

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
				55199.25
				122.51
				£137,253
				£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