

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
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Balance remaining	4,973	11,819
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SUMMARY

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

Overall Deficit	- 38,357	- 23,422
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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:

K. Funnell

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.