

THE LIVING WELL

England & Wales · Charity number 1123792

Details

Status Registered

Legal form Trust

Registered 2008-04-21

Register [View on the Charity Commission register](#)

Contact

Address The Vicarage
Vicarage Lane
Nonington
Dover
CT15 4JT

Phone 01304842847

Email contact@the-living-well.org.uk

Website <http://www.the-living-well.org.uk/>

Activities

Objects: THE TRUSTEES MUST APPLY THE INCOME OF THE CHARITY IN FURTHERING THE FOLLOWING OBJECTS (" THE OBJECTS ") NAMELY TO ADVANCE THE CHRISTIAN RELIGION BY PROVIDING ITS MINISTRY OF WHOLENESS AND HEALING TO ALL, FROM A BASE WITHIN CANTERBURY DIOCESE.

Activities: To advance the Christian religion by providing its ministry of wholeness and healing to all, from a base within Canterbury Diocese.

Classification

- **How:** Provides Services, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, CANTERBURY DIOCESE
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£71,689	£71,555	-	-
2023-12-31	£49,061	£87,419	-	-
2022-12-31	£52,164	£75,587	-	-
2021-12-31	£24,020	£58,555	-	-
2020-12-31	£28,272	£59,645	-	-

Trustees

Name	Role	Appointed
Sally Jane Lees	Chair	2024-10-22
Dr QUENTIN LEONARD ROPER		2026-01-13
Paul Willett BSc		2020-07-01
Peter Douglas Ingrams		2020-02-11
Rev Estella Ruth Last		2024-10-22
Rev Stephen Hunter Lillicrap Dr Canon		2026-01-13

THE LIVING WELL

England & Wales - Charity number 1123792

Accounts

THE LIVING WELL ANNUAL REPORT 2024

Reference and Administrative Details

Patron: Rt Revd Rose Hudson-Wilkin

Board of Trustees:

Mr George White (Chair)

Revd Canon Lorraine Apps-Huggins (Chaplain)

Mr David Harries (resigned December 2024)

Revd Peter Ingrams

Mr Paul Willett

Rev Canon Estella Last

Mrs Sally Lees (appointed April 2024)

Charity Registration No: 1123792

Principal Officers: Revd Canon Lorraine Apps-Huggins – Chaplain

Assistant Chaplains: Mrs Hilary Hills, Mr Ray Horton, Rev Rex Morton

Administrator: Dr Annelise Matharu

Registered Office: The Living Well, The Vicarage, Vicarage Lane,
Nonington, Kent CT15 4JT

Hon Treasurer: Mr Julian Hills

Independent Examiner: Mr Kevin Funnell

Bankers: Lloyds, 49 High Street, Canterbury Kent CT1 2SE

Structure, governance and management

The Living Well was formed as a charitable trust in 2008 as a resource for the ministry of healing and wholeness within the Diocese of Canterbury. It is based at Nonington, near Canterbury, in a large, detached house, a former Vicarage, within peaceful grounds.

There is an elected Board of Trustees which is the executive body with responsibility for setting the strategic direction and policies required to achieve The Living Well's founding aims and objectives. The day-to-day operations are carried out under the oversight of the Trustees by the Chaplain who has complete responsibility for the spiritual programmes and ministry as well as managing the administrative function.

In terms of its Board of Trustees, The Living Well is independent of the diocese in its management and is principally funded by individual donations through the wonderful

support and generosity of our members friends and clients. It has also received grant support from a number of trusts and local authorities. The former vicarage however is owned by the diocese with The Living Well holding an agreed equity share in the property. The external upkeep of the property is the diocesan responsibility whilst the interior is the responsibility of The Living Well.

The Living Well works closely with the Bishop of Dover and the Local Church Development Framework of the Diocese so as to be a fresh expression of the ministry of healing and wholeness and the chaplain serves as the Bishop's Adviser on Healing and Wholeness and this includes being a member of the Diocesan Deliverance Ministry Team. As a result, the Chaplain holds a Bishop's licence to act as a priest throughout the Canterbury Diocese whilst our assistant chaplains work under a Bishop's License to The Living Well.

Objectives and activities

The Living Well provides a safe, welcoming and inclusive place for personal retreat, for receiving the healing ministry of Christ, for themed quiet days and offers teaching within the diocese for local parishes in Healing and Wholeness Ministry.

The Living Well is a resource for prayer and development for both laity and clergy, both from within the Diocese and outside it. It offers a range of one-off sessions including 'Deeper Healing Days' and short courses for personal spiritual growth and development as well as more specific teaching for involvement with the healing ministry. Guests value and enjoy the peaceful surroundings at Nonington to draw closer to God and to seek His refreshment. This is particularly valuable for those who have busy and stressful ministries or jobs to fulfil, and those who have suffered from abuse, trauma or loss of any kind.

Activities and performance

In January 2024 Helen Jones joined us as a Voluntary Lay Assistant Chaplain, she was commissioned in a special service by our patron & Bishop, Rose Hudson – Wilkin in the November after a trial period. Helen has brought great gifts to the team, and added strength and capacity to what we can offer. Our Warden, Martin Hall, initially called to join us for one year willingly remained in post and has improved the appearance of the gardens (with the help of local volunteer Janet Holness) and kept the house routinely tidy and ready for guests. Martin as resident has managed the tradespersons who have visited at inopportune times including as the year came to a close the workmen related to the new PVC sash windows (and newly refurbished roof in 2025) that the diocese have replaced. This work has made a huge difference already to the warmth of the property in the winter months and improved the appearance of the building overall.

Throughout the year Trustees have served in a variety of ways, applying for grants (David Harries & Julain Hills – Treasurer), working on a new MOU (George White), actively undertaking practical tasks and electrical PAT Testing (Paul Willis). Rev

Estella Last and Sally Lees worked with Rev Lorraine Apps -Huggins & George White to prepare for succession planning, advertising & interviews that would take place in January 2025. Rev Peter Ingrams worked with the vision setting group to define and discern the current and future needs of the ministry & the Core Team. We said goodbye to David Harries as Trustee in November, David had faithfully served for 7 years and had successfully applied for grants from the Dorothy Kerin Trust over the past 3 years. Sally Lees, new to the board became a swiftly keen addition and a willing help. Julian Hills as Treasurer during the year developed a new communication called 'Can you help The Living Well go on Living Well?' It explains the way the charity is funded and shows the ways in which guests can assist us to continue generously and faithfully and with longevity. It has produced financial fruit already and makes it easy for us to give concise information to others around the diocese. We thank Kevin Funnel for continuing to be our auditor.

The Core Team which consists of our warden Martin Hall, our administrator Annelise Matharu and chaplaincy Rev Lorraine Apps - Huggins, Hilary Hills, Ray Horton and Helen Jones have continued to work well together forming a team of great strength and talent. Monthly Supervision, weekly prayer time, and monthly Core Lunches give opportunity for relationship building, ministry development & problem solving. Each chaplain also receives individual Supervision at a level appropriate to the voluntary hours that they serve.

Over the year various Outreach events took place. Parish invitations to lead a 'quiet day' offering healing prayer, invitations to equip and train pastoral prayer teams, to preach on a Sunday and to lead the St Luke's Service at the Cathedral – all of these are led by the chaplaincy and members of The Wider Team of volunteers according to their location and suitability. These Outreach events help to get the ministry of The Living Well known in the diocese and reach those who are unable to travel to Nonington. They also encourage the ministry of healing & wholeness in the parishes to grow and flourish – our background support is valued by numerous ministers & churches.

