

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

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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