

Dun Fell Christian Trust

Registration number: 510095

**Annual Report and Financial
Statements**

31 December 2020



Dun Fell Christian Trust

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Dun Fell Christian Trust
Reference and Administrative Details

Charity name	Dun Fell Christian Trust
Charity registration number	510095
Principal office	Knock Christian Centre Knock APPLEBY CA16 6DL
Registered office	Knock Christian Centre Knock APPLEBY CA16 6DL
Trustees	K M Dickinson A W Stobart D T Stobart P Wildsmith, Chairman M Cooper D R Hambler, Treasurer P Thomas Rev J Polkinhorn (appointed 22 August 2020)
Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW
Independent examiner	Martin Ward FCA Dodd & Co Limited Chartered Accountants FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW

Dun Fell Christian Trust
Trustees' Report for the Year Ended 31 December 2020

The trustees present their report and the financial statements for the year ended 31 December 2020. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Charity Status

The Dun Fell Christian Trust ("the Trust") is an unincorporated association and is governed by a Declaration of Trust dated 14 May 1980. It obtained charitable status in England on 17 June 1980.

Recruitment and Appointment of Trustees

The power of appointing new trustees is vested in the trustees for the time being. New trustees require a 75% majority vote in order to be appointed, while existing trustees need only a simple majority in order to be removed. Trustees must have affirmed agreement to the Doctrinal Basis of the Trust. Thereafter, the aim is to have a mix of experience and skills. The trustees who served during the year and up to the date of this report are listed on page 1. We continue to look out for new trustees, especially local ones - Christians with relevant expertise who have the time and commitment to be actively involved in the work. The Trustees meet at least three times a year. They give their time voluntarily and receive no benefits from the charity.

We were delighted to welcome Judy Polkinhorn as a new trustee. As a retired minister and former chief executive of a large Christian organisation she has much wisdom and experience to offer.

Objectives and activities

The principal activity of the Trust is (a) the advancement and propagation of the Christian Faith, and (b) the establishment assistance and support of charitable organisations and activities for the promotion of Christian missionary educational and evangelistic work. Within these objects, the trustees believe the thrust of their work should be facilitating the evangelisation and spiritual growth of young people.

Achievements and performance

Our main activities undertaken to further our charitable purposes for the public benefit are described in this section.

The trust owns and maintains the Knock Christian Centre ("KCC") which has a unique position at the foot of the Pennine Fells. It is a 70-bed self-catering facility, used most weekends in the year, during school holidays, and also during some mid-week periods. Each year we have visitors who live in Cumbria itself. However, most groups, the majority of which are church based, come from the larger conurbations within 100 mile radius of the Centre – Tyneside, Teesside, Greater Manchester and Merseyside.

In 2020 the centre was significantly affected by Covid 19 being the subject of closure for much of the year under Covid 19 regulations. We are grateful for the various grants which were provided to us via Eden District Council which met our expenses whilst we had to be closed. We ended the year hoping for an improvement in the Covid 19 national picture (to coincide with the vaccination roll-out) and in consequence the ability to open and for groups to operate safely from our centre.

In view of our reduced income from groups we sought to keep costs on improvements/maintenance at the centre to a minimum. The reduced numbers attending also cut down on our utility expenditure. With ongoing maintenance tasks needed we did not think it appropriate to place our wardens on furlough and so they have spent significant amounts of time in internal redecoration which was much needed and a significant improvement at minimal cost.

We have been given some thought to future needs at the building and have spent some time considering the possibilities of refurbishment or rebuilding of the centre to meet future needs including obtaining some architects plans and liaising with the local planning authorities. These discussions will remain ongoing into 2021.

Several years ago we decided in principle to convert from an unincorporated association into a Charitable Incorporated Organisation. At that time only a newly-formed charity could become a CIO, but now it is open to existing charities to do so. We have engaged solicitors to draft a new constitution and make the necessary application to the charity commission for registration. We anticipate this being concluded shortly.

On renewal of our insurance for the Centre in June 2017, the insurers insisted on the inclusion of a condition about the operation of the climbing wall that we would not have been able to fulfil. Consequently, the climbing wall remains out of action.

Dun Fell Christian Trust

Trustees' Report for the Year Ended 31 December 2020

Bow Bell Cottage, an attractive stone-built house in Knock village, was bought in 2009 as a home for the wardens. We knew at the time of purchase the property would need some improvement, as well as ongoing maintenance. In autumn 2017 it was given a new roof and further improvements have been made to the kitchen and bathroom and to seek to minimise condensation.

The Centre continues to be highly regarded and, prior to the Covid 19 situation, was in good demand as shown by the number of bookings, and the complimentary comments made by those who use it. Many groups report that their visits have been times of spiritual blessing and refreshment, and this is a great encouragement to the Trustees and Wardens. We anticipate this continuing once the pandemic is under control and the centre may be used safely.