At Nonington the number of people attending for individual day retreat has escalated significantly – clergy and lay. The monthly Deeper Healing Days take a very small number of people each month but continue to be an important aspect of what we offer. Themed Days led by outside facilitators have a life of their own, bringing spirituality, art, music, saints and more to our programme. Our weekly worship continues to be well attended. The guests support each other and the hospitality on those days and value the space, inspiring worship (music supported by Stella Banks monthly and Ray Horton regularly. Ray also applied successfully for a grant that among other things enabled redecoration of the chapel and library) and healing prayer offered weekly. Our hospitality team who serve on the days when groups of guests are in the house are paramount to what we offer – eternally grateful for their culinary skills they also find themselves welcoming guests and bringing the presence of Christ in the kitchen.

Our Wider Team and Hospitality Team have some newcomers but have also said goodbye to some of our longer serving team members in the past year. We miss

their input and pray for more newcomers for these teams, who are vital to what we can offer. Newly retired Rev Jane Weeks began her application for PTO with The Living Well to serve in the future.

Hilary Hills Assistant Chaplain has worked faithfully and weekly distributing the confidential prayer chain – this carries sometimes 15-20 prayer requests per week. They are distributed by email to about 20 pray-ers. Again, this aspect of our ministry though hidden is vital. Hilary holds a pastoral link with the Diocesan Board of Education and the church schools in the diocese. Senior staff in schools being able to access listening and support when trauma or safeguarding matters arise in the school communities. This is an area where more ‘advanced listeners’ would be very helpful to the diocese.

The two courses on offer Navigating Trauma and Christ’s Healing Ministry ran successfully. Lorraine supported as chaplain the Canterbury Leadership Programme and continued to offer Spiritual Accompaniment and Clergy Supervision alongside her chaplaincy role. Her honorary Canon role led her to be in the cathedral on a few occasions and encouraged that link.

Each Core Team member undertook training and /or events that suited their development. From Fire Emergency to First Aid to Safeguarding and Spirituality opportunities were available. Some Trustees took a short online course on ‘Being a Trustee’.

As Lead Chaplain I can honestly say that the work, ministry, fellowship and generosity of those involved in The Living Well is outstanding, and a joy to behold – a ministry to give thanks for.

Reserves policy & Investment Policy

The Trust has adopted a policy of keeping around 6 weeks expenditure in immediately available funds and investing surplus funds in short term investments. These are currently held in CCLA Investment and Deposit Funds.

Financial performance

In 2024 general unrestricted income fell by £1.7k against an increase of £10.2k in 2023. However, in 2023 The Living Well was in receipt of a one-off donation of £10k which with Gift Aid yielded an additional but unrepeatable £12.5k. Leaving aside this donation the comparative changes would be as follows:

	<u>2023</u>	<u>2023</u>
Donations	£+6.6k	£+0.3k
Ministries	£+2.5k	£+0.6k
Unrestricted Grants	£ NIL	£-2.0k
Sales	£+0.2k	£-0.2k
Investments	£-0.8k	£-0.6k
Total	£+8.5k	£-1.9k

It is encouraging to see the increased level of donations as well as the voluntary receipts from the different ministries that The Living Well offers. It underlines the fact that the ministry is increasing, and it also appreciated. The decline in investment Income continues to be caused by the sales of investments which became necessary for cash flow purposes.

We were greatly blessed to receive significant grants from the Dorothy Kerin (Burrswood) Trust. These amounted to £27.8k and relate to the 2 financial years of that trust – 2023/24 and 2024/25. With this money we have been able to finance particular aspects of our ministry and in 2025 will be able to replace one of the garden Pods. During 2024 an Impact Statement was prepared for submission to the Dorothy Kerin Trust and this revealed certain expenditure which had not been charged against their grant. Accordingly the expenditure analysis for 2023 has been restated to show a position commensurate with the figures supplied.

Normal expenditure reduced as we were without an ordained paid assistant chaplain and the Lead Chaplain reduced her working week by 1 day.

Operational results can be summarised as follows:

	<u>2024</u>	<u>2023</u>
Operational income (exc Inv Income)	£ 35.3k	£ 36.2k
Operational costs	£ 61.4k	£ 69.0k (restated)
<i>Gross Operational Loss</i>	<i>£(26.1k)</i>	<i>£(32.8k)</i>
Investment Income	£ 7.1k	£ 7.9k
<i>Net Operational Loss</i>	<i>£(19.0k)</i>	<i>£(24.9k)</i>
<i>Restricted Funds B/F</i>	<i>£ -2.7k</i>	<i>£10.7k</i>
Restricted Funds: Trust Income	£29.3k	£ 5.0k
Restricted Funds: Costs	£10.1k	£18.4k
<i>Restricted Funds In Hand</i>	<i>£16.5k</i>	<i>£ -2.7k</i>

Assets of The Living Well have increased by £2.1k in 2023 (decrease of £28.7k in 2023) and this can be attributed to the following:

	<u>2024</u>	<u>2023</u>
Net Operational Loss	£(19.0k)	£(24.9k)
Net (decrease)/increase in Restricted Funds	£ 19.2k	£(13.4k)
Realised gain/(loss) on investments sold during year	£ (1.2k)	£ 1.0k
Unrealised gain/(loss) on investments	£ 3.1k	£ 8.6k
Total Reduction in Assets	£ 2.1k	£(28.7k)

The gains on investments reflect the continued strength of financial markets up until the more recent volatility because of the imposition of import tariffs in the USA.

As always, the trustees never cease to be amazed by God's wonderful provision for this wonderfully valued ministry over many years. The Living Well is now in its 17th year and our reach continues to grow throughout Canterbury Diocese and beyond. We pray that we can continue to be a blessing to all who seek us out.

Political and Charitable donations: No such donations were made in the financial year.

The Living Well
Receipts and Payments for the period 1st January to 31st December 2024

