

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH, TUNBRIDGE WELLS

England & Wales · Charity number 1130248

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HOLY TRINITY WITH CHRIST CHURCH, TUNBRIDGE WELLS, CHRIST CHURCH PCC, TUNBRIDGE WELLS
Status	Registered
Legal form	Previously excepted
Registered	2009-06-19
Register	View on the Charity Commission register

Contact

Address	Christ Church High Street Tunbridge Wells TN1 1UT
Phone	01892522323
Email	info@cctw.org.uk
Website	www.cctw.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship is held, open to all. Christianity is taught through sermons, courses and groups. Christianity is promoted through the staging of events and meetings, and the distribution of literature. The whole mission of the church is promoted with the provision of activities for senior citizens, and mother and toddler groups. Support is given to other charities in the uk and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£802,366	£811,095	£559,547	12
2024-12-31	£712,188	£707,138	£568,276	10
2023-12-31	£702,318	£653,984	£563,226	10
2022-12-31	£596,162	£616,523	£514,892	11
2021-12-31	£568,959	£501,067	£535,253	11
2020-12-31	£540,314	£446,458	£454,239	8

Trustees

Name	Role	Appointed
Rev TIMOTHY MARTIN HUMPHREY	Chair	2017-03-22
ALEXANDER DUNCAN HAXTON		2023-05-24
Alice Bowen		2026-05-13
Alison Ann Lovelock		2022-05-18
Duncan MacMurphy		2026-05-13
Duncan Richard Mills		2024-06-15
Edward John Tranter		2023-05-24
HEATHER EAST		2017-04-01
Jonathan Dalton		2023-05-24
Joshua Samuel Thomson		2023-05-24
Lucy Lamb		2026-05-13
Rev Gordon Taylor		2018-09-30
Rita Haxton		2026-05-13
Robert Lawrence		2026-05-13
Sarah Ann Finch		2020-10-21
Stephen Bull		2026-05-13
Stephen Powney		2026-05-13
Susan Amanda Davies		2024-05-15
Teresa Bailey		2026-05-13
William Bull		2024-06-15

Accounts



Christ Church
Tunbridge Wells

Trustees' Accounts

for the Year ending 31 December 2025

INCUMBENT
Rev Tim Humphrey

Christ Church
High Street, Tunbridge Wells, TN1 1UT

Christ Church Tunbridge Wells

Annual Report and Accounts of the Parochial Church Council

for the Year ending 31 December 2025

Incumbent:

Rev Tim Humphrey
Christ Church
High Street
Tunbridge Wells
Kent
TN1 1UT

Principal Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Zachary
Ramsden
63 Deakin Leas
Tonbridge, Kent
TN9 2JT

Registered Charity No. 1130248

References & Administrative Information

The Parochial Church Council (PCC) of Christ Church Parish, Tunbridge Wells in the Diocese of Rochester.

The Composition of the Parochial Church Council 2025/6 of Christ Church Parish is made up of the following members.

- Vicar
- Treasurer
- Secretary
- Churchwardens
- Deanery Synod Representatives
- Elected Members (Church Representatives)
- Co-opted Members

Overview of PCC Membership 2025/26

Ex-officio members

Vicar	Rev Timothy (Tim) Humphrey
Associate Vicar	Rev Gordon Taylor
Curate	Rev Robert (Rob) Byrne
Churchwarden	Alan Stone (first elected May 2024)
Churchwarden	Sarah Finch (first elected May 2022)
Deanery Synod	Vacant
Deanery Synod	Alex Haxton (elected May 2023)
Deanery Synod	Sabrina Cohen (co-opted June 2023)

Elected Members

	Elected APCM	End of Term APCM
Duncan Mills (Treasurer)	2025	2028
Will Bull	2025	2028
Sue Davies	2024	2027
Jon Dalton	2023	2026
Heather East	2024	2027
John Haynes	2020	2026
Alison Lovelock	2022	2028
Mairi Neeves	2024	2027
Joshua Thomson	2023	2026
Ed Tranter	2023	2026
John Wegrzyn	2020	2026
Kathryn (Katy) Wright	2023	2026

The Standing Committee is a subset of the PCC. Its job is to carry out the work of the full PCC between PCC meetings, for example, if something urgent arises which does not justify calling an Extraordinary Meeting of the whole PCC. Members of the Standing Committee are elected and

approved by the full PCC, and usually serve for a term of three years (renewable). It meets bi-monthly in between PCC meetings, or as required. It is made up of:

- Vicar
- Treasurer
- 2 Churchwardens
- 3 further PCC members

Other roles and responsibilities appointed by the PCC

Gift Aid Secretary	Stephen East
Electoral Roll Officer	Heather East
Safeguarding Officer	Julie Matchett
Chair of Global Mission Partners Team	Anthony Neeves
Treasurer	Duncan Mills
PCC Secretary	Heather East

Other sub-committees include Finance, Buildings, Pay & Personnel and Mission Partners.

Principal Bankers

Charities Aid Foundation Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

Zachary Ramsden, 63 Deakin Leas, Tonbridge, TN9 2JT

The day-to-day management has been delegated to the incumbent.

I) Governance & Management

The functioning and purpose of the PCC is outlined in the Parochial Church Council's Powers and Measures 1956.

Constitution

The PCC is a corporate body constituted under Trust Deed dated 19th June 2009. Registered Charity No. 1130248.

The PCC membership is appointed as follows:

Vicar (all clerks in Holy Orders beneficed in or licensed to the parish)

The Vicar is appointed by the Church Patrons and the position is under 'Common Tenure'.

Churchwardens

Churchwardens are elected annually at the APCM Vestry Meeting.

Deanery Synod Representatives

Deanery Synod representatives are elected by the Church membership (those on the electoral roll) at the APCM. Deanery Synod members serve for a three-year term. Vacancies that arise during the year are filled by PCC appointment. Deanery Synod representatives represent the Church at the Deanery Synod of Tunbridge Wells.

Readers Licensed to the Parish

Readers can be appointed as members of the PCC at the APCM.

Church Representatives

Church Representatives on the PCC are elected by the Church members (those on the electoral roll) at the APCM meeting. Church Representatives serve for a three-year term.

Co-opted Members

The PCC can co-opt up to two members at any one time.

Decision making

Major strategic decisions are proposed by the Senior Leadership Team and formally decided by the church's trustee board. Day to day operational decisions are delegated to the staff team. An annual budget is proposed by the SLT and approved by the PCC. Day to day spending within these budgeted amounts is delegated to the staff team, spending beyond these amounts requires agreement from the PCC and in cases where the expenditure is above £10,000 a business case is required.

Remuneration policy

The clergy stipend is set by the Rochester Diocesan Board of Finance. Remuneration for all other staff is proposed by the Pay and Personnel sub-committee of the PCC according to our pay scales, and approved by the PCC as part of the annual budgeting process. Inflationary pay rises are proposed by the Pay and Personnel Committee and approved by the PCC. Performance related pay increases are proposed by line managers, and then approved by the Pay and Personnel Committee. If the annual staffing budget is exceeded, the finance committee and PCC will be notified so scrutiny can be exercised.

