



Annual Report and Accounts 2024-25

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Charity Commission registration number: 261350

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WELCOME TO THE CHRISTIAN DENTAL FELLOWSHIP

Message from the President Karen Paterson.

This report covers the period 1st April 2024 to 31st March 2025. Since last year's report, we have approved and implemented most of the new and revised policies that we had been working on. These have strengthened our overall governance and compliance with Charity Commission regulations and best practice. The last few policies we hope to complete and implement in this coming year. Those policies that are outward facing to the membership will be available through our web site and circulated at the AGM in October, by way of keeping the membership informed and up to date with the work of CDF Council.

As part of this governance strengthening review, we completed the revision of the CDF Constitution (2024), in consultation with the membership, and which was approved at the AGM in October 2024. This revised document was then submitted to the Charities Commission.

Two further reviews have been and will continue to be the subject of further consultation and discussion, the CDF Doctrinal Basis and the CDF Missional review, before bringing these documents back to Council for approval, and in the case of the Doctrinal Basis, back to the membership for approval at an EGM, as it is embedded in our Constitution.

Our work and activities have remained focused on our aims and purposes, and we have been able to further develop how best to achieve them. Our partnerships and collaboration with other like-minded organisations has helped us in these tasks, as our relationships particularly with CMF and Transform Work have grown ever stronger. We continue to seek wisdom, discernment, teamwork and grace as we seek to work alongside others who also love the Lord and have similar aims to those of the Fellowship

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

We seek to provide an active Christian influence in the dental profession by:

- Uniting and equipping Christians working in the dental profession to live out their Christian faith in life and at work.
- Encouraging and supporting dental students and dental care professionals in their training and those who have recently qualified.

- Offering practical and spiritual support to Mission Partners throughout the world, helping to meet specific needs.

This vision and these purposes, lead and guide our strategic thinking and deliberations, and subsequently the initiatives and activities of the Fellowship. The structures we have, and seek to put in place, are to strengthen and support our mission, and achieve our CDF vision.

Membership of the Charity is open to all dentists and dental personnel who profess faith in Christ.

Summary of the main achievements.

We have met our aims by:

- Holding an annual residential conference celebrating 72 Years of CDF
- Holding regional meetings around the UK; in Scotland, NI, Wales and England. Some groups hold Zoom and or in-person meetings, others meet on a monthly basis, and others are continuing to grow in numbers and frequency
- Publishing our quarterly magazine, Three-in-One, and a regular prayer diary.
- Sending weekly emails with news and events
- Offering pastoral care support through our Pastoral Care Scheme, with the addition of the Peer Support Scheme also, in this last year
- Offering support to students through our recently appointed Student and Newly Qualified Graduate Coordinator, hosting themed student Zoom meetings, our student elective bursary scheme, and What's App group
- Financial and prayer support for Mission Partners, and other CDF members involved with dental charities providing dental services overseas and in the UK
- Participation in the national Thy Kingdom Come prayer event and the National Week of Prayer, and Day of Prayer for the NHS, organised through Transform Work UK and CMF
- Further engagement with the profession and public, through radio interviews and our social media platforms
- Our Home Mission Worker (AKA Connect worker), tasked initially with a focus on student engagement has in this past year, extended her work to support our regional groups, DCPs and working dental team members
- Putting in place additional funding for admin support with increased capacity for CDF promotion and support for the President and Home Mission Worker

- We have expanded our membership categories to include International Dental Graduates, who are awaiting GDC registration

Financial review

Our Financial position for the reporting year is healthy, with the main source of income being generated from our member contributions and subscriptions. The subscription rates were increased in 2024, for the first time in approximately 10 years. This enabled us to afford Missional giving and support student ministry in the form of electives, and the engagement of our Home Mission Worker, plus additional admin support. Robust checks and balances are in place to uphold financial accountability and integrity.

Karen Paterson

President

Christian Dental Fellowship

The year in more detail

CDF outreach and awareness to the dental profession

The focus last year was how can we ensure people know CDF exists? In addition to last year's promotion with branded merchandise, media training and taking up requests for radio interviews with Christian radio, we once again placed paid adverts, this time in the Dental Press, namely Dental Update and The Dentist, in the run up to the CDF Annual Conference in the Autumn.

CDF was also approached to write an article for the BDA Benevolent Fund website and Christmas Newsletter, entitled "What Christmas means to me", exploring how faith and work come together.