More information about KCC and the facilities it offers can be found on our website www.dunfellchristiantrust.co.uk

Financial review

The work of the Trust is financed partly by fee income and partly by gift income along with renewal heat incentive and, this year, Covid 19 related government grants. Total income in the year under review was £35,669 which £13,837 was fee income and £4,199 were gifts. The Trust does not engage in fundraising activities. The total reserves at the year end were £658,677, all being unrestricted funds.

Free Reserves Policy

The accommodation and grounds comprising the Centre are the means by which the Trust achieves its objects and are the principal source of the income of the Trust and the principal object of its expenditure. In December 2015 a professional valuation assessed the rebuild costs of the Centre, including necessary consents and professional fees, as £850,000. The Trustees' aim is to keep the Centre available for occupation throughout the year, and to maintain the fabric and improve the facilities year on year. An emergency or major repair which necessitates temporary closure of the Centre will involve loss of fee income without a compensating reduction in overhead expenditure. Further, a major renewal or improvement will almost certainly require funding from monies other than current fee income. There is no sinking fund or extraordinary repair fund in place. With these considerations in mind the Trustees have resolved to keep at least £150K in reserve. At 31 December 2020 free reserves stood at £197,444.

Plans for future periods

We shall continue our work of providing and improving the accommodation at Knock as a means of promoting the Christian faith. During the next twelve months we hope to take decisions about redevelopment or refurbishment possibilities, subject to funding.

Approved by the Trustees on 27 October 2021 and signed on their behalf by:



D R Hambler
Trustee

Dun Fell Christian Trust
Trustees' Responsibilities in relation to the Financial Statements

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection fraud and other irregularities.

**Independent Examiner's Report to the Trustees of
Dun Fell Christian Trust**

I report on the accounts of the charity for the year ended 31 December 2020, which are set out on pages 6 to 14.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The 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;
- 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.

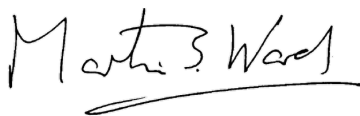
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the 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 Charities Act 2011; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Acthave 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.



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Martin Ward FCA
Dodd & Co Limited
Chartered Accountants

27 October 2021

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

Dun Fell Christian Trust
Statement of Financial Activities for the Year Ended 31 December 2020

		Unrestricted Funds	Total Funds 2020	Total Funds 2019
	Note	£	£	£
Income and endowments from:				
Donations and legacies	2	15,533	15,533	3,230
Investments	3	939	939	1,549
Charitable activities	4	19,197	19,197	49,297
Total income		<u>35,669</u>	<u>35,669</u>	<u>54,076</u>
Expenditure on:				
Charitable activities		<u>46,264</u>	<u>46,264</u>	<u>62,911</u>
Total expenditure		<u>46,264</u>	<u>46,264</u>	<u>62,911</u>
Net movements in funds		(10,595)	(10,595)	(8,835)
Reconciliation of funds				
Total funds brought forward		<u>669,272</u>	<u>669,272</u>	<u>678,107</u>
Total funds carried forward		<u><u>658,677</u></u>	<u><u>658,677</u></u>	<u><u>669,272</u></u>

The notes on pages 8 to 14 form an integral part of these financial statements.

Dun Fell Christian Trust
Balance Sheet as at 31 December 2020

		2020		2019	
	Note	£	£	£	£
Fixed assets					
Tangible assets	11		461,233		464,280
Current assets					
Debtors	12	5,265		1,683	
Cash at bank and in hand		196,546		210,264	
		<u>201,811</u>		<u>211,947</u>	
Creditors: Amounts falling due within one year	13	<u>(4,367)</u>		<u>(6,955)</u>	
Net current assets			<u>197,444</u>		<u>204,992</u>
Net assets			<u>658,677</u>		<u>669,272</u>
The funds of the charity:					
Unrestricted funds					
Unrestricted income funds			<u>658,677</u>		<u>669,272</u>
Total charity funds			<u>658,677</u>		<u>669,272</u>

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 27 October 2021 and signed on its behalf by:



D R Hambler
Trustee

The notes on pages 8 to 14 form an integral part of these financial statements.

Dun Fell Christian Trust
Notes to the Financial Statements for the Year Ended 31 December 2020

1 Accounting policies

Statement of compliance

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 second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Basis of preparation

The charity 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 notes.

Going concern

These financial statements have been prepared on a going concern basis. The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Further details of each fund are disclosed in note 16.

Income and endowments

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Dun Fell Christian Trust
Notes to the Financial Statements for the Year Ended 31 December 2020

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Fixed assets

Individual fixed assets costing £300 or more are initially recorded at cost.

Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Freehold interest in land and buildings	Not depreciated
Fixtures, fittings and equipment	10% reducing balance basis

The freehold interest in land and buildings are not depreciated as the trustees maintain the buildings on an regular basis and feel this protects the carrying value of the asset. The trustees also review the property for any impairment on an annual basis.

Cash and Cash Equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the statement of financial activities as they become payable in accordance with the rules of the scheme.

2 Donations and legacies

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Donations and legacies			
Donations	4,199	4,199	3,230
Grants			
Eden District Council	11,334	11,334	-
	<u>15,533</u>	<u>15,533</u>	<u>3,230</u>

All of the donations and legacies income in 2019 related to unrestricted funds.