2) Objectives and Activities

The main activities are the provision of church services, baptisms, weddings, funerals, youth/children's work and the promotion of the Christian faith through biblical teaching, pastoral care and the provision of opportunities to serve in a range of community based as well as church activities. In addition, Christ Church serves the local community by allowing its facilities to be used by a large number of community groups.

When planning our activities for the year, the Vicar and the PCC have considered the commission's guidance on public benefit and its guidance on charities for the advancement of religion. Our mission statement is 'playing our part in the spiritual and social transformation of Tunbridge Wells and beyond' and each year the PCC reviews the strategic development plan to ensure all its activities are promoting and developing the vision. To this end, our aim is to enable people both within our parish and beyond, to live out their faith and become strong, confident followers of Christ. Primarily this involves:

- Worship, prayer and teaching from the Bible
- Developing a knowledge of, and trust in Jesus Christ
- Provision of pastoral care for those in the church and parish
- Missionary and outreach work within the community
- Supporting overseas mission partners

Volunteers

Volunteers serve in a variety of capacities, including governance roles (trustees, sub-committee board members) and operational roles such as leading areas of ministry such as children's activities

on Sunday mornings to helping serve refreshments after services. Volunteers are involved in every area of the church's life and activities, and we could not achieve all that we do without them.

Plans for the future

Christ Church's major plans for the next 3-5 years include developing the support we share with other churches and ministry partners through our minister vision, deepening the spiritual life of the congregation, a significant redevelopment of the building, training a new curate and developing the staff team to serve a growing congregation.

3) Achievements and Performance

Ministry Highlights

- We have had some staff turnover in the past year both in the Operations team and in the Children's and youth team. Following successful recruitment, we now have a strong team taking us into 2026.
- Several midweek courses have been held including 'Transforming Life' and 'Everyday Evangelism' with around 40 attending each. We have run two successful *Alpha* courses with about 45 attendees across both.
- A group went to the New Wine summer conference, including about 35 youth.
- Team members have continued to undertake outside commitments speaking at other churches and events, leading worship and providing operational support. We have undertaken oversight of a church at the request of the Bishop of Rochester.
- The Celebration of mission in October of this year included great food, musical contributions followed by a showcase of many of our mission partners, including videos of some of their work.
- We continue to welcome new people into the life of the church - membership and Sunday attendance have grown by about 12% in the last year.
- Women's events have continued throughout the year, with an upcoming women's retreat in March 2026 for over 75 women.
- Following the men's 'Base Camp' at Carroty Wood in January 2025, Jim Roberts stood down as leader and the team have taken some time to re-cast the vision. The breakfast at the end of February 2026 provided helpful feedback to the team.
- A variety of midweek groups have met throughout the year, including 'Sparklers' (toddler group), Thrive café (a drop-in café), Golden Years (lunch club for older people), life groups, MOLO, M3, young adults and FORM groups. We estimate that approximately 300 adults are part of one of our regular midweek groups.
- FORM groups have continued to successfully pilot a 'rule of life' aimed at deepening discipleship and prayerfulness before rolling out the principles to the wider church and enabling more FORM groups to start.
- The wider pastoral team meets monthly to provide support for those involved in pastoral ministry and groups.
- One-off events have included hosting deanery chapter 'open to all' speaker evenings, hosting an open evening for WTC, along with two town-wide Sunday evening prayer gatherings. In September, we helped organise the week of prayer in Tunbridge Wells as part of the global week of prayer.
- The building project has proceeded to final designs and was submitted for planning in late 2025. In September, we were able to formally launch the fundraising for the building project, which continues.

Staffing

- Matt Fox left his role as Ops Director in August, and after consideration, the decision was made to recruit both a part-time Operations Manager and a full-time fixed-term administrator to support the part-time Operations Manager and act as PA to the Leadership Team. Susannah Freeman was appointed as the Operations Manager, and Verity Mills was appointed as the administrator.
- Jonathan Wooldridge left his role as Worship Ministry Coordinator in November to take up an Assistant Pastor role at Redeemer Church West London. In his place, we have recruited two part-time members of staff, Mairi Neeves as Worship Pastor and Barnabas Shaw as Music Director.
- Savanna Taylor left her role as Children and Youth Assistant in September to take up a new role at Tunbridge Wells YFC, and Isla Trim joined the team in the role in November 2026.
- Eloise Fletcher left her role as Big Stars Helper in the summer to pursue further studies and Zara Powney took on the role in September.

In 2025 the PCC has focused its attention on:

- **The building project.** The PCC designated £300,000 from reserves to be used for the building project, enabling the engagement of consultants to help prepare a planning application that was submitted in early 2026. The PCC discussed the project regularly throughout 2025 leading up to the launch to the congregation in September and an initial fundraising appeal.
- **Diocesan Vision and Strategy.** We have continued to work with Rochester Diocese in supporting their new vision and strategy. Christ Church has been identified as a Resource Hub for supporting ministry with children and young people, particularly those aged 5-11) across the Diocese. A joint role between the Diocese and Christ Church will be recruited in 2026 to share learning and ministry experience from Christ Church with other parishes in the Diocese.
- **Services review and feedback.** The PCC gave feedback to the ministry team as part of the decision to maintain two services over the summer holidays (previous years have seen one service only) and changes to Christmas services with two carol services that are more traditional in style.
- **Personnel.** The PCC has overseen the Pay and Personnel committee as they have recruited several new posts, including significant increases in Operations Staffing and moving to a shared role in Worship Ministry.
- Ensuring **compliance in numerous areas of church life**, including health and safety where a review of current provision has been undertaken by the Operations Team and a new services contract agreed by the PCC to increase support in this area.
- Actively managing and promoting a culture of **safeguarding** throughout the church.

4) Financial Review

Details can be found in the 2025 annual report and financial statements, but some of the highlights include:

A relatively balanced budget was set for 2025, this excluded any building development work. By the end of 2025 on the unrestricted general fund we had run a small deficit compared to a small surplus in 2024. The movement on funds during 2025 is summarised as follows:

- Restricted funds increased by £12,996 (2024: decreased £10,273) to £17,159 on 31 December 2025
- Unrestricted Funds decreased by £21,726 (2024: increased by £15,367) to £548,280 at 31 December 2025 (2024: £555,764)

The 2025 total income was £802,366, being £90,178 more than in 2024 (£712,188), reflecting a small drop in unrestricted giving, which was more than offset by over £100,000 of giving towards the building project. 2025 was therefore a stable year financially, as well as in other ways as noted elsewhere in the annual report. Increasing costs continued to impact church expenditure during 2025 but not at the rate seen in previous years. Our day-to-day running costs remain broadly covered by our income, and the building development continues to be funded by ongoing giving as well as drawing on historic reserves. In 2025, the PCC agreed to designate up to £300,000 of the general unrestricted fund to support the building project if required. Despite continued household financial pressures, voluntary giving to Christ Church was at an encouraging level, much of which was given tax efficiently. Tax repayments to Christ Church totalled £104,098 in 2025 (2024: £91,293) recognising the continued endeavours to ensure our voluntary giving income remained tax effective.

Tax effective giving by members who have signed Gift Aid declarations is very much appreciated. It enables some tax paid by individuals to further the ministry of Christ Church. The PCC therefore continue to encourage tax effective giving by all members who pay, or have deducted, income and/or capital gains tax. May this financial support of churches and charities continue to be provided by the authorities. We trust that in 2025 the level of voluntary giving will again be encouraging, enabling the mission and ministry of the church to be effective, and the PCC commitments achieved.