Member engagement and support:

Our focus for this year has been to:

- Once again build up and strengthen our student and newly qualified graduate base, by supporting them with a Coordinator to arrange meetings and provide encouragement. There are 2 positions on Council for a Student representative and a Newly Qualified Graduate representative. We are looking to fill these positions and diversify our CDF Council whilst representing this cohort of our membership at the leadership level.
- Reinforce and strengthen our regional groups and representatives with some training and information sharing of CDF policies, as well as sharing experiences and ways of connecting with the membership
- Increase our membership benefits, engagement and support through regional groups and other means
- Engagement with International Dental Graduates, who are seeking to register with the GDC. We have extended our membership categories to make provision for them within the CDF, whilst also supporting them pastorally and practically where possible.

We see our Regional Groups as a key resource in providing support for members at all stages of dental careers, and beyond, and also as our interface with dental colleagues who are not CDF members.

The Regional Group Coordinator, has worked hard encouraging our Regional Groups, and we want to record our thanks to all the regional reps for their hard work in organising events for members.

We have continued to use Zoom for engagement with the membership, whilst also hosting a range of themed Zoom meetings:

- regular monthly Saturday morning prayer meetings
- Zoom meetings for new members and those interested in joining CDF
- themed student and new graduate meetings, including for those considering electives
- dental working mums
- International Dental Graduates

We continue to engage with and keep the membership informed through our magazine Three-in-One, our quarterly prayer diary, regular update emails, and social media. Support for our members continues through the Prayer and Pastoral Care Schemes, and the newly formed Peer Support Schemes.

Mission Partner Support:

We have continued to support our overseas mission partners, providing financial, pastoral and dental support to them. Our Mission Partners and our support for them, has and always will be, a key part of CDF strategy. We have been working with and supporting a new Mission Partner who will be continuing the important work of some of our returning overseas Mission Partners.

However, the face of mission has changed over recent decades, and so we have commissioned a review of our overseas missional policy as well as looking at our mission to the UK. We started with a discussion time at the Annual Conference in 2024, and the review is continuing in 2025, as we gather information and comment from members and others, and look at other models for overseas dental mission whilst also looking at the needs of the UK profession, and dental needs of the UK public.

Membership:

The fellowship currently has 311 members as of 31st March 2025.

The number of new members for March 31st 2024 to March 31st 2025 was 16 up from 295 last year, (restated after removal of lapsed members)

The current membership totals are:

Membership Category	Number as at 31st March 2025	Change when compared to previous year
Student members	43	+7
New graduate (NQ) members	13	+6
DCPs	15	+5
Working dentists	129	-8
Household membership	36	0
Career break	3	+2
Retired members	71	+3
Associate membership	+1	+1
Total	311	+16

Other members came off membership, in the main either due to retirement or lapsed (unpaid subscriptions after chasing and then removed) members.

This trend is in the right direction, although less of an increase than last year, it is once again fueled in the main by an increase in students, new graduate and DCP members. Working dentists declined and retired dentists number increased due to migration from the working dentist category upon retirement (excluding new graduate dentist members).

This trend is to be expected given the demographics of the membership list.

The Trustees will be undertaking a Risk Assessment of the Charity, which will include the membership numbers and subsequently, the income from members.

The membership categories were revised as part of the Constitution revision in 2024.

Provision has now been made for International Dental Graduates who are present in the UK but as yet unregistered with the GDC, to join as CDF associate members. This reflects the

growing number of IDGs in the UK, awaiting the opportunity to sit the ORE and gain GDC registration. This group has pastoral and practical needs, and CDF is looking to how best to support dental colleagues in this situation. This is an expanding area of CDF's work currently.

The table below shows the restatement of the 2024 membership numbers between last year and this year

Membership Category	Number reported 31st March 24	Actual membership 31st March 24	Change when restated
Student members	42	36	-6
New graduate (NQ) members	8	7	-1
DCPs	13	10	-3
Working dentists	138	137	-1
Household membership	36	36	0
Career break	1	1	0
Retired members	69	68	-1
Associate membership	0	0	0
Total	307	295	-12

Family Conference:

We held our Annual Family Conference at High Leigh Conference Centre, Hertfordshire, 8-10th November 2024. The Conference Secretaries organised a wonderful weekend, on the topic of "Living the faith, on the topics of Luke's Gospel" by The Rev Dr Trevor Reynolds. The clinical lecture was delivered by Charlotte Curl and entitled "Dealing with dementia". A total of 88 adults and 15 children attended.

