



Registered Charity #1136654

**Cor Deo**

**Report and Financial Statements**

**For the year ended 31 December 2024**

## Contents

	Page
Trustees' Annual Report	3
Independent Examiner's Report	8
Statement of Financial Activities	9

## **TRUSTEES' ANNUAL REPORT**

### **Report of the Trustees for the year from 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024**

The trustees present their annual report and independently examined financial statements for the year ended 31<sup>st</sup> 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 31<sup>st</sup> December 2024**

**CHARITY STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Cor Deo is a charitable trust established and governed by trust deed, dated 6<sup>th</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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  
14<sup>th</sup> 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: 1<sup>st</sup> 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

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
<b>Receipts</b>				
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
<b>Total Receipts</b>	<b>28,537</b>	<b>0</b>	<b>28,537</b>	<b>20,593</b>
<b>Payments</b>				
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
<b>Total Payments</b>	<b>26,015</b>	<b>0</b>	<b>26,015</b>	<b>23,059</b>
<b>Net of Receipts/(Payments)</b>	<b>2,522</b>	<b>0</b>	<b>2,522</b>	<b>-2,466</b>
<b>Transfers between funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Cash funds last year end</b>	<b>15,020</b>	<b>0</b>	<b>15,020</b>	<b>17,486</b>
<b>Cash funds this year end</b>	<b>17,542</b>	<b>0</b>	<b>17,542</b>	<b>15,020</b>

[Examiner's Initials:       ]

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

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>
<b>Cash Funds</b>			
Cash Funds in Deposit Account	17,543	0	0
<b>Assets Retained for the Charity's Own Use</b>			
Library Books	Unrestricted		
Promotional Book Stock	Unrestricted		
Study Room Furniture / Equipment	Unrestricted		
<b>Liabilities</b>	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)  
14<sup>th</sup> October 2025

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