During the year, we used Mustard Payroll services for all payroll processing, and our PCC staff for bookkeeping. All payments to suppliers, mission partners and all other third parties were processed internally. Major expenditure items in 2025, included staffing, ministry costs, property costs, support of mission partners and payment of the parish share, which is used to support clergy, training and other support for parish ministry. More information about the fixed assets, and the depreciation policy of the PCC can be found in the 2025 annual financial statements.

Key risks include a decrease in giving leading to a drop in income, a decrease in volunteering capacity, and increased costs through global events - especially construction costs that would impact the viability of the building project.

On behalf of all in the church, I would like to thank those who have served in providing advice, management, and the processing of the finances, including Duncan Mills (the Treasurer), Teresa Bailey, and Stephen East for his diligent and confidential management of all Free Will Offerings and Gift Aid tax repayments.

Finally, a big thank you to all of you who have supported the church financially in 2025, your faithfulness enables the work of the Kingdom to continue through our efforts at Christ Church.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC's 2025 accounts have been prepared on an accruals basis as a going concern charity.

5) Reserves Policy

The PCC has adopted a policy, as recommended by the Diocese, aimed at keeping a balance of unrestricted funds, if possible, equivalent to at least three months unrestricted payments during the previous year, to cover any emergency situations that may arise. The PCC agree that this aim is adequate going forward, having been achieved in 2025. For 2025, this equates to the PCC holding unrestricted reserves of £161,849 (2024: £164,372) or more.

Approved by the PCC on 20th April 2026 and signed on its behalf by



Rev Tim Humphrey
PCC Chairman

Independent Examiner's Report to the Trustees of the Parochial Church Council of Christ Church Tunbridge Wells

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2025

Responsibilities and basis of report

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

Independent examiner's statement

The charity's gross income exceeded £250,000, and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Name: Zachary Ramsden FCA Chartered

Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT Date:

Christ Church Tunbridge Wells – Annual Report and Accounts for 2025

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FINANCIAL STATEMENTS
PCC of Christ Church, Tunbridge Wells
Balance Sheet
As of 31 December 2025

Fixed Assets	Note	2025	2025	2025	2024
		Unrestricted	Restricted	Total Funds	Total Funds
Buildings					
Crabb Hall		832,000		832,000	832,000
Fixed assets	8	27,690		27,690	28,497
Total Fixed Assets	3	859,690		859,690	860,497
Current Assets					
Debtors & Prepayments	7	47,676		47,676	37,348
Cash at Bank and in hand	6	484,649	17,159	501,808	569,470
		532,325	17,159	549,484	606,818
Creditors					
Falling due within one year	10	17,627		17,627	67,039
Net Current Assets		514,698	17,159	531,857	539,779
Total Assets less current liabilities		1,374,388	17,159	1,391,547	1,400,276
Creditors					
Falling due after one year	8	832,000	-	832,000	832,000
Total Net Assets		£542,388	£17,159	£559,547	£568,276
Funds of Charity					
Restricted Funds	11		17,159	17,159	4,162
Unrestricted Funds					
General Fund		226,586	-	226,586	547,195
Designated – Community Transformation		6,529	-	6,529	7,646
Designated – Discipleship Year		1,480	-	1,480	1,480
Designated – Building Development		307,793		307,793	7,793
Total Funds		£542,388	£17,159	£559,547	£568,276

Approved by the Parochial Church Council on 20th April 2026 and signed on its behalf by:

T. Humphrey

Rev Tim Humphrey
Vicar

PCC of Christ Church, Tunbridge Wells
Statement of Financial Activities
For the year ending 31 December 2025

	Note	2025 Unrestricted	2025 Restricted	2025 Total	2024 Unrestricted	2024 Restricted	2024 Total
Income							
Voluntary income	4	581,020	136,833	717,852	615,856	13,750	629,606
Rental Income – Hall/Rooms		29,777		29,777	27,448	0	27,448
Rental Income – Other		2,100		2,100	1,925	0	1,925
Other Income		8,405	33,973	42,378	9,026	33,979	43,005
Interest income		10,259		10,259	10,204	0	10,204
Total Income		631,561	170,805	802,366	664,459	47,729	712,188
Expenditure							
<u>Charitable Activities</u>							
Salaries/Personnel	5	256,974	20,800	277,774	233,696	13,750	247,446
Property Costs		160,947	10,238	171,185	165,283	2,232	167,515
Ministry Costs		44,957	21,192	66,148	46,746	25,723	72,469
Church Running Costs		21,711		21,711	15,025		15,025
Administration		5,108		5,108	4,808		4,808
Mission Partners	12	55,839	12,530	68,369	57,578	8,375	65,953
Parish Share		107,750		107,750	111,585		111,585
Architects/Development			93,050	93,050	14,415	7,922	22,337
Total Expenditure		653,286	157,809	811,095	649,136	58,002	707,138
Net income before transfers		(21,725)	12,996	(8,729)	15,323	(10,273)	5,050
Transfers between funds							
Net income before other recognised gains/(losses)							
Net movement in funds		(21,725)	12,996	(8,729)	15,323	(10,273)	5,050
Balances b/fwd 1 Jan		564,114	4,162	568,276	548,791	14,435	563,226
Balances c/fwd 31 Dec		542,388	17,159	559,547	564,114	4,162	568,276

Christ Church Tunbridge Wells
Cashflow Statement
For the year ended 31 December 2024

	2025	2024
	£	£
Cash flows from operating activities	(18,988)	(5,154)
Adjustments for:		
Depreciation	12,789	10,207
	<u>(6,199)</u>	<u>5,053</u>
Movements in working capital:		
Movement in Debtors	(10,328)	(1,372)
Movement in Creditors	(49,413)	58,914
	<u></u>	<u></u>
Cash Generated from Operations	<u>(65,940)</u>	<u>62,595</u>
Cash flows from investing activities		
Interest received	10,259	10,204
Payments to acquire tangible/investment assets	(11,981)	(14,688)
	<u></u>	<u></u>
Net cash generated from investment activities	<u>(1,722)</u>	<u>(4,484)</u>
Net increase in cash and cash equivalents	(67,662)	58,111
Cash and cash equivalents at 01 January 2025	569,470	511,359
	<u></u>	<u></u>
Cash and cash equivalents at 31 December 2025	501,808	569,470

The accompanying notes on pages 13 to 16 form part of the financial statements.

Notes to the Financial Statements

1) Accounting Policies and further details

Basis of Accounting

The accounts have been prepared on a going concern basis, under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to the accounts.

The Accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting Standard applicable in the UK (FRS 102) issued 16 July 2014 and with the Charities Act 2011.

2) Accounting Policies

Funds

General Funds represent the Funds of the PCC which are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also *unrestricted*.

Recognition of Income

Income is included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources.
- It is more than likely that the trustees will receive the resource and the monetary value can be measured with sufficient reliability.
- The unrestricted element of giving represents gift aided donations, open plate giving and tax reclaimed from HMRC.
- The restricted element is money given for a specific purpose e.g. Street Kids Direct, Open Doors or monies assigned by the PCC for Building Development.