This once again proved to be a very welcome time of reacquainting with one another and it was good to have "new-to-conference" delegates. All conference places sold out. We would like to record our thanks to everyone who made this event so special.

Scotland CDF regional group also held their Annual Day Conference in Perth in March, which was well attended by students, dentists and other dental professionals. Our thanks go to the Scottish Conference organising committee led by our Connect Worker.

Governance and administration

The CDF Trustees have undergone trustees training, provided by NCVO (National Council of Voluntary Organisations), and are continuing to implement the training by way of strengthening the governance of the Fellowship. Trustee training is now an annual activity. The revised 2024 CDF Constitution is now in effect. A revision to the Doctrinal Basis which is embedded in the Constitution will require a future EGM to vote it in and subsequently amend the Constitution.

Further policies will also be presented to the Fellowship at the Autumn AGM, continuing the foundational work of robust governance.

The Trustees Board has been strengthened by the appointing of a second Vice President. Other council members have been appointed to support the work of CDF through the CDF Council.

Statement on public benefit

We have a duty to report on our organisation's public benefit under Section 4 of the Charities Act 2011. We are confident we meet those public benefit requirements having taken Charity Commission guidance into consideration. The majority of the Charity's activities are specifically for a distinct group of the public, namely those working in the dental profession and those associated with them. However, the work of the charity extends to missions around the world helping people and providing dental services they would otherwise be unable to receive. We believe we have evidenced this within this annual report.

FINANCIAL SUMMARY

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

The accounts are for the 12-month period 1st April 2024 to 31st March 2025. Full details of the financial transactions are contained in the charity accounts on pages 15 to 19

The total incoming resources for the year amounted to £77,142 (2024 £82,567). After deducting resources expended of £98,361 (2024 £82,333), the net deficit was £21,219. This compares to a net surplus of £234 in the previous financial year. This deficit represents a strategic decision to use more of the reserves to support overseas mission. All of CDF's unrestricted income comes from the members donations.

£3,339 was donated to the Conference Bursary Fund. £2,595 was used to support people attending the conference. This balance of £5,163 will be carried forward to the 2025 residential conference running in October 2025

£44,231 was paid out to Mission Partners and elective support (2024 £45,302). These payments were made up of the restricted gifts and unrestricted funds.

Assets and reserves

The charity maintains a general unrestricted fund, which represents funds which are expendable at the discretion of the Trustees in furtherance of the Objects of the charity. Such funds may be held in order to fund both working capital and investment capital.

In 2022 the Trustees decided the unrestricted reserve should not fall below £10,000. £8,000 was considered a contingency reserve for the running of the charity. This is held to ensure good cash flow and to ensure the organisation can meet its commitments in the event of a sudden drop in income or rise in expenditure. £2,000 was held to fund any emergency needs of our Mission Partners and other emergency needs. Over the coming years the trustees want to increase the reserves policy so £15,000 is held equivalent to one full year's running costs. At the end of the financial year the balance on unrestricted funds was £24,174 (2024 £34,344) These additional funds will be used in the new financial year to support new projects.

CDF also has the following designated and restricted funds.

Mission – A restricted fund of donations given for our Mission Partners. At the end of the year the balance on this fund was £826. This amount represents funds collected for mission at the

end of the current financial year which will be paid out at the beginning of the next financial year.

Conference Bursary - This money is donated to allow delegates on low incomes and/or children to attend at a reduced price. The balance at the end of the year was £5,163 (2024 £4,419)

Conference - This designated fund represents the accumulated net surplus from previous conferences and is held to fund future conferences. The balance at the end of the year was £1,015 (2024 £10,931). This decrease reflects the increasing amounts of deposits that are required for future conferences. This fund has previously been reported as a restricted fund. Any restricted funds have now been spent and any monies have been set aside by the trustees. Hence this is now a designated fund.

At the end of the year CDF held £31,179 in all its bank accounts (2024 £52,397). Of this £5,989 was restricted income (conference bursary and mission fund.) This compared to £7,122 in 2024.

Principal risks and going concern.

The main risk to CDF is a reduction in donations and subscriptions. In the first instance reserves would be used to continue with expenditure. Longer term mission support could be reduced. The assessment of CDF is that it is a going concern.

Structure, Governance and Management

Charity Full Name	The Christian Dental Fellowship
Other names it uses	CDF
Registered Charity number	261350
Registered charity address	19 Beverley Close Exeter EX2 5NJ
Type of governing document	Written Constitution. Formed on 4th May 1954
How is the charity constituted?	Unincorporated organization
Trustee selection methods including details of any constitutional provisions	Trustees are selected from long standing members of the fellowship.