			Restated		
			Unrestricted	Restricted	Total
			2024	2024	2024
RECEIPTS			Unrestricted	Restricted	Total
			2023	2023	2023
<u>Voluntary Income</u>	Donations		8,803.71	-	8,803.71
	Church donations		1,104.40	-	1,104.40
	Gift Aided Donations		5,804.53	-	5,804.53
	Service collections (GASDS)		4,212.08	-	4,212.08
	Gift Aid tax reclaim		3,184.38	-	3,184.38
	<i>Sub Total Voluntary Income</i>		23,109.10	-	23,109.10
<u>Ministries</u>	Readers Refreshing Days		275.00	-	275.00
	Clergy Oasis Days		299.16	-	299.16
	Anna Chaplaincy Days		-	-	-
	Quiet days		1,739.53	-	1,739.53
	Deeper Healing Days		985.00	-	985.00
	Courses		690.00	-	690.00
	House use for individuals & groups		6,171.85	-	6,171.85
	Outside events		1,220.52	-	1,220.52
	<i>Sub Total Ministries</i>		11,381.06	-	11,381.06
<u>Trading Income</u>	Sales -cards,books,food		787.20	-	787.20
<u>Investments</u>	Income		7,089.91	-	7,089.91
<u>Grants</u>	Grant from Dover DC		-	1,500.00	1,500.00
	Grant from Dorothy Kerin		-	27,822.36	27,822.36
	<i>Sub Total</i>		-	29,322.36	29,322.36
<u>Total receipts</u>			42,367.27	29,322.36	71,689.63
<u>PAYMENTS</u>					
<u>Premises</u>	Premises costs		4,222.36	-	4,222.36
	Improvements-house and garden		58.00	2,598.25	2,656.25
	Insurances		1,069.97	-	1,069.97
	<i>Sub Total Premises</i>		5,350.33	2,598.25	7,948.58
<u>Resources</u>	Equipment		136.35	800.98	937.33
	Printing, stationery, telephone & postage		952.59	-	952.59
	Photocopier and IT equipment		716.28	-	716.28
	Fees, subscriptions, website		2,183.85	-	2,183.85
	Event costs and hospitality		3,674.26	-	3,674.26
	Service materials, books & flowers		962.59	-	962.59
	<i>Sub Total Resources</i>		8,625.92	800.98	9,426.90
<u>Staff</u>	Chaplain's Stipends, Pension & NI		24,934.46	1,663.98	26,598.44
	Assist Chaplain's Stipend,Pension & NI		-	359.86	359.86
	Assistant Chaplain's travel expenses		2,764.95	-	2,764.95
	Administrator's salary, tax, NI and pension		15,585.50	2,158.44	17,743.94
	Wardens' Wages & Pension		3,118.40	-	3,118.40
	Team expenses		-	695.90	695.90
	Chaplain's supervision & training		-	955.95	955.95
	Retreats / Sabbatical		992.88	-	992.88
	Honorariums / Gifts		50.00	900.00	950.00
	<i>Sub Total Staff</i>		47,446.19	6,734.13	54,180.32
<u>Total payments</u>			61,422.44	10,133.36	71,555.80
	Surplus/(Loss)		(19,055.17)	19,189.00	133.83
Funds B/F			225,814.59	(2,735.39)	223,079.20
Surplus/(Loss)			(19,055.17)	19,189.00	133.83
Realised Gains/(Losses) on Investments			(1,181.26)		(1,181.26)
Unrealised Gains/(Losses) on Investments			3,141.51		3,141.51
Funds C/F			208,719.67	16,453.61	225,173.28

STATEMENT OF ASSETS

			2024	2023
Cash				
	Lloyds Bank Current Account		9,861.94	17,871.52
	CBF Deposit Fund		74,916.78	330.03
	Total Cash Funds brought forward		84,778.72	18,201.55
INVESTMENT ASSETS:				
CCLA - CBF Church of England Funds:	<i>Cautley Fund</i>			
	Investment Fund:		140,394.56	137,253.05
	Property Fund:		-	67,624.60
			140,394.56	204,877.65
TOTAL ASSETS as at period end			225,173.28	223,079.20
NOTE:				
			2024	Dec-23
Share Valuations	<i>Number</i>	<i>Value/Share</i>	<i>Value</i>	<i>Number</i>
Church of England Investment Income Share	6071.72	2312.27	140,394.56	6071.72
Church of England Property Shares				2260.53
				£137,253
				55199.25
				122.51
				£67,625
				£204,878

Summary of Cash Movements

		Actual 2024	Actual 2023
Lloyds Bank Current Account brought forward		£17,871.52	21,229
CBF Deposit Fund brought forward		£330.03	330
Total Cash Funds brought forward		£18,201.55	21,559
Plus Receipts	General Fund	42,367.27	44,061
	Sale of investments	66,443.34	35,000
	Grants Received	29,322.36	5,000
Less Payments	General Fund	61,422.44	75,573
	Grants Expended	10,133.36	11,846
TOTAL CASH FUNDS AT PERIOD END		84,778.72	18,202
Made up of:			
Lloyds Bank Current Account		9,861.94	17,872
CBF Deposit Fund		74,916.78	330
		84,778.72	18,202



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

THE LIVING WELL

On accounts for the
year ended

31ST DECEMBER 2024

**Charity no
(if any)**

1123792

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

29 April 2025

Name:

KEVIN FUNNELL

**Relevant professional
qualification(s) or body
(if any):**

F.M.A.A.T.

Address:

10 Nutberry Close

Teynham

Sittingbourne Kent ME9 9SP

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE

THE LIVING WELL

England & Wales - Charity number 1123792

Accounts

THE LIVING WELL ANNUAL REPORT 2023

Reference and Administrative Details

Patron: Rt Revd Rose Hudson-Wilkin

Board of Trustees:

Mr George White (Chair)

Revd Canon Lorraine Apps-Huggins (Chaplain)

Mr David Harries

Revd Peter Ingrams

Mr Paul Willett

Rev Canon Estella Last

Charity Registration No: 1123792

Principal Officers: Revd Canon Lorraine Apps-Huggins – Chaplain

Assistant Chaplains: Mrs Hilary Hills, Mr Ray Horton, Rev Rex Morton

Administrator: Dr Annelise Matharu

Registered Office: The Living Well, The Vicarage, Vicarage Lane,
Nonington, Kent CT15 4JT

Hon Treasurer: Mr Julian Hills

Independent Examiner: Mr Kevin Funnell

Bankers: Lloyds, 49 High Street, Canterbury Kent CT1 2SE

Structure, governance and management

The Living Well was formed as a charitable trust in 2008 as a resource for the ministry of healing and wholeness within the Diocese of Canterbury. It is based at Nonington, near Canterbury, in a large, detached house, a former Vicarage, within peaceful grounds.

There is an elected Board of Trustees which is the executive body with responsibility for setting the strategic direction and policies required to achieve The Living Well's founding aims and objectives. The day-to-day operations are carried out under the oversight of the Trustees by the Chaplain who has complete responsibility for the spiritual programmes and ministry as well as managing the administrative function.

In terms of its Board of Trustees, The Living Well is independent of the diocese in its management and is principally funded by individual donations through the wonderful support and generosity of our members friends and clients. It has also received grant

support from a number of trusts and local authorities. The former vicarage however is owned by the diocese with The Living Well holding an agreed equity share in the property. The external upkeep of the property is the diocesan responsibility whilst the interior is the responsibility of The Living Well.

The Living Well works closely with the Bishop of Dover and the Local Church Development Framework of the Diocese so as to be a fresh expression of the ministry of healing and wholeness and the chaplain serves as the Bishop's Adviser on Healing and Wholeness and this includes being a member of the Diocesan Deliverance Ministry Team. As a result, the Chaplain holds a Bishop's licence to act as a priest throughout the Canterbury Diocese whilst our assistant chaplains work under a Bishop's License to The Living Well.

Objectives and activities

The Living Well provides a safe, welcoming and inclusive place for personal retreat, for receiving the healing ministry of Christ, for themed quiet days and offers teaching within the diocese for local parishes in Healing and Wholeness Ministry.

The Living Well is a resource for prayer and development for both laity and clergy, both from within the Diocese and outside it. It offers a range of one-off sessions including 'Deeper Healing Days' and short courses for personal spiritual growth and development as well as more specific teaching for involvement with the healing ministry. Guests value and enjoy the peaceful surroundings at Nonington to draw closer to God and to seek His refreshment. This is particularly valuable for those who have busy and stressful ministries or jobs to fulfil, and those who have suffered from abuse, trauma or loss of any kind.

Activities and performance

During the course of 2023, we said a sad but grateful farewell to our Assistant Chaplain, Rev Rex Morton and our wardens Steve and Stella Banks, all of whom had decided to move on to fresh challenges. We were pleased however to appoint Helen Jones as a new lay assistant chaplain and Martin Hall as our live-in warden and both took up their responsibilities in early 2024. Helen and Martin bring new gifts and we look forward to seeing how both will add fresh dimensions to our ministry. Hilary Hills continues to represent us on The Diocesan Pastoral Ministry Team and Rev Canon Lorraine Apps Huggins on the Diocesan Wellbeing Working Party Team as well as the Diocesan & Cathedral Safeguarding Panel. Lorraine remains a member of the Diocesan Deliverance Ministry Team.