3 Investments

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Wayleave	66	66	32
Interest on cash deposits	873	873	1,517
	<u>939</u>	<u>939</u>	<u>1,549</u>

All investment income in 2019 related to unrestricted funds.

Dun Fell Christian Trust
Notes to the Financial Statements for the Year Ended 31 December 2020

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4 Charitable activities

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Knock Christian Centre			
Rental income	13,837	13,837	42,038
Renewable Heat Incentive	5,360	5,360	7,259
	<u>19,197</u>	<u>19,197</u>	<u>49,297</u>

All of the income from charitable activities in 2019 related to unrestricted funds.

5 Total resources expended

	Knock Christian Centre £	Total 2020 £	Total 2019 £
Direct costs			
Employment costs	10,056	10,056	8,789
Rates and water	2,122	2,122	3,449
Light, heat and power	7,261	7,261	12,217
Insurance	3,397	3,397	3,362
Repairs and maintenance	11,437	11,437	27,377
Telephone	194	194	169
Office expenses	72	72	360
Waste disposal	501	501	1,231
Accountancy fees	1,462	1,462	1,064
Independent examiner's fee	600	600	600
Legal and professional fees	6,115	6,115	908
Depreciation of fixtures and fittings	3,047	3,047	3,385
	<u>46,264</u>	<u>46,264</u>	<u>62,911</u>

All of the expenditure in 2019 related to unrestricted funds.

6 Governance costs

	2020 £	2019 £
Accountancy fees	1,462	1,164
Independent examiner's fee	600	600
Legal and professional fees	6,115	908
	<u>8,177</u>	<u>2,672</u>

Dun Fell Christian Trust
Notes to the Financial Statements for the Year Ended 31 December 2020

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7 Trustees' remuneration and expenses

No trustees received any remuneration or expenses during the year (2019: £0).

8 Net income

Net income is stated after charging:

	2020	2019
	£	£
Depreciation of owned assets	3,047	3,385
Accountancy fees	1,462	1,064
Independent examiner's fee	600	600
	<u> </u>	<u> </u>

9 Employees' remuneration

The monthly average number of persons (including senior management) employed by the charity during the year was as follows:

	2020	2019
	No.	No.
Charitable activities	<u> 2 </u>	<u> 2 </u>

The aggregate payroll costs of these persons were as follows:

	2020	2019
	£	£
Wages and salaries	9,456	8,789
Other pension costs	600	-
	<u>10,056</u>	<u>8,789</u>

No employee received emoluments of more than £60,000 during the year (2019 - No. 0).

Dun Fell Christian Trust
Notes to the Financial Statements for the Year Ended 31 December 2020

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10 Taxation

The registered charity is exempt from taxation on income and gains.

11 Tangible fixed assets

	Freehold interest in land and buildings £	Fixtures, fittings and equipment £	Total £
Cost			
As at 1 January 2020 and 31 December 2020	433,814	121,479	555,293
Depreciation			
As at 1 January 2020	-	91,013	91,013
Charge for the year	-	3,047	3,047
As at 31 December 2020	-	94,060	94,060
Net book value			
As at 31 December 2020	433,814	27,419	461,233
As at 31 December 2019	433,814	30,466	464,280

12 Debtors

	2020 £	2019 £
Other debtors	483	483
Prepayments and accrued income	4,782	1,200
	5,265	1,683

13 Creditors: Amounts falling due within one year

	2020 £	2019 £
Accruals and deferred income	4,367	6,955

14 Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £600 (2019 - £nil).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

Dun Fell Christian Trust
Notes to the Financial Statements for the Year Ended 31 December 2020

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15 Related parties

Controlling entity

The charity is controlled by the trustees.

16 Analysis of funds

	At 1 January 2020	Incoming resources	Resources expended	At 31 December 2020
	£	£	£	£
General Funds				
Unrestricted income fund	669,272	35,669	(46,264)	658,677

Prior period

	At 1 January 2019	Incoming resources	Resources expended	At 31 December 2019
	£	£	£	£
General Funds				
Unrestricted income fund	678,107	54,076	(62,911)	669,272

Dun Fell Christian Trust
Notes to the Financial Statements for the Year Ended 31 December 2020

..... continued

17 Net assets by fund

	Unrestricted Funds	Total Funds 2020	Total Funds 2019
	£	£	£
Tangible assets	461,233	461,233	464,280
Current assets	201,811	201,811	211,947
Creditors: Amounts falling due within one year	(4,367)	(4,367)	(6,955)
Net assets	<u>658,677</u>	<u>658,677</u>	<u>669,272</u>

Prior period

	Unrestricted Funds	Total Funds 2019	Total Funds 2018
	£	£	£
Tangible assets	464,280	464,280	467,665
Current assets	211,947	211,947	220,047
Creditors: Amounts falling due within one year	(6,955)	(6,955)	(9,605)
Net assets	<u>669,272</u>	<u>669,272</u>	<u>678,107</u>