Expenditure

All items of expense are accounted for when paid out.

Creditors

Creditors are included at settlement amounts less any discounts.

Debtors

Debtors are included at settlement amounts less any discounts

3) Fixed Assets

Consecrated Property

- Consecrated and Beneficed Property of any kind is excluded from the accounts by Section 10 of the Charities Act 2011.
- Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require faculty disposal are accounted as inalienable property unless consecrated.

- The value of Crabb Hall (£832,000) represents the amount attributable to the Crabb Hall trust deed that was utilised in the construction of the existing church premises.

Other Fixtures Fittings and Office Equipment

Items over £250 are capitalised and depreciated, please see note 8 below.

	2025	2024
Fixtures, Fittings and Equipment	£	£
Cost or valuation		
Cost at 1 January	124,040	109,352
Additions, Disposals, Revaluations, Transfers	11,982	14,688
Cost at 31 December	<u>136,022</u>	<u>123,040</u>
Depreciation		
Balance at 1 January	95,543	85,336
Depreciation in 2024	<u>12,789</u>	<u>10,207</u>
Balance at 31 December	108,332	95,543
Net book value		
Net book value at 1 January	<u>28,497</u>	<u>24,016</u>
Net book value at 31 December	<u>27,690</u>	<u>28,497</u>

4) Donations and Legacies

	Unrestricted 2025	Restricted 2025	Total 2025	Unrestricted 2024	Restricted 2024	Total 2024
Donations and Gifts	493,172	120,582	613,755	524,913	13,400	538,313
Income Tax Recoverable	87,847	16,251	104,098	90,943	350	91,293
			-			
Total	581,019	136,833	717,852	615,856	13,750	629,606

5) Staff Costs

During the year the PCC employed

- Associate Vicar (employed by Diocese, paid for by PCC)
- Director of Children's Ministry (part-time)
- Operations Director (now redundant)
- Operations Manager (part-time)
- Administrator (fixed term)
- Ministry support assistant (part-time)
- Book keeper (part-time)
- Facilities Manager
- Production Manager (part-time)
- Worship Co-Ordinator (part-time, now redundant)
- Worship Pastor (part-time)
- Musical Director (part-time)

- Youth Pastor (part-time)
- Youth & Children's Assistant (part-time)
- BIG Stars Helper (part-time)

No employee received more than £60,000 per annum.

We also outsourced Payroll, Personnel and Health & Safety to external companies.

The PCC, in compliance with the Pension Regulator, operated a defined contribution pension scheme for all staff. The PCC agrees to make a contribution of 5% towards staff pensions.

There were no disclosable transactions in respect of PCC members or persons closely associated with them.

	2025	2024
Salaries (gross)	195,349	175,160
Employers (ERs) NI	16,857	9,101
ERs Pension Costs	9,175	8,167
Other ER costs	11,051	10,620
Diocese re Associate Vicar	<u>45,343</u>	<u>44,398</u>
Total	277,774	247,446

6) Bank Accounts

The main Current and Deposit Accounts is with CAF Bank, and a Deposit Account is held with CCLA. Interest is received on the deposit account but not on the current account. A small standard monthly fee is charged by CAF Bank Ltd.

The Lloyds Bank Account is used only to receive Free Will Offerings made by standing order/bank transfer. To maintain anonymity of the Free Will Offerings, details of the account are kept by the Gift Aid Secretary, who provides a summary to the Treasurer each month. The Lloyds account does not pay any interest.

Regular transfers are made from the Lloyds account to our CAF current account.

7) Debtors

	2025	2024
Tax Refunds due	34,098	31,116
Hall letting fees due		1,891
Sundry debtors/prepayments	<u>13,577</u>	<u>4,341</u>
Total	47,676	37,348

8) Fixed Assets

Crabb Memorial Institute Trust

The value of Crabb Hall (£832,000) represents the amount attributable to the Crabb Hall trust deed that was utilised in the construction of the existing church premises.

It should be noted that the original trust deed provides for the value of the trusts proportion to be given to the Church Missionary Society in the event of the building sale and the Crabb Hall not being reinstated elsewhere.

Fixtures and Fittings

In 2025 the following were purchased:

- Dishwasher £3,198
- Nord Keyboard £3,897
- AV Equipment £3,838
- IT and telephony equipment £1,048

All the new equipment and fixtures and fittings will be depreciated over 3 years.

	2025	2024
Net Book Value @ 1st Jan	<u>28,497</u>	<u>24,016</u>
Net Book Value @ 31st Dec	27,690	28,497

9) Reserves

The PCC has a policy which aims to maintain unrestricted reserves of at least three months expenditure which it and regards as adequate. The policy is reviewed regularly.

10) Creditors

	2025	2024
Pension Scheme	1,346	1,380
HMRC PAYE & NI	3,698	3,557
Parish Share	-	46,999
Sundry Creditors	<u>12,582</u>	<u>15,103</u>
Total	17,627	67,039

11) Restricted Fund Balances

Statement of Restricted Funds	Fund balance at 31 Dec 2025	Income	Expenditure	Transfers	Gains and losses	Fund balance at 31 Dec 2025
Staff costs	0	20,800	20,800			0
Other Ministry	0	6,513	6,513			0
Christ Church Support Fund	1,172					1,172
Men's Ministry	0	2,035	2,035			0
Sparklers	1,826	1,556	1,509			1,873
Women's Ministry	1,164	3,705	1,209			3,661
Youth Ministry	0	9,329	9,329			0
Building Fund	0	103,503	93,050			10,453
Kingdom Kids	0	596	596			0
Diocese funding for curate	0	10,328	10,328			0
Designated Giving	0	12,530	12,530			0
Sub-total	4,162	47,729	58,002			17,159

12) Missions

All monies given to missions were to organisations.

Accounts



Christ Church
Tunbridge Wells

Trustees' Accounts

for the Year ending 31 December 2024

INCUMBENT
Rev Tim Humphrey

Christ Church
High Street, Tunbridge Wells, TN1 1UT

Christ Church Tunbridge Wells

Annual Report and Accounts of the

Parochial Church Council

for the Year ending 31 December 2024

Incumbent:

Rev Tim Humphrey
Christ Church
High Street
Tunbridge Wells
Kent
TN1 1UT

Principal Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Zachary
Ramsden
63
Deakin
Leas
Tonbridge
, Kent
TN9 2JT

Registered Charity No. 1130248

References & Administrative Information

The Parochial Church Council (PCC) of Christ Church Parish, Tunbridge Wells in the Diocese of Rochester.

The Composition of the Parochial Church Council 2024/5 of Christ Church Parish is made up of the following members.