During 2023, we saw our ministry continue through individual retreats, group retreats, prayer appointments, weekly worship, themed quiet days, bespoke facilitated days, and regular deeper healing days with all growing in number and attendance. We find particularly that The Living Well is sought out for comfort and refreshment from those involved in hard pressed ministries across the diocese and beyond. The chaplain attended 2 events with the diocesan staff: a staff town hall

meeting offering a free voucher for a quiet day for members of staff and a mission and ministry meeting to further the supportive communication and collaboration between us. An outreach day was held in Sheppey in November with good numbers attending and a further day is planned for Lydd in 2024. Plans for special days for similar ministry in each archdeaconry in Maidstone, Canterbury and Ashford have been developed for 2024.

Lorraine continued the role of Chaplain to the Canterbury Leadership Programme, supporting clergy new in post or new to the diocese. She also returned from a 3-month sabbatical in January, and she was grateful for the opportunity to step back, rest and recover energy for the demands of our privileged ministry.

After a successful introduction in 2022, Hilary and Rex were able to offer a second Navigating Trauma in 2023 at The Living Well and 11 guests enrolled and participated. Lorraine and Ray also offered a new 'Christ's Healing Ministry' course and 9 guests enrolled for this 6-week course also at The Living Well.

Our annual service in October at Canterbury Cathedral to celebrate Christ's Healing Ministry at St Luke's saw our patron, Bishop Rose as the speaker and we were blessed with a congregation of around 65 with prayer offered for around 30.

In June we opened our gardens to the public as part of the day for Nonington Open Gardens and we were pleased to see a good many visitors come and explore! It was good for The Living Well to play a part in supporting the local community in Nonington.

During the year we were fortunate to be successful in receiving a further grant from the Dorothy Kerin Trust of £20,500 (£5,000 of which was paid in 2023) which was in addition to the £18,700 awarded in 2022. We are grateful to Trustee David Harries for his hard work in making the application and to the Dorothy Kerin Trust for their wonderful support of our ministry.

The trustees continue to be amazed by the faithfulness and dedication of the wonderful team who make everything happen at The Living Well. To Lorraine and the assistant chaplains (Hilary, Rex and Ray, now joined by Helen) who offer the ministry of healing and wholeness, so passionately and selflessly. To our administrator Annelise and wardens (Stella and Steve and now Martin) who consistently support that ministry with warmth and all kinds of practical support. And also, to Lorraine for her leadership of this hugely valuable and unique ministry that means so much to so many people. In this respect, we are hugely grateful to those who prayerfully support us as covering our endeavours with prayer enables us to minister safely and with confidence.

We are also indebted to Julian Hills our new treasurer this year who keeps us on track financially and also to Kevin Funnell our independent examiner for his commitment to our ministry. We give thanks too for the many volunteers who have assisted our work in different ways throughout 2023. Without them, we could not function.

We thank each of the trustees for their passion and dedicated commitment to serving with us.

Reserves policy & Investment Policy

The Trust has adopted a policy of keeping around 6 weeks expenditure in immediately available funds and investing surplus funds in short term investments. These are currently held in CCLA Investment and Deposit Funds.

Financial performance

In 2023 general operational income rose by £11.2k (2022 - £10.6k) due to the following factors:

	<u>2023</u>	<u>2022</u>
Increased Donations	£10.2k	£2.6k
Increased Gift Aid	£ 2.6k	£1.6k
Ministries	£ 0.6k	£3.9k
Unrestricted Grants	£(2.0k)	£2.0k
Sales	£(0.2k)	£0.5k

Additional to this, Investment Income declined by a further £0.6k in 2023 after a £1.2k reduction in 2022. In both years these declines were due to sales of investments which became necessary for cash flow purposes.

We were hugely thankful to receive a donation of £10k in 2023 and were able to reclaim the gift aid on that specific gift. Otherwise, donations and associated gift aid were broadly comparable with the previous year. The grants received in 2022 were specific to the particular costs of that year and were not able to be repeated in 2023.

Normal expenditure was impacted by the adjustments that the diocese made to its previous incorrect charging out of the Chaplain and Assistant Chaplain's stipend and pension costs. So, although stipend costs show an increase of £14.8k this is largely attributable to these adjustments. House and garden costs reduced by £7.9k due to the cost of one-off improvements being incurred in 2022. Apart from these cost changes the rest of the normal expenditure was broadly similar.

We are indebted to the Dorothy Kerin Trust which has given us a further grant of £20.5k for the year 2023/24 although only £5k had been received by the year end. This and the remainder of the grant is due to be spent in the first part of 2024.

Operational results can be summarised as follows:

	<u>2023</u>	<u>2022</u>
Operational income	£ 36.2k	£ 25.0k
Operational costs	£ 75.6k	£ 68.7k
<u>Gross Operational Loss</u>	<u>£(39.4k)</u>	<u>£(43.7k)</u>

Investment Income	£ 7.9k	£ 8.5k
<u>Net Operational Loss</u>	<u>£(31.5k)</u>	<u>£(35.2k)</u>

<u>Restricted Funds B/F</u>	<u>£11.8k</u>	<u>NIL</u>
Restricted Funds: Trust Income	£ 5.0k	£18.7k
Restricted Funds: Costs	£11.8k	£ 6.9k
<u>Restricted Funds In Hand</u>	<u>£ 5.0k</u>	<u>£11.8k</u>

Assets of The Living Well have decreased by £28.7k in 2023 (£56.1k in 2022) and this can be attributed to the following:

	<u>2023</u>	<u>2022</u>
Net Operational Loss	£(31.5k)	£(35.2k)
Net (decrease)/increase in Restricted Funds	£ (6.8k)	£ 11.8k
Realised gain/(loss) on investments sold during year	£ 1.0k	£ (2.1k)
Unrealised gain/(loss) on investments	£ 8.6k	£(30.6k)
<u>Total Reduction in Assets</u>	<u>£(28.7k)</u>	<u>£(56.1k)</u>

The gains on investments reflect the recovery of financial markets following the market turmoil surrounding the war in Ukraine and the corresponding crisis in the cost of living in 2022.

As always, the trustees never cease to be amazed by God's wonderful provision for this wonderfully valued ministry over many years. We know that this ministry is hugely valued in many areas of Canterbury Diocese and beyond. We pray that we can continue to be a blessing to all who seek us out.

Political and Charitable donations: No such donations were made in the financial year.

