DEAN BANK & FERRYHILL LITERARY INSTITUTE
CHAIR'S ANNUAL REPORT 2025

The Institute continued largely unchanged, though we have lost some regular bookings as other organisations seek to minimise their own costs. We were delighted to welcome the Dean & Chapter Colliery banner back into the building after many decades, now on permanent display in the cafe. A small official unveiling reception was held, attended by members of the local Town Council and representatives from the Durham Miners' Association.

We were deeply saddened by the death in 2025 of one of our longest serving Trustees, Mrs Joan Weston. Joan was an active member of several groups and managed the Café de Ferie successfully for many years, as well as being an enthusiastic and committed advocate for Dean Bank in the wider local community. Her invaluable contribution to the work of the Institute will be sorely missed.

FINANCE

The Institute's income for 2025 was £42,118, thanks largely to the revenue generated from hosting the local Banking Hub. Regular room bookings and the Café de Ferie revenue were similar to 2024. Following the reorganisation of the local Area Partnership we received only two small grants in 2025: £100 to help fund the Over-50s Exercise Group and £450 from Councillor Gordon Barker to replace some carpets. Alongside regular maintenance to toilets and a boiler service, the building needed major structural repairs in 2025 and we were unable to secure any external funding to help with the costs, despite an approach to Durham County Council for assistance. The Trustees had no choice but to transfer £82,705 from our reserve accounts to cover the total repair costs of £86,721.16. Whilst messy and at times noisy, the building was able to open during the building works whilst maintaining the safety of all users and patrons, though we were unable to hire out two of the rooms most affected. More building work is needed but this will have to wait until we are able to fund it. The building work necessitated much cleaning, redecorating and decluttering. Car parking issues continued and this will be a topic of conversation in 2026.

USAGE & DEVELOPMENT

Most of our regular groups, including Line Dance, Chat & Craft, Yoga, Over-50s Exercise and the WI, continue to use the building. However, this could be the final year for DIDO (Days In Days Out) following the decision of the organiser to retire. We hosted the Kids Club again and welcomed back Wellbeing for Life, Blind Veterans, Dean Bank Residents' Association and the local PACT Group. The Thursday lunch and monthly coffee morning in the Café continued to do well, and the Christmas lunches were very well subscribed.

As ever, huge thanks go out to our volunteers, Trustees and staff, who continue to strive to make the building a vital part of the local community.

Debra Kobasa
11 February 2025

D. Kobasa 11/02/25

Report of the Trustees and Unaudited Financial statement for the Year Ending 31st December 2025 for the Dean Bank & Ferryhill Literary Institute

Mission Statement:

To maintain a community centre for the use of the inhabitants of Ferryhill without distinction of political, religious or other opinions, with the object of improving the conditions of life for the inhabitants.

Charity Number 1164696



Dean Bank & Ferryhill Literary Institute

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Dean Bank & Ferryhill Literary Institute
Trustees Annual Report
for the Year Ending 31st December 2025

The Trustees who are also directors of the Charity for the purposes of the Companies Act 2006, present their financial statements of the charity for the year ending 31st December 2025.
The Trustees have adopted the provisions of the statement of recommended practice (SORP), "accounting and reporting by charities" issued March 2005.

Reference and Administrative Details

Charity Number 1164696

Registered Office:

St Cuthbert's Terrace
Ferryhill
Co. Durham
DL17 8PP

Purpose of Charity

The purpose is to operate and maintain a community centre for the benefit of the Dean Bank and Ferryhill Town area. The Institute has once again been successful in providing a community focal point and resource for some of the area's most vulnerable and marginalised groups, including the elderly, people with visual impairments, autistic children, young people seeking work and Health and Wellbeing sessions for the NHS, Weight & Wellbeing Team, and local doctors' surgery. In all decisions the Trustees have taken the Charity Commission's public benefit guidance into account.

Trustees

Contribution made by Volunteers

The Centre would not operate without the dedicated help of its volunteers. The volunteers, as well as being our Trustees, also help by organising weekly and regular activities, such as Chat & Craft, DIDO (Days in Days Out), Weekly Cafe, Line Dance, Exercise Group, Art Group,Yoga Class and Children's Group.

Review of the Charity's Financial Position as of 31st December 2025

The Charity's total income for 2025 was £42,118 with room hire rates being very competitive and continuing to be heavily discounted. The disruption from the major building works carried out between March and August resulted in two of our main rooms being closed. Room hire generated £33,888, of which £15,400 was from the Banking Hub.
The Charity received two grants this year: one from Gordon Barker, local Town Cllr, of £450 to help with the new carpets and one for £100 to help the exercise group.

TheTrustees transferred £82,705 from reserves to cover the construction works. Scottish Widows closed their account and returned £25,333 to our main account.

Total expenditure for the year was £123,111. The building work at £86,721.16 was the majority of this.

The Charity had a deficit of £80,993 in 2025.

Reserves

The Charity holds reserves of £182,972.95 which is to ensure the future viability of the community centre.

Restricted Accounts

The Centre does not hold any restricted accounts.