- Vicar
- Associate Vicar
- Curate
- Treasurer
- Secretary
- Churchwardens
- Deanery Synod Representatives
- Elected Members (Church Representatives)
- Co-opted Members

Overview of PCC Membership 2024/25

Ex-officio members

Vicar	Rev Timothy (Tim) Humphrey
Associate Vicar	Rev Gordon Taylor
Curate	Rev Robert (Rob) Byrne
Churchwarden	Alan Stone (first elected May 2024)
Churchwarden	Sarah Finch (first elected May 2022)
Deanery Synod	Heather East (elected May 2023, resigned 14 May 2024)
Deanery Synod	Alex Haxton (elected May 2023)
Deanery Synod	Sabrina Cohen (elected May 2024)

Elected Members	Elected APCM	End of Term APCM
John Averill (Treasurer)	2023	Resigned 31 May 2024
Jon Dalton	2023	2026
John Haynes	2023	2026
Graham Hickson-Smith	2023	Resigned 20 January 2025
Sue Davies	2024	2027
Alison Lovelock	2022	2025
Will Bull	Co-opted 2024	2025
Mairi Neeves	2024	2027
Edward Shaw	2024	Resigned 30 November 2024
Joshua Thomson	2023	2026
Ed Tranter	2023	2026
John Wegrzyn	2023	2026
Kathryn (Katy) Wright	2023	2026
Heather East	2024	2027

Co-Opted Members

Duncan Mills

(co-opted May 2024)

2025

The Standing Committee is a subset of the PCC. Its job is to carry out the work of the full PCC between PCC meetings, for example, if something urgent arises which does not justify calling an Extraordinary Meeting of the whole PCC. Members of the Standing Committee are elected and approved by the full PCC, and usually serve for a term of three years (renewable). It meets bi-monthly in between PCC meetings, or as required. It is made up of:

- Vicar
- Associate Vicar
- Treasurer
- 2 Churchwardens
- 3 further PCC members

Other roles and responsibilities appointed by the PCC

Gift Aid Secretary

Stephen East

Electoral Roll Officer

Heather East

Safeguarding Officer

Miriam Fox

Chair of Global Mission Partners

Anthony Neeves

Team

Duncan Mills

Treasurer

Heather East

PCC Secretary

Other sub-committees include Finance, Buildings, Pay & Personnel and Mission Partners.

Principal Bankers

Charities Aid Foundation Bank Ltd

25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

Zachary Ramsden, 63 Deakin Leas,
Tonbridge, TN9 2JT

The day-to-day management has been delegated to the incumbent.

1) Governance & Management

The functioning and purpose of the PCC is outlined in the Parochial Church Council's Powers and Measures 1956.

Constitution

The PCC is the governing body of the charity and the Registered Charity No. is 1130248.

The PCC membership is appointed as follows:

Vicar (all clerks in Holy Orders beneficed in or licensed to the parish)

The Vicar is appointed by the Church Patrons and the position is under 'Common Tenure'.

Churchwardens

Churchwardens are elected annually at the APCM Vestry Meeting.

Deanery Synod Representatives

Deanery Synod representatives are elected by the Church membership (those on the electoral roll) at the APCM. Deanery Synod members serve for a three-year term. Vacancies that arise during the year are filled by PCC appointment. Deanery Synod representatives represent the Church at the Deanery Synod of Tunbridge Wells.

Readers Licensed to the Parish

Readers can be appointed as members of the PCC at the APCM.

Church Representatives

Church Representatives on the PCC are elected by the Church members (those on the electoral roll) at the APCM meeting. Church Representatives serve for a three-year term.

Co-opted Members

The PCC can co-opt up to two members at any one time.

2) Objectives and Activities

The main activities are the provision of church services, baptisms, weddings, funerals, youth/children's work and the promotion of the Christian faith through biblical teaching, pastoral care and the provision of opportunities to serve in a range of community based as well as church activities. In addition, Christ Church serves the local community by allowing its facilities to be used by a large number of community groups.

When planning our activities for the year, the Vicar and the PCC have considered the commission's guidance on public benefit and its guidance on charities for the advancement of religion. Our mission statement is 'playing our part in the spiritual and social transformation of Tunbridge Wells and beyond' and each year the PCC reviews the strategic development plan to ensure all its activities are promoting and developing the vision. To this end, our aim is to enable people both within our parish and beyond, to live out their faith and become strong, confident followers of Christ. Primarily this involves:

- Worship, prayer and teaching from the Bible
- Developing a knowledge of, and trust in Jesus Christ
- Provision of pastoral care for those in the church and parish
- Missionary and outreach work within the community
- Supporting overseas mission partners

3) Achievements and Performance

Ministry Highlights

- Several midweek courses have been held including 'Practicing the Way', 'Transforming Life' and the *Alpha* course.
- A large group went again to the New Wine summer conference, including around 35 youth.
- In September we conducted a 4-week 're-set' of all our midweek groups with central midweek meetings for everyone. In October some Lifegroups re-started, others closed and 3 new FORM groups were established for those wanting a more committed community in which to go deeper into the rule of life and spiritual disciplines. About 35 people are attending these.
- Adult baptisms last Spring were a particular highlight
- The Advent service with a special 4-part ensemble was another Sunday highlight, along with the traditional carol service with a homegrown choir of over 40.
- Men's and women's events have continued throughout the year, including 'Base Camp' for men at Carroty Wood and regular breakfast meetings, while we held a very successful women's retreat at a hotel in Horsley in June, along with breakfast meetings throughout the year.
- Community outreach has continued throughout the year - Sparklers (Mother and toddler group), 'Thrive' café (every Thursday morning), Golden Years (lunch club), as well as providing venues for a number of community groups.
- The wider pastoral team has continued to meet monthly to provide support for those in pastoral ministry or heading up particular areas of ministry.
- Ministry Training has been held for those involved in prayer ministry, children's ministry, hosting teams and Freedom Prayer.
- Almost every week we continue to welcome new people to Christ Church and regular welcome events seek to help people integrate into the life of the church.
- Sunday services continue to be well-attended with attendance slightly up on last year. A joint service at Bennett school for Pentecost Sunday was again a great success, though some people find it an overwhelming experience and chose not to come. That coupled with the logistical challenges in setting everything up means we may not do it as a regular feature.
- Our membership now stands at 785, including children and youth.
- Various team members have undertaken a growing number of outside commitments, both speaking at other churches and events and leading worship. This is very much part of our minster vision.

Staffing

- There has been little change in 2024/5 with the exception of welcoming Kate Hill as part time youth director in November 2024. Savanna Taylor continues in her role as youth assistant while studying at St Mellitus.

In 2024 the PCC has focussed its attention on:

- **The minster vision.** Considering how we cultivate a committed core community to sustain the minster, including discussion about the life groups reset and resulting FORM groups.
- **The building project.** The PCC engaged new architects in 2024 and had an extraordinary meeting in September to see new plans which received much positive feedback. The development team has grown and roles have changed which has helped the project progress.
- **Financial giving** to the Diocese of Rochester and mission partners including supporting St Philips' TW.
- **Sanctuary developments** including installation of artwork and new projector.
- **Personnel.** The PCC sub-committee has undertaken a review of our pay scales structure and been involved in considering new appointments.
- Ensuring **compliance with all necessary buildings regs** (fire, health and safety) and keeping building-maintenance up to date.
- **Fundraising.** Despite cost of living challenges, voluntary giving continued at similar levels to 2024 with a small increase overall for the year after an encouraging response to gift day in November. Some unplanned savings on expenditure enabled us to fulfil all our financial commitments as well as maintaining the charity commissioners recommended three months of operating costs and salaries in-hand as reserves.
- Actively managing and promoting a culture of **safeguarding** throughout the church.

