The ELF involvement was hampered by Peter Mead being unable to attend the forum in May due to medical restrictions. However, the networks were both able to proceed successfully. Peter also concluded a year round mentoring programme with a two-day gathering in Chippenham with four of the group able to participate.

During 2022, the ministry of Cor Deo also involved the wider ministry of Peter Mead and Mike Chalmers in various churches, Christian events, and training settings.

The Cor Deo website has continued to offer resources free of charge that will further advance the Christian faith in line with the Cor Deo training programmes..

Looking forward to 2023 we anticipate women-only Intensives, mini-Intensives, normal Intensives, and the running of the Bible Teachers Networks at the European Leadership Forum.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2022

FINANCIAL REVIEW

Reserves Policy

Cor Deo does not have a reserves policy. Financial reserves held at the end of 2022 were held in anticipation of ministry costs for the programme of events in 2023.

Principal Funding Sources

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For the year ended 31st December 2022

DECLARATION

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Peter Mead (Chair) & Timothy Jones
26th October 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COR DEO

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- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Clare Fuller

Signed:

Relevant professional qualification or body: Association of Chartered Certified Accountants

Address: xxxxxx, Chippenham, SNxx.

Date: 1st October 2023

**COR DEO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

SECTION A: Receipts and Payments Accounts

For the period from 1 January 2022 to 31 December 2022

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Receipts				
Trust Grant	10,000	0	10,000	10,000
Gift	2,647	0	2,647	7,094
Intensive Donations	2,260	0	2,260	0
Rent Reimbursement*	5,400	0	5,400	3,250
#84 Office Use	4,200	0	4,200	900
HMRC	73	0	73	233
Photocopier	150	0	150	0
Refund	591	0	591	0
Adjustment		0		-1
Total Receipts	25,331	0	25,331	21,476
Payments				
Ministry Travel	119	0	119	72
Cor Deo Promotion	225	0	225	571
Intensives Costs	1,443	0	1,443	0
Team Events	0	0	0	0
Cor Deo Venue	248	0	248	292
Administration	1,407	0	1,407	580
Living / Training Expenses	0	0	0	32
84 Curlew Drive Accom	16,614	0	16,614	15,912
ELF Network	3,527	0	3,527	4,529
Adjustment	0	0	0	0
Total Payments	25,583	0	25,583	21,988
Net of Receipts/(Payments)	-252	0	-252	-512
Transfers between funds	0	0	0	0
Cash funds last year end	15,739	0	15,739	16,251
Cash funds this year end	17,486	0	17,486	15,739

[Examiner's Initials:]

SECTION B: Statement of Assets and Liabilities at 31 December 2022

	Unrestricted Funds	Restricted Funds	Endowment Funds
Cash Funds			
Cash Funds in Deposit Account	17,486	0	0
Assets Retained for the Charity's Own Use			
Library Books	Unrestricted		
Promotional Book Stock	Unrestricted		
Study Room Furniture / Equipment	Unrestricted		
Liabilities	0	0	0

[Examiner's Initials:]

The trustees declare that they have approved the annual accounts above. Signed on behalf of the charity's trustees.

Peter Mead & Timothy Jones
(Chair)
26th October 2023

*Rent reimbursement amount does not include contributions to rent received in "gift" column

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Accounts



Registered Charity #1136654

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Cor Deo Trustees' Report (continued)
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Recruitment of Trustees

The existing trustees are responsible for the recruitment of new trustees, but will do so after seeking the views and recommendations of Cor Deo leadership and staff. The trustees believe this approach ensures that the ministry of Cor Deo will be able to continue without disruption or digression from the guiding values of Cor Deo.

Public Benefit

The trustees believe that they have complied with their duty to have due regard to the guidance on public benefit published by the Commission in exercising their powers or duties.

OBJECTIVES, ACTIVITIES AND ACHIEVEMENTS

The Objects of the Charitable Trust

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Cor Deo Trustees' Report (continued)
For the year ended 31st December 2020

Summary of Main Activities Undertaken for Public Benefit

Cor Deo seeks to advance the Christian faith in the United Kingdom and internationally through mentoring active Christian ministries, providing training programmes and through Bible teaching in local churches, events and other ministries. The programme of training provision includes intensive courses of various lengths, as well as shorter seminars.

Activities undertaken for the public benefit in 2020 consisted of the following events. At the start of the year we held a preacher's intensive, a women's intensive and a Cor Deo cohort (these three events involved 36 participants). Then the Covid-19 pandemic struck and we were not able to gather participants together for the rest of the year.

Due to Covid-19, we launched a programme of online sessions in the summer of 2020. We have averaged 15-20 each time, followed by extra viewings online. Countries represented in these sessions include England, Wales, Ireland, Spain, Czech Republic, Romania, Italy, Slovenia, Slovakia, Canada, USA and Thailand.

As well as the courses run in the UK, Cor Deo also serves the wider Evangelical movement in Europe by leading the Bible Teachers' Networks at the European Leadership Forum. This strategic opportunity is focused on training preachers and Bible teachers to rightly handle God's Word and effectively communicate it in their church contexts so that the churches can be healthier and more effective in serving the public benefit throughout Europe. The European Leadership Forum in 2020 was held entirely online. Peter Mead and Mike Chalmers both served in leading the Bible Teacher's Networks, and Peter Mead gave the plenary Bible sessions for the Forum.