Organisational structure.

CDF is run by a Council made up of CDF Trustees and other volunteers. It meets three times a year to review and plan the activities of the Charity. Trustees usually meet regularly throughout the year.

An Annual General Meeting (AGM) is held in addition to the Council meetings. All members of the Christian Dental Fellowship are invited to attend the AGM.

All Trustees give their time freely and no Trustee remuneration was paid in the year. Trustee expenses paid in the year are identified within the accounts. Trustees are required to disclose any relevant interest and withdraw from decisions where a conflict of interest arises.

The Christian Dental Fellowship is a member of The International Christian Medical & Dental Association (UK) registered charity 1188743.

COUNCIL MEMBERS

Name	Office	Dates acted if not for whole year
Karen Paterson	President & Trustee	
Victoria Graham (Rushton)	Conference Secretary	
Susie Matthew	Prayer Calendar Coordinator & Trustee & Vice President	
Malcolm Prideaux	Regional Group Coordinator	
Jacqui Knowles	Dental Care Professional Representative	
Naomi Wilson	Three-in-One Editor & General Administrator	General Administrator from July 2024
Elizabeth (Liz) Roebuck	General Secretary & Trustee	Until 9 November 2024
Simon Crewe	Mission Partner Secretary	Until April 2024
Peter Thornley	Honorary Treasurer & Trustee	
Margaret Reynolds	Pastoral Care Coordinator	
Duncan Feirn	Honorary Secretary & Trustee	5 th October 2024 to Jan 2025
Alistair Bartlett	Students and newly qualified graduates coordinator	From November 2024
Frances Vose	Mission Partner Secretary	From November 2024

Name of other key personnel not mentioned above

Karen Silcox - Administrator,

Lynne Smith - CDF Connect Worker

Declaration

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

Signature

Full Name

Position

Karen Paterson

Karen Paterson

President

15 / 09 / 2025

Date

Christian Dental Fellowship Receipts and Payments Accounts 1st April 2024 to 31st March 2025

Receipts		Unrestricted £	Mission £	Conference £	Conference Bursary £	Student work £	Total Funds 2025 £	Total Funds 2024 £
Subscriptions		12,679					12,679	11,056
Donations – general		9,937	5,915		30	400	16,282	24,226
Donations - Conference		500	13,816		2,796		17,112	17,076
Day Conferences	2	2114	1,440				3,554	4,561
Gift aid refunded		5,037	3,880		513		9,430	9,916
Conference fees				17,215			17,215	15,624
Bank Interest		678					678	108
Legacy			192				192	0
Total Receipts		30,945	25,243	17,215	3,339	400	77,142	82,567
Payments								
Newsletter & prayer calendar		1,748					1,748	1,493
Website		160					160	160
Conference Expense	1			27,131	2,595		29,726	15,247
Mission partner & elective support	4	2,200	42,031				44,231	45,301
Running costs	5	17,344					17,344	14,132
Home mission worker		2,115				400	2,515	3,420
Day Conferences	2	2,637					2,637	2,580
Total Payments		26,204	42,031	27,131	2,595	400	98,361	82,333
Net Surplus / (Deficit)		4,741	(16,788)	(9,916)	744	0	(21,219)	234
Unrestricted funds for mission support		(14,911)	14,911	0	0	0	0.00	0.00
Cash balance 01.04.24		34,344	2,703	10,931	4,419	0	52,397	52,163

Cash balance 31.03.25		24,174	826	1,015	5,163	0	31,178	52,397
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Statement of assets and liabilities 31st March 2025

Cash funds	Unrestricted £	Mission £	Conference £	Conference Bursary £	Student Work £	Total Funds 2025 £	Total Funds 2024 £
CAF Bank Account	7,605	863	3	0	0	8,471	12,633
CAF Gold Account	16,533	0	0	5,163	0	21,696	25,038
TSB Bank account	0	0	1,012	0	0	1,012	14,727
Gift aid to be reclaimed	365	100	0	0	0	465	574
Subscriptions received in advance (estimate)	(2,500)	0	0	0	0	(2,500)	(2,304)
Total assets less liabilities	22,003	963	1,015	5,163	0.00	29,144	50,668