4) **Financial Review**

More details can be found in the 2024 annual report and financial statements, but some of the highlights include:

- A relatively balanced budget was set for 2024 with a small surplus of £6,230 anticipated at the start of the year, this excluded any building development work. We give thanks to God that the actual result for 2024, despite spending £22,337 on the building project, was a net surplus of £5,050 (2022: net income of £48,334). The movement on funds during 2024 is summarised as follows:
 - Restricted funds decreased by £10,273 (2023: increased £9,931) to £4,162 on 31 December 2024
 - Unrestricted Funds increased by £15,323 (2023: increased by £38,403) to £564,114 at 31 December 2024 (2023: £548,791)

The 2024 total income was £712,188 being 1.4% more than in 2023: (£702,318). 2024 was therefore a stable year financially, as well as in other ways as noted elsewhere in the annual report. Increasing costs have had a significant impact on many people as well as on church expenditure during 2024. We were able to utilise some of our historical reserves to fund continued work on the building project, whilst day to day running costs remain covered by

our income. Despite continued household financial pressures, voluntary giving to Christ Church was at an encouraging level, much of which was given tax efficiently. Tax repayments to Christ Church totalled £91,293 in 2024 (2023: £91,736) recognising the continued endeavours to ensure our voluntary giving income remained tax effective. Tax effective giving by members who have signed Gift Aid declarations is very much appreciated. It enables some tax paid by individuals to further the ministry of Christ Church. The PCC therefore continue to encourage tax effective giving by all members who pay, or have deducted, income and/or capital gains tax. May this financial support of churches and charities continue to be provided by the authorities. We trust that in 2025 the level of voluntary giving will again be encouraging, enabling the mission and ministry of the church to be effective, and the PCC commitments achieved.

During the year, we used Mustard Payroll services for all payroll processing, and our PCC staff for bookkeeping. All payments to suppliers, mission partners and all other third parties were processed internally. Major expenditure items in 2024, included staffing, ministry costs, property costs, support of mission partners and payment of the parish share, which is used to support clergy, training and other support for parish ministry. More information about the fixed assets, and the depreciation policy of the PCC can be found in the 2024 annual financial statements.

On behalf of all in the church I would like to thank those who have served in providing advice, management, and the processing of the finances, including Duncan Mills, the Treasurer, Matt Fox, Teresa Bailey and Stephen East for his diligent and confidential management of all Free Will Offerings and Gift Aid tax repayments. May I also take this opportunity to thank John Averill who stood down as Treasurer during 2024 for all his support and insights. We also extend our thanks to Phil Tadman who diligently helped prepare the accounts in previous years and assisted in the handover of information for this year end to the in-house team.

Finally, a big thank you to all of you who have supported the church financially in 2024, your faithfulness enables the work of the Kingdom to continue through our efforts at Christ Church.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;

- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC's 2024 accounts have been prepared on an accruals basis as a going concern charity.

5) Reserves Policy

The PCC has adopted a policy, as recommended by the Diocese, aimed at keeping a balance of unrestricted funds, if possible, equivalent to at least three months unrestricted payments during the previous year, to cover any emergency situations that may arise. The PCC agree that this aim is adequate going forward, having been achieved in 2024. For 2025, this equates to the PCC holding unrestricted reserves of £164,372 (2024: £160,244) or more.

Approved by the PCC on 28th April 2024 and signed on its behalf by



Rev Tim Humphrey
PCC Chairman

Independent Examiner's Report to the Trustees of the Parochial Church Council of Christ Church Tunbridge Wells

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2024

Responsibilities and basis of report

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Name: Zachary Ramsden FCA Chartered

Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT Date:

Christ Church Tunbridge Wells - Annual Report and Accounts for 2024

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FINANCIAL STATEMENTS
PCC of Christ Church, Tunbridge Wells
Balance Sheet
As of 31 December 2024

Fixed Assets
Note

		2024 Unrestrict ed	2024 Restricted	2024 Total Funds	2023 Total Funds
Buildings					
Crabb Hall		832,000		832,000	832,000
Fixed assets	8	28,497		28,497	24,016
		860,49			
		7			
Total Fixed Assets	3			860,497	856,016

Current Assets

Debtors & Prepayments	7	37,348		37,348	35,976
Cash at Bank and in hand	6	565,308	4,162	569,470	511,359
		602,65			
		6	4,162	606,818	547,335

Creditors

Falling due within one year		67,0		67,03	
10		39		9	8,125
					539,21
Net Current Assets		535,617	4,162	539,209	0

Total Assets less current liabilities

1,396,11		1,400,27	
4	4,162	6	1,346,892

Creditors

Falling due after one year	8	832,000			
		0	-	832,000	832,000
		£564,1		£568,27	£563,22
		14	£4,162	6	6
Total Net Assets					

Funds of Charity

Restricted Funds	11		4,162	4,162	14,435
Unrestricted Funds					
General Fund		547,195	-	547,195	517,741
Designated – Community Transformation		7,646	-	7,646	8,562
Designated – Discipleship Year		1,480	-	1,480	1,480
Designated – Building Development		7,793		7,793	21,008
		£564,11		£568,27	£563,22
		4	£4,162	6	6
Total Funds					

Approved by the Parochial Church Council on 28th April 2025 and signed on its behalf by:

T. Humphrey

Rev Tim Humphrey
Vicar

PCC of Christ Church, Tunbridge Wells
Statement of Financial Activities
For the year ending 31 December 2024

Note	2024 Unrestrict ed	2024 Restrict ed	2024 Total	2023 Unrestrict ed	2023 Restrict ed	2023 Total
Income						
Voluntary income 4	615,856	13,750	629,606	608,083	37,178	645,261
Rental Income – Hall/Rooms	27,488		27,488	28,918		28,918
Rental Income – Other	1,925		1,925	1,812		1,812
Grants received	-		-	-		-
Other Income	9,026	33,979	43,005	20,683	-	20,683
Interest income	10,204		10,204	5,644		5,644
Total Income	664,459	47,729	712,188	665,140	37,178	702,318
Expenditure						
Charitable Activities						
Salaries/Personnel 5	233,696	13,750	247,446	243,886		243,886
Property Costs	156,546	2,232	158,778	131,134		131,134
Ministry Costs	46,746	25,723	72,469	54,859	13,005	67,864
Church Running Costs	15,025		15,025	27,864		27,864
Vicarage Costs	8,738		8,738	10,247		10,247
Administration	4,808		4,808	2,080	3	2,083
Mission Partners 12	57,578	8,375	65,953	42,347	11,506	53,853
Parish Share	111,585		111,585	109,815		109,815
Architects/ Development	14,415	7,922	22,337		6,678	6,678
Independent Examiner	-		-	560		560
Total Expenditure	649,136	58,002	707,138	622,792	31,192	653,984
Net income before transfers	15,323	(10,273)	5,050	42,348	5,986	48,334
Transfers between funds				(3,945)	3,945	
Net income before other recognised gains/(losses)						
Revaluation gains						
Net movement in	15,323	(10,273)	5,050	38,403	9,931	48,334

funds

	548,7	14,43	563,2	510,3		514,89
Balances b/fwd 1 Jan	91	5	26	88	4,504	2

Balances c/fwd	31 Dec	£564,114	£4,162	£568,276	£548,791
£14,435	£563,226				
The accompanying notes on pages 13 to 16 form part of the financial statements.					