The Living Well

Receipts and Payments Accounts for the year ended 31st December 2023

<u>GENERAL FUND</u>		2023	2022
<u>RECEIPTS</u>		£	£
<u>Voluntary Income</u>	Individual Donations	2,574	3,532
	Church donations	1,167	2,121
	Gift Aided Donations	14,938	3,536
	Service collections (GASDS)	2,918	2,196
	Gift Aid Tax reclaimed	5,159	2,571
	Sub Total Voluntary Income	26,756	13,957
<u>Ministries</u>	Readers Refreshment Days	65	85
	Clergy Oasis Days	-	100
	Anna Chaplaincy Days	55	220
	Quiet days	1,408	1,505
	Deeper healing days	824	752
	Courses	839	-
	House use for events	5,001	4,712
	Outside events	665	929
	Sub Total Ministries	8,857	8,302
<u>Trading Income</u>	Sales - cards, books, food	551	723
<u>Investment Income</u>	Investment income	7,897	8,482
<u>Grant Income (designated)</u>	Grant from Benefact Trust Ltd	-	1,500
	Grant from Church Commissioners	-	500
	Sub Total Grants	-	2,000
Total Receipts		44,061	33,464
<u>PAYMENTS</u>			
Premises	Premises costs	3,605	3,706
	Improvements to house & garden	1,443	9,653
	Insurances	1,239	793
	Sub Total Premises	6,287	14,153
Resources	Equipment	205	687
	Printing, stationery, telephone & postage	1,216	988
	Photocopier & IT equipment	1,225	1,248
	Fees, subscriptions, website	2,202	2,029
	Event costs and hospitality	1,613	2,022
	Service materials, books & flowers	849	894
	Sub Total Resources	7,311	7,869
Staff	Chaplain's Stipend & oncost	26,361	13,600
	Assistant Chaplain's stipend & oncosts	10,871	8,716
	Warden's Wages & oncost	4,643	5,723
	Administrator's salary & oncosts	15,524	14,530
	Chaplain's supervision and training	-	628
	Assistant Chaplains' travel expenses	1,292	1,229
	Team expenses	1,382	660
	Retreats /Sabbatical	1,001	897
	Honorariums /Gifts	900	700
	Sub Total Staff	61,975	46,683
Total Payments		75,573	68,705
<u>NET RESULT</u>	Deficit for the year	- 31,511	-35,241

RECEIPTS

Grant C/F	11,819	-
New Grant	5,000	18,700
Total	16,819	18,700

PAYMENTS

Cabin Refurbishment	-	2,947
Garden Equipment and Maintenance	1,439	1,106
Furniture & Kitchen Equipment	1,695	-
Chaplain's Stipend - extra day from November 22	5,582	765
Assistant Chaplain's Stipend - extra day	798	-
Supervision of four Chaplains	987	818
Administrator's increase in salary plus extra hours	1,344	1,245

11,846	6,881
--------	-------

Balance remaining	4,973	11,819
-------------------	-------	--------

SUMMARY

General Fund	- 31,511	- 35,241
Dorothy Kerin Trust Fund	- 6,846	11,819

Overall Deficit	- 38,357	- 23,422
-----------------	----------	----------

Summary of Movements in Cash Funds at Lloyds Bank

Lloyds Bank	Current Account brought forward	21,229	24,652
Plus receipts	General Fund	44,061	33,464
20.3.23	Sale of 952.04 Investment Income shares	20,000	20,000
19.9.23	Sale of 693.27 Investment Income shares	15,000	
	Dorothy Kerin Trust Fund	5,000	18,700
Less Payments	General Fund	75,573	68,706
	Dorothy Kerin Trust Fund	11,846	6,881
Total Cash Funds held at Lloyds Bank carried forward		17,872	21,229

The Living Well

Statement of Financial Assets at 31st December 2023

	2023	2022
	£	£
CASH FUNDS		
Lloyds Bank Current Account	17,872	21,229
CBF Deposit Account	330	330
Total Cash Funds	18,202	21,559
INVESTMENT ASSETS		
CCLA Investment Management		
CBF Church of England Funds: Cautley Fund		
<i>Investment Fund:</i>		
6,071.72 Income shares at 2260.53p per share	137,253	159,325
<i>Property Fund:</i>		
55,199.25 Income shares at 122.5 per share	67,625	70,931
Total Investment Assets	204,878	230,256
TOTAL ASSETS as at 31st December	223,079	251,815

NOTE:

A **Declaration of Trust** dated 13th December 2013 was made between -

The Canterbury Diocesan Board of Finance of Diocesan House, Lady Wootton's Green, Canterbury, Kent
and

The Trustees of The Living Well of The Vicarage, Nonington, Dover, Kent
in consideration of money spent on the property known as The Vicarage in order to further the objects
of the Trust to provide a healing ministry within the Diocese, the property has been held upon trust in the
initial proportions of 84.71% for the Diocese and 15.29% for the Trustees.

Registered Charity No. 1123792



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

THE LIVING WELL

On accounts for the
year ended

31ST DECEMBER 2023

Charity no
(if any)

1123792

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

25 MARCH 2024

Name:

KEVIN FUNNELL

Relevant professional
qualification(s) or body
(if any):

F.M.A.A.T.

Address:

10 Nutberry Close

Teynham

Sittingbourne Kent ME9 9SP

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE



KEVIN FUNNELL

F.M.A.A.T.

THE LIVING WELL

England & Wales - Charity number 1123792

Accounts

THE LIVING WELL ANNUAL REPORT 2022

Reference and Administrative Details

Patron: Rt Revd Rose Hudson-Wilkin

Board of Trustees:

Mr George White (Chair)

Revd Lorraine Apps-Huggins (Chaplain)

Mr David Harries

Revd Peter Ingrams

Mr Paul Willett

Rev Estella Last

Charity Registration No: 1123792

Principal Officers: Revd Lorraine Apps-Huggins – Chaplain

Assistant Chaplains: Mrs Hilary Hills, Mr Ray Horton, Rev Rex Morton

Administrator: Dr Annelise Matharu

Registered Office: The Living Well, The Vicarage, Vicarage Lane,
Nonington, Kent CT15 4JT

Hon Treasurer: Mrs Janet Holness

Independent Examiner: Mr Kevin Funnell

Bankers: Lloyds, 49 High Street, Canterbury Kent CT1 2SE

Structure, governance and management

The Living Well was formed as a charitable trust in 2008 as a resource for the ministry of healing and wholeness within the Diocese of Canterbury. It is based at Nonington, near Canterbury, in a large, detached house, a former Vicarage, within peaceful grounds.

There is an elected Board of Trustees which is the executive body with responsibility for setting the strategic direction and policies required to achieve The Living Well's founding aims and objectives. The day-to-day operations are carried out under the oversight of the Trustees by the Chaplain who has complete responsibility for the spiritual programmes and ministry as well as managing the administrative function.

In terms of its Board of Trustees, The Living Well is completely independent of the Diocese in its management and finances. It works closely with the Bishop of Dover and the Local Church Development Framework of the Diocese in order to be a fresh

expression of the ministry of healing and wholeness and serves on the Diocesan Deliverance Ministry Team. The Chaplain holds a Bishop's licence to act as a priest throughout the Canterbury Diocese and is the Bishop's Adviser in Healing and Wholeness. Our assistant chaplains work under a Bishop's License to The Living Well.

The Living Well's ministry is mostly self-funded and so much reliance is placed upon the wonderful support and generosity of our members, friends and clients.

Objectives and activities

The Living Well provides a safe, welcoming and inclusive place for personal retreat, for receiving the healing ministry of Christ, for themed quiet days and offers training within the diocese in local parishes in Healing and Wholeness Ministry.

The Living Well is a resource for prayer and development for both laity and clergy, both from within the Diocese and outside it. It offers a range of one-off sessions including 'Deeper Healing Days' and short courses for personal spiritual growth and development as well as more specific training for involvement with the healing ministry. Guests value and enjoy the peaceful surroundings at Nonington to draw closer to God and to seek His refreshment. This is particularly valuable for those who have busy and stressful ministries or jobs to fulfil, and those who have suffered from abuse, trauma or loss of any kind.

Activities and performance

During 2022, individual retreat and group retreat increased significantly. Prayer Appointments using audio-visual technology (Zoom) continued. Weekly worship, themed Quiet Days, bespoke facilitated days and monthly Deeper Healing Days were featured throughout the years programme.

