

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