Christ Church Tunbridge Wells
Cashflow Statement
For the year ended 31 December 2024

	2024	2023
	£	£
Cash flows from operating activities	(5,154)	42,690
Adjustments for:		
Depreciation	10,207	18,535
	5,053	61,225
Movements in working capital:		
Movement in Debtors	(1,372)	(5,877)
Movement in Creditors	58,914	654
Cash Generated from Operations	62,595	54,694
Cash flows from investing activities		
Interest received	10,204	5,644
Payments to acquire tangible/investment assets	(14,688)	-
Net cash generated from investment activities	(4,484)	5,644
Net increase in cash and cash equivalents	58,111	60,338
Cash and cash equivalents at 01 January 2024	511,359	451,021
Cash and cash equivalents at 31 December	£569,470	511,359

Notes to the Financial Statements

1) Accounting Policies and further details

Basis of Accounting

The accounts have been prepared on a going concern basis, under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to the accounts.

The Accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting Standard applicable in the UK (FRS 102) issued 16 July 2014 and with the Charities Act 2011.

2) Accounting Policies

Funds

General Funds represent the Funds of the PCC which are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also *unrestricted*.

Recognition of Income

Income is included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources.
- It is more than likely that the trustees will receive the resource and the monetary value can be measured with sufficient reliability.
- The unrestricted element of giving represents gift aided donations, open plate giving and tax reclaimed from HMRC.
- The restricted element is money given for a specific purpose e.g. Street Kids Direct, Open Doors or monies assigned by the PCC for Building Development.

Expenditure

All items of expense are accounted for when paid out.

Creditors

Creditors are included at settlement amounts less any discounts.

Debtors

Debtors are included at settlement amounts less any discounts

3) Fixed Assets

Consecrated Property

- Consecrated and Beneficed Property of any kind is excluded from the accounts by Section 10 of the Charities Act 2011.
- Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require faculty disposal are accounted as inalienable property unless consecrated.
- Freehold property is stated in the balance sheet at 26% of the insured value of the property as at December 2008 (£3.2m) being that part of the building attributed to the Crabb Memorial Hall Trust.

Other Fixtures Fittings and Office Equipment

Items over £250 are capitalised and depreciated, please see note 8 below.

Fixtures, Fittings and Equipment	Fixtures fittings and equipment	Total £
Cost or valuation		
Cost at 1 January 2024	109,352	
109,352		
Additions, Disposals, Revaluations, Transfers	14,688	14,688
Cost at 31 December 2024	<u>123,040</u>	
123,040		
Depreciation		
Balance at 1 January 2024	85,336	85,336
Depreciation in 2024	<u>10,207</u>	<u>10,207</u>
Balance at 31 December 2024	95,543	95,543
Net book value		
Net book value at 1 January 2024	<u>24,016</u>	<u>24,016</u>
Net book value at 31 December 2024	<u>28,497</u>	<u>28,497</u>

4) Donations and Legacies

	Unrestrict ed	Restrict ed	Total	Unrestricted	Restricted	Total
	2024	2024	2024	2023	2023	2023
Donations and Gifts	524,913	13,400	538,313	516,889	36,636	553,525
Income Tax Recoverable	90,943	350	91,293	91,194	542	91,736
Legacy income	-	-	-	-	-	-
Total	615,856	13,750	629,606	608,083	37,178	645,261

5) Staff Costs

During the year the PCC employed

- Admin Assistant (part-time)
- Associate Vicar
- BIG Stars Helper (part-time)
- Community Transformation Lead (part-time)
- Director of Children's Ministry (part-time)
- Facilities Manager
- Operations Manager
- Production Manager (part-time)
- Worship Co-Ordinator (part-time)
- Youth Pastor
- Youth & Children's Assistant (part-time)

No employee received more than £60,000 per annum.

We also outsourced Payroll, Personnel and Health & Safety to external companies.

The PCC, in compliance with the Pension Regulator, operated a defined contribution pension scheme for all staff. The PCC agrees to make a contribution of 5% towards staff pensions.

There were no disclosable transactions in respect of PCC members or persons closely associated with them.

	2024	2023
Salaries (gross)	175,160	176,205
Employers (ERs) NI	9,101	13,868
ERs Pension Costs	8,167	8,346
Other ER costs	10,620	3,507
Diocese re Associate Vicar	44,398	41,960
Total	247,446	243,886

6) Bank Accounts

The main Current and Deposit Accounts is with CAF Bank, and a Deposit Account is held with CCLA. Interest is received on the deposit account but not on the current account. A small standard monthly fee is charged by CAF Bank Ltd.

The Lloyds Bank Account is used only to receive Free Will Offerings made by standing order/bank transfer. To maintain anonymity of the Free Will Offerings, details of the account are kept by the Gift Aid Secretary, who provides a summary to the Treasurer each month. The Lloyds account does not pay any interest.

Regular transfers are made from the Lloyds account to our CAF current account.

7) Debtors

	2024	2023
Tax Refunds due	31,116	24,418
Hall letting fees due	1,891	2,799
Re Associate Vicar & Curate housing		7,624
Sundry debtors/prepayments	4,341	1,135
Total	37,348	35,976

8) Fixed Assets

Crabb Memorial Institute Trust

The Crabb memorial Hall is part of the Christ Church Centre and the £832,000 represents 26% of the Christ Church Centre as a whole, which is attributed to the Trust.

It should be noted that the original trust deed provides for the value of the trusts proportion to be given to the Church Missionary Society in the event of the building sale and the Crabb Hall not being reinstated elsewhere.

Fixtures and Fittings

In 2024 the following were purchased for a cost of: wall hangings for the Sanctuary £7,656; a new AV projector £6,335 and drum equipment £697. During 2022 livestreaming, AV and IT equipment was purchased for a cost of £4,276 (2021: £11,780). In 2019 a new boiler for £47,133 and seating costing £27,444. The boiler is depreciated by 12.5% per annum, the seating and wall hangings by 25%, and the livestreaming, AV, projection, music and IT equipment by 33.3%.

	2024	2023
Net Book Value @ 1 st Jan	24,016	42,551
Net Book Value @ 31 st Dec	28,497	24,016

9) Reserves

The PCC has a policy which aims to maintain unrestricted reserves of at least three months expenditure which it and regards as adequate. The policy is reviewed regularly.

10) Creditors

	2024	2023
Pension Scheme	1,380	1,225
HMRC PAYE & NI	3,557	3,536
Sundry Creditors	15,103	3,364

Parish Share	46,999	
Total	67,039	8,125

11) Restricted Fund Balances

Statement of Restricted Funds	Fund balance I Jan 2024	Income	Expenditure	Transfers	Gains and losses	Fund balance at 31 Dec 2024
Staff costs	0	13,750	13,750			0
Alpha	0	20	20			0
Christ Church Support Fund	1,925		753			1,172
Compassion	308		308			0
Mathare	103		103			0
Men's Ministry	731	3,181	3,912			0
Sparklers	1,826					1,826
Women's Ministry	1,620	12,551	13,007			1,164
Youth Ministry	0	4,696	4,696			0
Building Fund	7,922		7,922			0
Kingdom Kids	0	924	924			0
Diocese funding for curate	0	2,232	2,232			0
Designated Giving	0	10,375	10,375			0
Sub-total	14,435	47,729	58,002			4,162

12) Missions

All monies given to missions were to organisations.