In January 2022 Rev Rex Morton came to join us as assistant chaplain, as stipendiary 2 days per week. His presence with the team has worked well and increased what we can offer; for instance he represents us on the Diocesan Wellbeing Working Party Team. Hilary Hills represents us on The Diocesan Pastoral Ministry Team and Rev Lorraine Apps – Huggins on the Diocesan & Cathedral Safeguarding Panel. Lorraine remains a member of the Diocesan Deliverance Ministry Team.

Lead Chaplain, Rev Lorraine Apps-Huggins, continued the role of Chaplain to the Canterbury Leadership Programme, supporting clergy new in post or new to the diocese twice during the year, in Ashburnham and Brugge. This connects the Living Well with clergy, investing in further relationship with the ministry we offer.

An encouraging and successful diocesan wide training day was held in Ashford in June called 'Growing a Healing Ministry' and many who serve in healing, prayer and pastoral teams attended.

In September 2022 Rev Rex Morton and Hilary Hills attended a week's training by The Bible Society to offer the course Navigating Trauma in 2023 at The Living Well. This was supported by Trustees and the expectation is to run the course twice during the following year – once with our Wider Team of volunteers and once open widely across the diocese.

Our annual service in October at Canterbury Cathedral Crypt to celebrate Christ's Healing Ministry on St Luke's side was reinstituted after Covid interruptions on a Saturday afternoon instead of a Sunday evening – this worked well and our new chaplain Rex, was our speaker.

In November Rev. Lorraine Apps – Huggins took a 3 month sabbatical. Canterbury Diocese and The Living Well agreed and contributed to the sabbatical. Lorraine benefitted with one month's retreat in Cornwall, and 2 months at home. During the period of rest she studied further on Celtic Christianity in the Cornwall area in particular and focused on faith development in individuals and in ministry. Her findings have been useful in practical and spiritual matters allowing her to understand the disillusioned and disappointed in faith more readily and to understand her own faith journey. Lorraine expressed deep gratitude for the opportunity to take the sabbatical after 12 years ordained ministry.

During the year we were fortunate to be successful in receiving a grant of £18,700 from the Dorothy Kerin Trust which Trustee David Harries championed and a smaller grant from the Benefact Trust, plus a grant towards fuel costs from the diocese accessed by assistant chaplain Hilary Hills. We thank them both for their actions and success.

The trustees would like to pay particular tribute to Lorraine Apps-Huggins as our chaplain, to her assistant chaplains (Hilary, Rex and Ray), and to the administrator and wardens (Annelise, Stella and Steve). In this respect, we are hugely grateful to those who prayerfully support us; covering our endeavours with prayer enables us to minister safely and with confidence.

We are also indebted to Janet Holness our treasurer who so ably keeps us on track financially and also to Kevin Funnell our independent examiner for his commitment to our ministry. We give thanks too for the many volunteers who have assisted our work in different ways throughout 2022. Without them, we could not function.

We welcomed two new trustees Paul Willett and Rev Estella Last and George White became Chair. We thank the trustees for their passion and dedicated commitment to serving with us.

Reserves policy & Investment Policy

The Trust has adopted a policy of keeping around 6 weeks expenditure in immediately available funds and investing surplus funds in short term investments. These are currently held in CCLA Investment and Deposit Funds.

Financial performance

In 2022 operational income rose by £10.6k over 2021 due to the following factors

Increased Donations	£2.6k
Increased Gift Aid	£1.6k
Events	£3.9k
Unrestricted Grants	£2.0k
Sales	£0.5k

Much of this can be attributed to the removal for most of the year of Covid-19 restrictions. The grants helped to offset the increases in costs caused by food inflation of around 20%, general inflation of 12% and huge increases in energy costs. Investment income decreased as some investments were sold during 2021 to meet cash flow requirements.

Normal expenditure increased as the Assistant Chaplain started offering 2 days per week ministry from the start of the year. This added £8.7k in costs whilst the remainder of the total increase can be attributed to the high level of inflation.

We are indebted to the Dorothy Kerin Trust which has given £18,700 for a range of additional costs. At the year-end £11.8k remained to be spent during the first part of 2023.

Operational results can be summarised as follows:

	<u>2022</u>	<u>2021</u>
Operational income	£25.0k	£14.4k
Operational costs	£68.7k	£58.6k
<i>Gross Operational Loss</i>	<i>£(43.7k)</i>	<i>£(44.2k)</i>
Investment Income	£8.5k	£9.6k
<i>Net Operational Loss</i>	<i>£(35.2k)</i>	<i>£(34.5k)</i>
Restricted Funds: Trust Income	£18.7k	£0.00k
Restricted Funds: Costs	£ 6.9k	£0.00k
<i>Restricted Funds In Hand</i>	<i>£11.8k</i>	<i>£0.00k</i>

Assets of The Living Well have decreased by £56.1k in 2022 and this can be attributed to the following:

Net Operational Loss	£(35.2k)
Net increase in Restricted Funds	£11.8k
Realised Loss on investments sold during year	£(2.1k)
Unrealised loss on investments	£(30.6k)
<i>Total Reduction in Assets</i>	<i>£(56.1k)</i>

The losses on investments were caused by the market turmoil surrounding the war in Ukraine and the corresponding crisis in the cost of living.

Despite these results the trustees never cease to be amazed by God's wonderful provision for this wonderfully valued ministry financially over many years. We pray that we can continue to be a blessing to all within the Diocese of Canterbury.

Political and Charitable donations No such donations were made in the financial year.

The Living Well

Receipts and Payments Statement for the period 1st January to 31st December 2022

GENERAL FUND		2022		Whole year	
RECEIPTS	Difference	Budget	2022	2021	
Donations	32	3500	3531.58	3,498	
Church donations	1121	1000	2121.12	885	
Gift Aided Donations	36	3500	3536.48	3,139	
Service collections (GASDS)	1196	1000	2196.49	756	
Hub day collections	-500	500	0.00	513	
Gift Aid tax reclaim	1071	1500	2571.21	1,028	
Readers Refreshing Days	-65	150	85.00	120	
Clergy Oasis Days	0	100	99.67	90	
Anna Chaplaincy Days			220.00		
Quiet days	5	1500	1504.65	1,291	
Prayer appointments with Chaplains	-500	500	0.00	327	
Deaper Healing Days	252	500	752.41	439	
House use for individuals & groups	2712	2000	4711.60	2,053	
Outside events	829	100	928.62	40	
Sales -cards,books,food	473	250	723.25	245	
Investment income	-1018	9500	8482.04	9,597	
Grant from Benefact Trust Ltd			1500.00		
Grant from Church Commissioners towards heating			500.00		
Total receipts	difference	7864	25600	33,464.12	24,020
PAYMENTS					
Premises costs	706	3000	3706.49	2,627	
new cabin Improvements-house and garden	7653	2000	9653.41	2,000	
Equipment	-313	1000	686.99	470	
Printing, stationery, telephone & postage	188	800	987.62	796	
Photocopier and IT equipment	998	250	1248.26	241	
Insurances	-7	800	793.31	758	
Fees, subscriptions, website	-471	2500	2029.18	2,392	
Chaplain's supervision & training			628.35		
Assistant Chaplain's travel expenses	-271	1500	1228.95	1,471	
Team expenses	160	500	659.99	281	
Event costs and hospitality	522	1500	2022.40	1,637	
Service materials, books & flowers	644	250	894.12	231	
Retreats / Sabbatical	397	500	896.90	190	
Chaplain's Stipends plus NI	1006	20000	21005.61	17,663	
overpayment Chaplain's pension contributions	-17405	10000	-7404.57	9,191	
Assist Chaplain's Stipend	-1284	10000	8715.82		
Assist Chaplain's pension contributions	-5000	5000	0.00		
Wardens' wages & pension	723	5000	5722.73	4,452	
Administrator's salary, tax, NI and pension	530	14000	14530.23	13,555	
Honorariums / Gifts	-300	1000	700.00	600	
Total payments	difference	-10894	79600	68,705.79	58,554
overall difference on budget		18758	-54000	-35,241.67	-34,534

The Payroll system changed in November from the Diocese to Abtax Accountancy.

