Dun Fell Christian Trust

Registration number: 510095

Annual Report and Financial Statements

31 December 2025

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	P Wildsmith, Chairman	
	D R Hambler, Treasurer	
	M Cooper	
	A W Stobart	
	P Thomas	(Resigned 1 March 2026)
Accountant	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE CA1 2RW	

Dun Fell Christian Trust

Trustees' Report for the Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025. 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.

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 Trustees confirm that they have referred to the Charity Commission public benefit guidance when reviewing the Charity's aims and objectives and in planning future activities.

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.

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 making a planning application which has been successful, and we are considering our next steps.

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, the new CIO is set up and we anticipate being able to transfer assets and start operating as the CIO 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.

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 continue to be made.

The Centre continues to be highly regarded and is 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.

More information about KCC and the facilities it offers can be found on our website www.knockchristiancentre.com.

We are very grateful of the assistance this year of Yvette Ladds, who has worked with the Trustees.

Dun Fell Christian Trust

Trustees' Report for the Year Ended 31 December 2025

Financial review

The work of the Trust is financed partly by fee income and partly by gift income along with renewal heat incentive. Total income in the year under review was £108,181 which £63,307 was fee income and £40,238 were gifts. The total reserves at the year end were £844,548 of which £669,548 were unrestricted funds and £175,000 were designated funds. As set out below we are looking to raise funds to redevelop the Centre and donations which have been made with this in view are kept separately although are not strictly restricted.

Free Reserves Policy

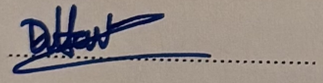
The accommodation and grounds comprising the Centre are the means by which the Trust achieves its objects and are the principal source of the income of the Trust and the principal object of its expenditure. In December 2015 a professional valuation assessed the rebuild costs of the Centre, including 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 £150,000 in free reserves. At 31 December 2025 free reserves stood at £215,363 excluding designated funds.

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.

We have a planning permission to redevelop the centre by demolishing the existing buildings and constructing new ones in their place. We have submitted a slightly revised proposal and await a decision on this. Details of what is proposed (and the opportunity to donate towards it) are on our website. We are currently looking to raise funds with a view to being able to achieve this. We are very grateful to some generous donors who have made donations so far and our fund-raising work continues. In the interim, we continue to maintain the centre for our groups to use in the current buildings.

Approved by the Trustees on 19 October 2026 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 as amended by the Charities Act 2022, 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 of 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 2025, which are set out on pages 6 to 15.

Your attention is to 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 as amended by the Charities Act 2022 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 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 as amended by the Charities Act 2022; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 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.

Martin Borradaile FCA
Dodd & Co Limited
Chartered Accountants

FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

19 October 2026

Dun Fell Christian Trust

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	40,238	40,238	25,199
Investments	3	4,604	4,604	5,219
Charitable activities	4	63,339	63,339	73,448
Total income		108,181	108,181	103,866
Expenditure on:				
Charitable activities		57,496	57,496	54,482
Total expenditure		57,496	57,496	54,482
Net movements in funds		50,685	50,685	49,384
Reconciliation of funds				
Total funds brought forward		793,863	793,863	744,479
Total funds carried forward		844,548	844,548	793,863

The notes on pages 8 to 15 form an integral part of these financial statements.

Dun Fell Christian Trust

Balance Sheet as at 31 December 2025

	Note	2025 £	2025 £	2024 as restated £	2024 as restated £
Fixed assets					
Tangible assets	10		454,185		451,803
Current assets					
Debtors	11	38,331		39,588	
Cash at bank and in hand		356,347		306,451	
		394,678		346,039	
Creditors: Amounts falling due within one year	12	(4,315)		(3,979)	
Net current assets			390,363		342,060
Net assets			844,548		793,863
The funds of the charity:					
Restricted funds			-		-
Unrestricted funds					
Unrestricted income funds			844,548		793,863
Total charity funds			844,548		793,863

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 ~~19~~ 25 October 2026 and signed on its behalf by:

.....

D R Hambler
Trustee

The notes on pages 8 to 15 form an integral part of these financial statements.

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 as amended by the Charities Act 2022.

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.

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.

Designated funds are unrestricted funds set aside at the discretion of the trustees for specific purposes.

Further details of each fund are disclosed in note 15.

Income and endowments

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

Income from Government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

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.

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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.

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

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.

Prior period restatement

Adjustments were made to the comparative figures resulting in the reduction of restricted reserves brought forward by £125,000 and the increase of designated reserves brought forward of the same value. The adjustment was required as a result of the Trustees identifying the donations received were in fact designated in nature, rather than being a restricted fund.

