



Charlton & Blackheath Christian Fellowship Trust

Releasing people to be the people God created them to be

Church Office: C/o 22 Shelley Drive Welling Kent DA16 3NY
email: cbcf@aol.com web site: www.cbcf.org.uk

Report of the work of the Trust for 2024-2025

The trustees present their report with the financial statements of the charity for the year ending 31 March 2025. The accounts have been prepared as Receipts and Payments accounts allowed under section 133 of the Charities Act 2011. The charity is an unincorporated society and has an income of less than £250,000.

Objects and Aims

The object of the Trust (as laid down in its governing document of 1989) is the promotion of the Christian Faith for the public benefit. The Trust's aims for the year were planned having regard for the Charity Commissioners guidance on public benefit and the specific guidance on the advancement of religion. The aims were:

- To continue and develop the work of Charlton & Blackheath Christian Fellowship in helping people to live out their faith, through worship, prayer Bible teaching and growing in their faith in Jesus and also in the provision of pastoral care.
- To support the wider work of the church both at home and abroad
- To work with other local churches to serve the local community and provide assistance for needy people in the community and to the public benefit.

Achievement and Performance

Charitable activities

The trust continued to help support Steve Gurnett as an Evangelist with OAC GB (Open Air Campaigners) and also to recognise his work as an elder in the Fellowship.

The fellowship supports the regular weekly programme of services and group meetings of Charlton and Blackheath Christian Fellowship at the Boys' Brigade Hall, Reynolds Place SE3 8SX, which is rented from 2nd West Kent Boys' Brigade Company. The day to day work of the Fellowship continues, including a variety of work with children and young people, prayer groups and Bible study groups.

The Fellowship is affiliated to the Evangelical Alliance, Churches in Communities International and Churches Together in England.

During the past few years the fellowship has been a number of people joining as a result of the work of Greenwich Debt Centre, which is led by one of the fellowship leaders. Each month regular leadership team meetings, Prayer meetings and Bible Studies are held online via Zoom. There are regular Men's Breakfasts and Ladies Meetings.

Cooperative work with other local churches and local projects continues. Support is either financial or by volunteers and, in some cases, both. During the year the trust has continued to support a number of projects both local and further afield:

- 2nd West Kent Boys' Brigade Company (to support its work amongst young people)
- Children's Society (to support its work amongst needy children)



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Charis Communications (Hugh Osgood's ministry)
Churches in Communities (Church Network to which CBCF belongs)
Good News For Everyone (Supporting distribution of scriptures)
Greenwich Debt Centre - (To support its work with people struggling with debt)
Greenwich Foodbank (to support its work providing food for needy families)
Greenwich Homeless Project (to support its work among rough sleepers)
Greenwich Youth for Christ (to support its work with young people)
Hider Court Sheltered Accommodation (Christmas gifts)
Iris Mission and Andrew Fanstone (working with the poor in Forteleza, Brazil)
Pastor Onesimus Bodams (Kagoro, Nigeria) more details below.
River Network (A church group to which CBCF subscribes)
Spark in the Park (Supporting Mission work)

A number of visiting speakers also received gifts and a number of individuals in needy circumstances were supported financially by the Trust.

Mission and Evangelism

The Trust is supporting a project in Nigeria. Onesimus Bodams is the Pastor of a church in Kagoro, Kaduna State. He has recently been appointed as an evangelist with OAC Ministries, following being a trainee, and is setting up an OAC branch for Nigeria. We are regularly in contact online via Zoom and Steve Gurnett, mentioned above, has been mentoring and advising him. The GB National Director of OAC has visited him in Nigeria. Finance support is channelled through OAC GB. CBCF receive regular reports from Pastor Onesimus.

Regular visits are made to hold services in Hider Court, a nearby sheltered housing scheme. Individual members are involved in evangelism and supporting various other Christian based projects.

Financial Review

The Total income for the year was £36,911 (2023-24: £24,857) and total expenditure for the year was £37,123 (2023-24: £34,844). Assets are Cash: £72,317, (2023-24: £69,578) with other assets valued at £265 (2023-24: £480).

The trust reported a loss of £213 (2023-24: loss of £9,987) an improvement of £9,774 over last year. This represents a substantial increase in income of £12,324 and also a increase in expenditure by £2,279 over the previous year. 42.76% of income was used to support charitable work outside the fellowship.

The trusts principal funding sources remain voluntary giving by the Fellowship congregation.

At the 31 March 2024 the trust's total assets were £72,582 (2023-24: 70,058,).

It is the policy of the Trustees to hold reserves at least equal to the annual running costs of the charity and to allow for any unusual expenditure that may arise.



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Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. Regular reviews are carried out and systems are in place to mitigate those risks.

Safeguarding

There is a robust Safeguarding Policy in place which is annually reviewed. There is a designated Safeguarding lead who oversees and monitors DBS applications. CBCF Leaders have regular safeguarding training. The trust has a subscription with the Safeguarding Charity "Thirty-One Eight" which provides advice and support if needed.

Structure, Governance and Management

The Trust was made by deed dated 30 March 1989, Charity Registration No: 801409. The trustees are appointed by the Settlor up to a maximum of eight. The trustees for 2023-2024 were:

M. Leader (Chairman and Settlor)
D. Wilson (Secretary and Treasurer)
S. Redford
P. Baker
J. Culmer

Principal address: CBCF Office
22 Shelley Drive
Welling
DA16 3NY

Y. Adeboye was appointed from (01/04/2025)

Mike Leader (Settlor and Chair of Trustees)
18 November 2025

Charlton & Blackheath Christian Fellowship Trust

Charity No 801409

ANNUAL REPORT TO THE CHARITY COMMISSION

2024/25

	£	£	£	£
	Unrestricted Funds	Restricted Funds	Total Funds	2023/24
Receipts	36,911	0	36,911	24,857
Payments	37,123	0	37,123	34,844
<i>Net of Receipts (Payments)</i>	-212	0	-212	-9,987
<i>Cash funds last year end</i>	69,578	0	69,578	
<i>Cash funds this year end</i>	72,317	0	72,317	

Statement of assets and liabilities at the end of the period

	£	£	£	£
	Unrestricted Funds	Restricted Funds	Total Funds	2023/24
Cash Funds	72,317		72,317	69,578
Assets retained for charity's own use	265.00		265.00	802.00

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
CHARLTON AND BLACKHEATH CHRISTIAN FELLOWSHIP TRUST
CHARITY NO 801409**

I report on the accounts of the Trust for the year ending 31 March 2025

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 Commissioners (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 accounting records and to 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.

Signed: Elizabeth Osborn

Date: 08 October 2025

Elizabeth Osborn
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Countess Wear
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EX2 7BN