DOROTHY KERIN TRUST FUND**RECEIPTS**

Grant

£18,700.00**PAYMENTS**

Cabin Refurbishment

£2,947.11

Garden Equipment and Maintenance

1106.21

Chaplain's Stipend - extra day from November

765.00

Assistant Chaplain's Stipend - extra day (not yet)

0.00

Supervision of four Chaplains

817.80

Administrator's increase in salary plus extra hours

1245.29

£6,881.41

Balance remaining

£11,818.59**SUMMARY**

General Fund

-£35,241.67

Dorothy Kerin Trust Fund

£11,818.59**Overall deficit****-£23,423.08****Summary of Cash Funds***CDBF Account brought forward*

£0.00

5,164

Lloyds Bank Current Account brought forward**24,651.84**19,022

24,186

Plus Receipts General Fund**33,464.12**

24,020

15.3.22 Sale of 944.01 Investment Income shares at 2118.63p per share

20,000.00

35,000

Dorothy Kerin Trust Fund

18,700.00**Less Payments** General Fund**68,705.79**

58,555

Dorothy Kerin Trust Fund

6,881.41**TOTAL CASH FUNDS AT PERIOD END****£21,228.76**£24,652**Lloyds Bank** Statement balance 31st December 2022

£20,807.26

PLUS monies not paid into bank - cheque

360.00

- cash

61.50**£21,228.76**£24,652**TOTAL CASH HELD as at 31st December 2022****£21,228.76**

SUMMARY

	2022	2021
	Dec	Dec
CASH FUNDS:		
<i>CDBF Account</i>	<i>£0.00</i>	<i>£0</i>
Lloyds Bank Current Account	<u>21,228.76</u>	<u>24,652</u>
Total Cash Funds	£21,228.76	£24,652
INVESTMENT ASSETS:		
CCLA Investment Management CBF Church of England Funds: Cautley Fund		
Investment Fund:		
7,717.03 Income shares at 2064.59p per share	159,325.03	202,553
Property Fund:		
55,199.25 Income shares at 128.50p per share	70,931.04	80,359
Deposit Fund @ 3.50% interest	330.03	330
Total Investment Assets	£230,586.10	£283,242
TOTAL ASSETS as at 31st December 2022	<u>£251,814.86</u>	<u>£307,894</u>

NOTE:

For information purposes - shares now held have a value of:

<i>7717.03 income shares held in the Investment Fund</i>	<i>31.1.23</i>	<i>2120.07p</i>	<i>£163,606</i>	<i>Yield 2.91%</i>
				<i>Div 61.79p</i>
<i>55,199.25 income shares held in the Property Fund</i>	<i>31.1.23</i>	<i>127.70p</i>	<i><u>£70,489</u></i>	<i>Yield 4.93%</i>
				<i>Div 6.51p</i>
			£234,095	



Section A

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees/
members of

THE LIVING WELL

On accounts for the
year ended

31st DECEMBER 2022

Charity no 1123792
(if any)

Set out on pages

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 Commission 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 statement

My examination was carried out in accordance with 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 the 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 the accounting records and 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:

K. Funnell

Date: 15 March 2023

Name:

Kevin Funnell

Relevant professional qualification(s) or body (if any):

F.M.A.A.T.

Address:

10 Nutberry Close,
Teynham
Sittingbourne Kent ME9 9SP

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

None

THE LIVING WELL

England & Wales - Charity number 1123792

Accounts

THE LIVING WELL ANNUAL REPORT 2020

Reference and Administrative Details

Patron	Rt Revd Rose Hudson-Wilkin (<i>from July 2020</i>)
Board of Trustees:	Revd Stephen Hardy (<i>Chair</i>) Revd Lorraine Apps-Huggins (<i>Chaplain</i>) Mr David Harries Revd Canon Peter Ingrams Revd Steve Lillicrap (<i>until November 2020</i>) Mrs Angela Warr Mr Paul Willett (<i>from July 2020</i>)
Charity Registration No:	1123792
Principal Officers:	Revd Lorraine Apps-Huggins – Chaplain
Assistant Chaplains:	Mrs Hilary Hills Mr Ray Horton (<i>from April 2020</i>)
Administrator:	Dr Annelise Matharu
Registered Office:	The Living Well, The Vicarage, Vicarage Lane, Nonington, Kent CT15 4JT
Hon Treasurer:	Mrs Janet Holness
Independent Examiner:	Mr Kevin Funnell
Bankers:	Lloyds, 49 High Street, Canterbury Kent CT1 2SE

Structure, governance and management

The Living Well was formed as a charitable trust in 2008 as a resource for the ministry of healing and wholeness within the Diocese of Canterbury. It is based at Nonington, near Canterbury, in a large detached house, a former Vicarage, within peaceful grounds.

There is an elected Board of Trustees which is the executive body with responsibility for setting the strategic direction and policies required to achieve The Living Well's founding aims and objectives. The day-to-day operations are carried out under the oversight of the Trustees by the Chaplain who has complete responsibility for the spiritual programmes and ministry as well as managing the administrative function.

In terms of its Board of Trustees and operations, The Living Well is completely independent of the Diocese although it works closely with the Bishop of Dover and the Local Church Development Framework of the Diocese in order to be a fresh expression of the ministry of healing and wholeness. The Chaplain holds a Bishop's licence to act as a priest throughout the Canterbury Diocese and is the Bishop's Adviser in Healing and Wholeness.

The Living Well's ministry is mostly self-funded and so much reliance is placed upon the wonderful support and generosity of our members, friends and clients.

Objectives and activities

The Living Well aims to provide a safe place where people can come to learn more about the healing love of Christ, through quiet and reflective days and teaching and training on specific subjects related to the ministry of healing in various locations across the Diocese.

The Living Well is a resource for prayer and development for both laity and clergy, both from within the Diocese and outside it. It offers a range of one-off sessions including 'Deeper Healing Days' and short courses for personal spiritual growth and development as well as more specific training for involvement with the healing ministry. Some people like to come and enjoy the peaceful surroundings at Nonington to draw closer to God and to seek His refreshment. This is particularly valuable for those who have busy and stressful ministries or jobs to fulfil, and those who have suffered from abuse, trauma or loss of any kind.

The Living Well continues to build a network for the healing ministry by forming strong relationships and partnerships with specific "hub" churches across the diocese, at which special days are provided to cover various themes and intended to be accessible to those living further away from Nonington.

Activities and performance

During 2020 the ministry of The Living Well has been severely affected by the Covid-19 regulations from the middle of March until the end of the year. All services of worship were closed, but after a while on-line services were developed which have proved very popular.

During the brief respite between lockdowns in the middle of the year, we were able to have a couple of socially distanced services out in the garden, one of which included the appointments of Bishop Rose as Patron, and Ray Horton as a new Assistant Chaplain. The normal personal pastoral and prayer ministry was replaced by either telephone conversations or Zoom meetings, and the need for such ministry was found to be considerable. The Living Well is very mindful that the period of lockdown is causing increasing mental anxiety in some people.