A related adjustment was made to the comparative period in relation to the allocation of donations received. The donation should have been included as designated income in the prior period. There is no impact to the overall SOFA figures.

2 Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations and legacies			
Donations	37,411	37,411	25,199
Gift Aid tax reclaimed	2,827	2,827	-
	40,238	40,238	25,199

All of the donations and legacies income in 2024 related to unrestricted funds.

..... *continued*

3 Investments

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Interest on cash deposits	4,604	4,604	5,219

All of the investment income in 2024 related to unrestricted funds.

4 Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Knock Christian Centre			
Rental income	63,307	63,307	69,796
Renewable Heat Incentive	-	-	3,622
Wayleave	32	32	30
	63,339	63,339	73,448

All of the income from charitable activities in 2024 related to unrestricted funds.

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5 Total resources expended

	Knock Christian Centre	Total 2025	Total 2024
	£	£	£
Direct costs			
Employment costs	14,948	14,948	13,190
Rates and water	3,275	3,275	3,156
Light, heat and power	12,583	12,583	10,809
Insurance	4,161	4,161	4,241
Repairs and maintenance	15,139	15,139	14,160
Telephone	515	515	504
Office expenses	270	270	289
Printing, postage and stationery	28	28	35
Sundry expenses	42	42	344
Waste disposal	1,042	1,042	846
Accountancy fees	2,010	2,010	1,791
Independent examiner's fee	330	330	300
Legal and professional fees	1,200	1,200	2,818
Depreciation of fixtures and fittings	1,953	1,953	1,999
	57,496	57,496	54,482

All of the expenditure in 2024 related to unrestricted funds.

6 Trustees' remuneration and expenses

No trustees received any remuneration or expenses during the year (2024 - £Nil).

7 Net income

Net income is stated after charging:

	2025	2024
	£	£
Depreciation of owned assets	1,953	1,999
Accountancy fees	2,010	1,791
Independent examiner's fee	330	300

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8 Employees' remuneration

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

	2025 No.	2024 No.
Charitable activities	2	2

The aggregate payroll costs of these persons were as follows:

	2025 £	2024 £
Wages and salaries	13,748	12,490
Other pension costs	1,200	700
	14,948	13,190

No employee received emoluments of more than £60,000 during the year (2024 - No. 0).

9 Taxation

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

10 Tangible fixed assets

	Freehold interest in land and buildings £	Fixtures, fittings and equipment £	Total £
Cost			
As at 1 January 2025	433,814	121,479	555,293
Additions	-	4,335	4,335
As at 31 December 2025	433,814	125,814	559,628
Depreciation			
As at 1 January 2025	-	103,490	103,490
Charge for the year	-	1,953	1,953
As at 31 December 2025	-	105,443	105,443
Net book value			
As at 31 December 2025	433,814	20,371	454,185
As at 31 December 2024	433,814	17,989	451,803

..... *continued*

11 Debtors

	2025 £	2024 £
Other debtors	33,903	12,324
Prepayments and accrued income	4,428	27,264
	38,331	39,588

12 Creditors: Amounts falling due within one year

	2025 £	2024 £
Taxation and social security	18	-
Other creditors	-	107
Accruals and deferred income	4,297	3,872
	4,315	3,979

13 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 £1,200 (2024 - £700).

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

14 Related parties

Controlling entity

The charity is controlled by the trustees.

Related party transactions

Total donations from trustees and their connected parties amounted to £25,000 (2024: £25,000).

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15 Analysis of funds

	As restated At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Designated Funds				
Builidng fund	150,000	25,000	-	175,000
General Funds				
Unrestricted income fund	643,863	83,181	(57,496)	669,548
	793,863	108,181	(57,496)	844,548

Building Fund - donations provided to the charity from a trustee designated towards the potential construction of a new premises.

..... continued

Prior period - as restated

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
Designated Funds				
Building fund	125,000	25,000	-	150,000
General Funds				
Unrestricted income fund	619,479	78,866	(54,482)	643,863
	744,479	103,866	(54,482)	793,863

16 Net assets by fund

	Unrestricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£
Tangible assets	454,185	454,185	451,803
Current assets	394,678	394,678	346,039
Creditors: Amounts falling due within one year	(4,315)	(4,315)	(3,979)
Net assets	844,548	844,548	793,863

Prior period - as restated

	Unrestricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£
Tangible assets	451,803	451,803	453,802
Current assets	346,039	346,039	295,736
Creditors: Amounts falling due within one year	(3,979)	(3,979)	(5,059)
Net assets	793,863	793,863	744,479