How the charity is constituted

The Charity is a Charitable Incorporated Organisation (CIO) which completes the charity structure and offers more protection to the Trustees.

Names of the Trustees as of December 31st 2025

Mrs Debra Kobasa (Chair)
Mr Derek Bradley (Deputy Chair)
Mrs Kathleen Mason
Mrs Fiona Duke
Mrs Celia Higginbottom
Mrs Wendy Smith
Mrs Moveen Savage
Mr Chris Cairns

On Behalf of the Trustees

Trustee Chair: **Debra Kobasa** **Date:**

Independent Examiner's Report To the trustees of the Dean Bank & Ferryhill Literary Institute

Scope of review

The areas of financial and administrative activities examined include:

- Income and expenditure spreadsheet
- Bank Statements
- Receipts and invoices
- Cheque Book and paying in book
- reserves
- Wages

The centre manager records all income and expenditure monthly on a spreadsheet under various headings. The spreadsheet is reconciled monthly with the bank statements.
A manual book is used to record all cash payments received. Receipts are given out to groups that request them.
All payments are paid by cheque or direct debit. Except for one off items, cleaning materials, grant items. These are paid for by the manager and then reimbursed separately at the end of the month. Invoices are kept for all expenditure. (Recommend cheques numbers clearly marked on each invoice and if they cover different departments this be shown as well. For example Cleaning or cafe).
Payments by cheques have to be signed by 2 trustees. Old Cheque books are kept for audit purposes.
Records of income and expenditure are presented to the trustees at every meeting.

Income for the centre is mainly received from room hire and the cafe takings. Income increased by a small margin this year but is still not enough to cover the building's costs.
Cash is banked weekly or bi weekly into the post office. Cheques are also deposited into the post office using a Natwest envelope.

The centre has one reserve account holding £84,145 . This is for the future viability of the building.
The centre received two small grants in 2025 totaling £550.00. This was to help with new carpets and £100 was given to the exercise group for new equipment.

The manager produces his own wages using HMRC "Basic PAYE" online system. Wages are signed off by two of the trustees. Annual records of wage payments are kept along with the accounts.

I am happy that the financial statements given are a true and fair view of the charity's profit / loss as of 31 December 2025..

Signature

Bank reconciliation of current account for 2025

Opening Account	1st January 2025		**67,823.19**
Income	Rentals		33,888.00
	Cafe		4,454.00
	Grants		550.00
	Fit Payments		3,174.91
	Other		51.12
		Income	**42,118.03**
Transfer from Reserves			108,042.38
		TOTAL	**217,983.60**
Operating Costs	Wages 1		16,760.38
	Cleaning		5,047.80
	HMRC		967.52
	Electric		3,249.45
	Gas		3,759.81
	Water		933.50
	Telephone		922.70
	PRS Music Licence		233.66
	Fire Alarm / Emergency Lights		520.26
	Fire Extinguishers		212.40
	Fire Alarm Repairs		332.10
	Lift Servicing		0.00
	Citroen Hygiene		150.38
	Building Insurance		1772.99
	Building work		87,173.56
	Cleaning Materials		495.48
	Gas Servicing		210.00
	Office & Equipment		370.00
		Expenses	**123,111.99**

	Surplus / Deficit	**94,871.61**	
	Reconciled	**94,871.61**	
	Closing Balance	**94,871.61**	

Summary of Accounts

The Charity has no outstanding liabilities.

Cash at bank as of 31st December 2024

Current Account NatWest	**£94,871.61**
Virgin Money	**£84,145.81**
Total Cash	**£179,017.42**

Fixed Assets for the period ending December 2024

Fixed Asset	Land / Building	Plant / Machinery	Totals
As of December 2024	**319,000**	**17,451**	**£336,451**
As of December 2025	**315,000**	**15,705**	**£330,705**

Valuation of the property and land is an estimation on the present market.

Total Assets of Charity	**£509,722**

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Debra Kobasa
11 February 2025


DURHAM AREA
DEAN AND CHAPTER LODGE
FELLOWSHIP IS LIFE.
FELLOWSHIP FOR ALL.

Groups that use the building

NHS Weight & Wellbeing
NHS Pre Diabetes
Wellbeing For life Team
Chair Exercise
Over-50s Exercise Group
Yoga
Line Dance
Chat & Craft
Art Group
Creative Writing Group
Little Treasures Autism Group
Ferryhill Women's Institute
Ghost Hunters
Oaklea HR
Police and Community Team Meeting
Enter CIC and Exams
Little Ninja's Children's Group
Fun & Food sessions
Durham Resilience Team
Pioneering Care Project
Cornforth Partnership
DCC Elections
Marion's Floral Decorations
Cafe Lunch club
DIDO (Days in Days Out)
Chiropodist
Spiritualists
West Cornforth Partnership



Activities carried on during the renovation work.



Pictures of the work carried out to secure the west wing of the building



New carpets being fitted after the renovation work.

Independent Examiner's Report To the trustees of the Dean Bank & Ferryhill Literary Institute

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SHILDON
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