We were blessed to be able to hold our annual St. Luke's Service, a celebration of the healing and wholeness ministry in Canterbury Cathedral in October with our new Patron Bishop Rose Hudson-Wilkin as speaker, and with a dancer telling her story of brokenness.

The general running of the house was able to continue, with Stella and Steve Banks remaining in residence, and the Chaplain, Assistant Chaplains and Administrator all working from their homes. Trustee Meetings were also held via Zoom. The Prayer Companions were still able to offer prayer day by day for those in need, and a new pattern of prayer was adopted. The wardens completed some much-needed interior decoration for us during this period.

The trustees would like to pay particular tribute to Lorraine Apps-Huggins as our chaplain, to her assistant chaplains (Hilary and Ray), and to the Administrator and Wardens (Annelise, Stella and Steve). Each has given so much of themselves, especially in a time of limitation and great uncertainty. It is their dedication that has enabled the ministry of The Living Well to flourish in unprecedented circumstances. In this respect we also thank God for those who faithfully and regularly pray for this ministry and offer their generous support.

We are also indebted to Janet Holness our Treasurer who so ably keeps us on track financially and also to Kevin Funnell our independent examiner for his commitment to our ministry. We give thanks too for the many volunteers who have assisted our work in different ways before lockdown and are keen to resume offering the ministry of hospitality when the situation has changed.

Reserves policy & Investment Policy

The Trust has adopted a policy of keeping around 6 weeks expenditure in immediately available funds and investing surplus funds in short term investments. These are currently held in CCLA Investment and Deposit Funds.

Financial performance

In 2020 regular income was down by £5.7k from 2019 due to a reduction in investment income caused by a previous withdrawal of capital to support stipends and salaries. The centre being closed due to Covid-19 for services and events resulted in a further loss of income. Normal expenditure has decreased as an assistant Chaplain has not yet been installed and reduced administrative costs, normally incurred when the centre is fully operational.

Normal Operational results are therefore as follows:

	<u>2020</u>	<u>2019</u>
Operational Income	£18.4k	£24.1k
Operational Costs	£59.6k	£73.4k
<i>Gross Operational Loss</i>	<i>£(41.2k)</i>	<i>£(49.3k)</i>
Investment income	£9.9k	£11.8k
Legacy		£1k
<i>Net Operational Surplus/(Loss)</i>	<i>£(31.3k)</i>	<i>£(36.5k)</i>
Capital Costs	£	£2.5k
<i>Net Overall Loss</i>	<i>£(31.3k)</i>	<i>£(39.0k)</i>

Assets of The Living Well have decreased by £23.7k in 2020 but considering the net loss of £31k our investments continue to perform well. The trustees never cease to be amazed by God's wonderful provision for this ministry financially which allows us to concentrate on trusting in Him for the development of this ministry. We pray that we can continue to be a blessing to all within the Diocese of Canterbury and also well beyond.

Political and Charitable donations No such donations were made in the financial year.

The Living Well

Receipts and Payments Accounts for the year ended 31st December 2020

		2020	2019
		£	£
RECEIPTS			
CDBF Account	Standing Orders	3,500	8,815
	Gift Aid tax reclaim	2,431	3,071
	Just Giving	-	1
	Deposit interest	127	148
Current Account	Donations	1,562	1,163
	Church donations	750	745
	Donations Gift Aided	4,833	571
	Service collections (GASDS)	475	2,189
	Hub day collections	517	936
	Readers Refreshing Days	20	100
	Clergy Oasis Days	139	100
	Wellbeing Days	-	180
	Quiet days	630	1,025
	Deaper healing days	279	665
	Prayer appointments with Chaplains	832	
	House use for events	1,419	2,093
	Outside event expenses	614	1,158
	Sales - cards, books, food	186	505
	Insurance payout for stolen machinery	-	656
	Investment income	9,957	11,799
	Legacy -Daphne Winifred Ramsden	-	1,000
Total receipts		28,272	36,920
PAYMENTS			
CDBF Account	Chaplain's stipend & NI	19,179	28,645
	Chaplain's pension contributions	9,834	13,629
	Wardens' wages *	5,614	2,559
	Postage	46	29
Current Account	Premises costs	3,034	3,398
	Equipment for garden and house	1,236	1,356
	Flat decoration, tree felling / garage		2,505
	Replacement machinery following theft	-	655
	Printing, stationery, telephone & postage	721	707
	Photocopier & IT equipment	552	1,057
	Insurances	669	2,020
	Fees, subscriptions, website	1,852	985
	Assistant Chaplains' travel expenses	1,134	
	Team expenses	757	2,348
	Event costs and hospitality	672	2,179
	Service materials, books & flowers	365	647
	Retreat 2020	181	545
	Honorariums	-	600
	Administrator's salary, tax, NI & pension	13,799	12,067
Total payments		59,645	75,931
NET RESULT		-31,373	-39,011
Deficit for the year 2020			

Summary of Cash Funds

CDBF Account brought forward	£40,779	4,605
Lloyds Bank Current Account brought forward	14,780	29,965
	55,559	34,570
Plus receipts	28,272	36,920
Plus sales of shares (various)	0	60,000
Less Payments	59,645	75,931
Total Cash Funds at 31st December 2020	£ 24,186	55,559

CDBF Account balance as at 31st December 2020	£5,164	40,779
Lloyds Bank balance as at 31st December 2020	£19,022	14,780
TOTAL CASH HELD at 31st December 2020	£24,186	£55,559

The Living Well

Statement of Financial Assets at 31st December 2020

	2020	2019
	£	£
CASH FUNDS		
CDBF Account	5,164	40,779
Lloyds Bank Current Account	19,022	14,780
Total Cash Funds	£24,186	55,559
INVESTMENT ASSETS		
CCLA Investment Management		
CBF Church of England Funds: Cautley Fund		
<i>Investment Fund:</i>		
9,376.29 Income shares at 2048.73p per share	192,095	179,735
<i>Property Fund:</i>		
70,047.06 Income shares at 129.41p per share	90,648	95,390
<i>Deposit Fund @ 0.75% interest</i>	330	330
Total Investment Assets	£283,073	275,455
TOTAL ASSETS as at 31st December 2020	£307,259	331,014

NOTE:

A Declaration of Trust dated 13th December 2013 was made between -

The Canterbury Diocesan Board of Finance of Diocesan House, Lady Wootton's Green, Canterbury, Kent
and

The Trustees of The Living Well of The Vicarage, Nonington, Dover, Kent

in consideration of money spent on the property known as The Vicarage in order to further the objects of the Trust to provide a healing ministry within the Diocese, the property has been held upon trust in the initial proportions of 84.71% for the Diocese and 15.29% for the Trustees.

**Section A**

Independent examiner's report on the accounts

Independent Examiner's Report**Report to the trustees/
members of**

Charity Name

THE LIVING WELL**On accounts for the
year ended**

31st DECEMBER 2020

**Charity no
(if any)**

1123792

Set out on pages

(remember to include the page numbers of additional sheets)

**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 Commission 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 statement**

My examination was carried out in accordance with 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 the 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 the accounting records and 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:**Date:** 26 February 2021**Name:**

Kevin Funnell

**Relevant professional
qualification(s) or body (if
any):**

F.M.A.A.T.

Address:

10 Nutberry Close,
Teynham
Sittingbourne Kent ME9 9SP

Section B**Disclosure**

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

None