Notes to the accounts

1. Conference expenses paid out during 2024-25

	Unrestricted £	Conference £	Conference Bursary £	Total Funds 2025 £	Total Funds 2024 £
Deposit for 2026 Conference		4,067		4,067	0.00
Deposit for 2025 conference	0.00	8,751	0.00	8,751	1,000
Venue Hire for 2024 conference	0.00	13,353	2,595	15,948	12,709
Speaker fee	0.00	0.00	0.00	0.00	500.00
2024 conference overheads	0.00	952	0.00	952	1,038
Other 2024 conference costs	0.00	8	0.00	8	0
Total	0.00	27,131	2,595	29,726	15,247

2. Day Conference

A - Income breakdown

	Unrestricted £	Mission £	Total Funds 2025 £	Total Funds 2024 £
London Day Conference 2024 delegate fees	384	0	384	0
Scotland Day Conference 2025	1,730	0	1,730	2,922
Scotland Day Conference 2025 Donations	0	1,440	1,440	1,639
Total receipts	2,114	1,440	3,554	4,561

£125 was also raised for Mission Support at the London conference. This was coded to unrestricted donations in year.

B- Day Conference Expenditure breakdown

	Unrestricted £	Mission £	Total Funds 2025 £	Total Funds 2024 £
London Day Conference 2024	353	0	353	0
Scotland Day Conference 2025	2,284		2,284	2,580
Total Expense	2,637	0	2,637	2,580

3. Day Conference surplus / deficit by event

	London 2024 £	Scotland 2025 £
Delegates fees	384	1,730
Costs	-353	-2,284
Net Surplus / Deficit	31	(554)

£669 of costs relating to the Scotland 2024 conference were paid out in the 2025 accounting year. Adjusting for this shows the 2025 event made a surplus of £115.

4. Mission partner support

	Unrestricted £	Mission £	Total Funds 2025 £	Total Funds 2024 £
Simon & Grace Stretton Downes – SIM UK	0	7,827	7,827	16,077
McDonalds (BMS)	0	0	0	3,560
McDonalds (not though BMS)	0	2,000	2,000	0
Acacia Partnership Trust	0	350	350	2,225
Tony Giles	0	7,690	7,690	9,065
SIM UK – Hardyman	0	10,414	10,414	0.00
RUN Dental	0	4,035	4,035	0.00
SIM UK – Liberia Trinity Dental School	0	680	680	5,087
SIM East Asia – Renju & Serin Trinity Dental School	0	4,035	4,035	7,837
Angus McKeller for Roshan Kharel	0	0	0	1,000
Health Education Nepal (Roshan Kharel)	0	1,000	1,000	0
James Hunter for work at Liberia Trinity Dental School		4,000	4,000	0
Elective Support	2,200	0	2,200	450
Total	2,200	42,031	44,231	45,301

Notes

- i. During last year, Neil and Jane MacDonald stopped serving with BMS. However this year they have returned to work overseas, consequently another payment was made to them directly.
- ii. During the year the Acacia Trust made plans to move the dental work in West Africa to a different charity so payments to this charity have stopped.
- iii. CDF member Debbie Hardyman is considered a CDF mission partner and a collection to support her work was made at the conference. Unfortunately, she has experienced some procedural issues which means she has not been able to practice. The funds collected for her last year have been paid to her this year along with her 2025 mission gift.

5. Unrestricted Running Costs

	Unrestricted £	Total Funds 2025 £	Total Funds 2024 £
Production of Accounts	120	120	100
Administrator's fees and expenses	7,961	7,961	6,102
Insurance	713	713	540
Bank fees	294	294	85
Software licences	557	557	664
(Transform Work UK) Other overheads	500	500	10
CDF Promotional materials	1,335	1,335	2,235
Volunteer Expenses	0	0	92
Council Expenses	867	867	990
Printing Postage and Stationery	2,345	2,345	1,455
UCCF (Other overheads)	0	0	500
ICMDA (Other Overheads)	2,484	2,484	1,200
Overheads	168	168	159
Unrestricted Overheads Total	17,344	17,344	14,132

6. Transactions involving trustees.

Trustees of the charity do not receive any payment for acting as a trustee. Expenses incurred by Trustees on behalf of the charity are reimbursed based on expenses incurred.

CHRISTIAN DENTAL FELLOWSHIP

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of the Fellowship for the year ended 31 March 2025 as set out in pages 15-19

Responsibilities of the Trustees and the Examiner:

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for the 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;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- 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 Charities Commissioners. 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 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 following requirements have not been met:
 - 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
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Chris Smith

Chris Smith






Chris Smith. FCA

46 Cornflower Way, East Leake, Loughborough. LE12 6TG.

Date: 26 / 09 / 2025

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