The relational emphasis in Cor Deo's content and methodology serves the public benefit by promoting spiritual well-being and lives guided by the values of the spreading goodness of God's love. The training provided by Cor Deo events also provides public benefit via education in respect to Biblical Studies, Christian Theology, Ethics, Pastoral / Applied Theology, History, etc. Public benefit is not restricted by ability to pay fees charged as Cor Deo currently makes all training provision free of charge (accepting freewill donations where participants choose to give to the charity). Furthermore, benefitting from the provision of Cor Deo is not restricted to people from one specific church group or background. The general public are welcome to attend evening classes, seminars, conferences, and all events designated as open to the public by the organisers when Cor Deo representatives are involved.

In planning the activities for 2020, and in planning for the 2021 programme, the trustees have had regard to the guidance regarding public benefit issued by the Charity Commission.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2020

Summary of the Main Achievements During the Year

The ministry of Cor Deo in 2020 was significantly impacted by the global pandemic that began in March. Before the pandemic we were able to run a preacher's intensive, a women's intensive and a Cor Deo Cohort (alumni of the full-time programme coming together for further training).

Once it became impossible to meet in person, we switched to a Cor Deo Online presence through YouTube videos and Zoom gatherings. We launched a programme of online sessions in the summer of 2020. We have averaged 15-20 each time, followed by extra viewings online. Countries represented in these sessions include England, Wales, Ireland, Spain, Czech Republic, Romania, Italy, Slovenia, Slovakia, Canada, USA and Thailand.

As always, there was the varied ministry involvements of the mentoring team in local churches, conferences, missions organisations, as well as overseas teaching, pastoral care work, including the annual involvement in the Bible Teachers and Preachers Networks at the European Leadership Forum in Wisla, Poland. (The European Leadership Forum was online only in 2020, and much of the ministry in local churches, etc., was also restricted to online). These various events sought to offer enrichment through instruction in Bible, theology, spiritual formation and practical ministry.

The Cor Deo website, as well as the new YouTube channel, continued to offer resources free of charge to advance the Christian faith in line with the Cor Deo training programmes.

Looking forward to 2021, we anticipate a continued Cor Deo Online ministry until it becomes possible to meet in person and we can offer Intensives and Mini-Intensives again.

Cor Deo Trustees' Report (continued)
For the year ended 31st December 2020

FINANCIAL REVIEW

Reserves Policy

Cor Deo does not have a reserves policy. Financial reserves held at the end of 2020 were held in anticipation of ministry costs for the programme of events in 2021.

Principal Funding Sources

Funding for Cor Deo is raised via applications to grant-making trusts, and via freewill donations. To this point in time, Cor Deo has not charged for participation in any of the training events, but accepts donations from participants (and others) to supplement the income of the charity.

Investments

The charity has no investments. Our cash reserves are held over in anticipation of ministry costs during the subsequent year. If an excess becomes evident, the trustees will consider a reserves and investments policy.

For the year ended 31st December 2020

DECLARATION

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees.

Peter Mead (Chair) & Timothy Jones
25th August 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COR DEO

I report on the accounts of the Trust for the year ended 31 December 2020, which are set out on pages 9 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Clare Fuller

Signed:

Relevant professional qualification or body: Association of Chartered Certified Accountants

Address: 5 Sutherland Crescent, Chippenham, SN14 6RS

Date: June 1st 2021

**COR DEO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

SECTION A: Receipts and Payments Accounts

For the period from 1 January 2020 to 31 December 2020

	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
Receipts				
Trust Grant	14,000	0	14,000	17,000
Gift	2,546	0	2,546	5,369
Intensive Donations	3,145	0	3,145	1,620
Rent Reimbursement*	6,450	0	6,450	3,475
#84 Office Use	0	0	0	1,650
HMRC	138	0	138	0
Photocopier	0	0	0	150
Refund	1,275	0	1,275	0
Books	0	0	0	0
Adjustment	0	0	0	(0)
Total Receipts	27,554	0	27,554	29,264
Payments				
Ministry Travel	243	0	243	759
Cor Deo Promotion	717	0	717	295
Intensives Costs	2,161	0	2,161	807
Team Events	596	0	596	94
Cor Deo Venue	277	0	277	225
Administration	777	0	777	507
Living / Training Expenses	76	0	76	59
84 Curlew Drive Accom	15,300	0	15,300	14,822
ELF Network	8,081	0		10,679
Adjustment	0	0		0
Total Payments	28,228	0	28,228	28,247
Net of Receipts/(Payments)	-674	0	-674	1,017
Transfers between funds	0	0	0	0
Cash funds last year end	16,925	0	16,925	15,907
Cash funds this year end	16,251	0	16,251	16,925

[Examiner's Initials:]

SECTION B: Statement of Assets and Liabilities at 31 December 2020

	Unrestricted Funds	Restricted Funds	Endowment Funds
Cash Funds			
Cash Funds in Deposit Account	16,251	0	0
Assets Retained for the Charity's Own Use			
Library Books	Unrestricted		
Promotional Book Stock	Unrestricted		
Study Room Furniture / Equipment	Unrestricted		
Liabilities	0	0	0

[Examiner's Initials:]

The trustees declare that they have approved the annual accounts above. Signed on behalf of the charity's trustees.

Peter Mead & Timothy Jones
(Chair)
August 25th 2020

*Rent reimbursement amount does not include contributions to rent received in "gift" column, but includes contributions for use of Office at 84 Curlew Drive