Christ Church
High Street, Tunbridge Wells, TN1 1UT
www.cctw.org.uk 01892 522323
info@cctw.org.uk

Accounts



Christ Church
Tunbridge Wells

Trustees' Accounts

for the Year ending 31 December 2023

INCUMBENT
Rev Tim Humphrey

Christ Church
High Street, Tunbridge Wells, TN1 1UT

**Christ Church
Tunbridge Wells**

**Annual Report and Accounts
of the
Parochial Church Council
for the Year ending 31 December 2023**

Incumbent:

Rev Tim Humphrey
Christ Church
High Street
Tunbridge Wells
Kent
TN1 1UT

Principal Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

Zachary Ramsden
63 Deakin Leas
Tonbridge, Kent
TN9 2JT

Registered Charity No. 1130248

References & Administrative Information

The Parochial Church Council (PCC) of Christ Church Parish, Tunbridge Wells in the Diocese of Rochester.

The Composition of the Parochial Church Council 2023/24 of Christ Church Parish is made up of the following members.

- Vicar
- Treasurer
- Secretary
- Churchwardens
- Deanery Synod Representatives
- Elected Members (Church Representatives)
- Co-opted Members

Overview of PCC Membership 2023/24

Ex-officio members

Vicar	Rev Timothy (Tim) Humphrey
Associate Vicar	Rev Gordon Taylor
Curate	Rev Robert (Rob) Byrne
Churchwarden	Stephen McCreath (first elected May 2022)
Churchwarden	Sarah Finch (first elected May 2022)
Deanery Synod	Heather East (elected May 2023)
Deanery Synod	Alex Haxton (elected May 2023)
Deanery Synod	Sabrina Cohen (co-opted June 2023)

Elected Members	Elected APCM	End of Term APCM
John Averill (Treasurer)	2023	2026
Jon Dalton	2023	2026
John Haynes	2023	2026
Graham Hickson-Smith	2023	2026
Maxine Kennedy	2021	2024
Alison Lovelock	2022	2025
Jacob Mayho	2023	Resigned July 2023
Peter McKerchar	2022	Resigned May 2023
Mairi Neeves	2021	2024
Edward Shaw	2021	2024
Joshua Thomson	2023	2026
Ed Tranter	2023	2026
John Wegrzyn	2023	2026
Kathryn (Katy) Wright	2023	2026

Co-Opted Members

Rita Haxton	(co-opted May 2023)	2024
-------------	---------------------	------

The Standing Committee is a subset of the PCC. Its job is to carry out the work of the full PCC between PCC meetings, for example, if something urgent arises which does not justify calling an Extraordinary Meeting of the whole PCC. Members of the Standing Committee are elected and approved by the full PCC, and usually serve for a term of three years (renewable). It meets bi-monthly in between PCC meetings, or as required. It is made up of:

- Vicar
- Treasurer
- 2 Churchwardens
- 3 further PCC members

Other roles and responsibilities appointed by the PCC

Gift Aid Secretary	Stephen East
Electoral Roll Officer	Rita Haxton
Safeguarding Officer	Bethan McCreath
Chair of Global Mission Partners Team	Anthony Neeves
Treasurer	John Averill
PCC Secretary	Rita Haxton

Other sub-committees include Finance, Buildings, Pay & Personnel and Mission Partners.

Principal Bankers

Charities Aid Foundation Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

Zachary Ramsden, 63 Deakin Leas, Tonbridge, TN9 2JT

The day-to-day management has been delegated to the incumbent.

I) Governance & Management

The functioning and purpose of the PCC is outlined in the Parochial Church Council's Powers and Measures 1956.

Constitution

The PCC is a corporate body constituted under Trust Deed dated 19th June 2009. Registered Charity No. 1130248.

The PCC membership is appointed as follows:

Vicar (all clerks in Holy Orders beneficed in or licensed to the parish)

The Vicar is appointed by the Church Patrons and the position is under 'Common Tenure'.

Churchwardens

Churchwardens are elected annually at the APCM Vestry Meeting.

Deanery Synod Representatives

Deanery Synod representatives are elected by the Church membership (those on the electoral roll) at the APCM. Deanery Synod members serve for a three-year term. Vacancies that arise during the year are filled by PCC appointment. Deanery Synod representatives represent the Church at the Deanery Synod of Tunbridge Wells.

Readers Licensed to the Parish

Readers can be appointed as members of the PCC at the APCM.

Church Representatives

Church Representatives on the PCC are elected by the Church members (those on the electoral roll) at the APCM meeting. Church Representatives serve for a three-year term.

Co-opted Members

The PCC can co-opt up to two members at any one time.

2) Objectives and Activities

The main activities are the provision of church services, baptisms, weddings, funerals, youth/children's work and the promotion of the Christian faith through biblical teaching, pastoral care and the provision of opportunities to serve in a range of community based as well as church activities. In addition, Christ Church serves the local community by allowing its facilities to be used by a large number of community groups.

When planning our activities for the year, the Vicar and the PCC have considered the commission's guidance on public benefit and its guidance on charities for the advancement of religion. Our mission statement is 'playing our part in the spiritual and social transformation of Tunbridge Wells and beyond' and each year the PCC reviews the strategic development plan to ensure all its activities are promoting and developing the vision. To this end, our aim is to enable people both within our parish and beyond, to live out their faith and become strong, confident followers of Christ. Primarily this involves:

- Worship, prayer and teaching from the Bible
- Developing a knowledge of, and trust in Jesus Christ
- Provision of pastoral care for those in the church and parish
- Missionary and outreach work within the community
- Supporting overseas mission partners

3) Achievements and Performance

Ministry Highlights

- Several midweek courses have been held including the 'emotionally healthy spirituality' course and the *Alpha* course.
- In late January of '23, almost 60 life group and ministry leaders went away on a leaders retreat to East Horsley.
- A large group went to the New Wine summer conference, including around 40 youth.
- Various team members have undertaken outside commitments both speaking at other churches and events and leading worship. This is very much part of our minister vision.
- The festival of mission weekend in October was a very inspiring event (with a guest preacher who was an escapee from North Korea)
- Welcoming and integrating many new people into the life of the church through an enhanced welcome and induction process overseen by the curate, Rob.

- Men's and women's events have continued throughout the year as have mid-week life groups, Sparklers, 'Thrive' café, Golden Years, Connect team and MOLO.
- The wider pastoral team has continued to meet monthly to provide support for those in pastoral ministry.
- Sunday services continue to be well-attended and a joint service at Bennett school in November was a huge success with 350 adults and over 100 children attending.

Staffing

- In May '23 we welcomed our new curate, Rob Byrne (and his wife, Alice and 2 children). The PCC is renting a 4 bedroomed property for them on the Broadwater estate.
- Sherry Taylor left as Ops manager in August and after considerable discussion and review, we appointed a new 'Director of operations' in November
- Our youth pastor, Jacob Mayho, left in September and we were unable to immediately recruit a replacement. However, the wider youth ministry team has stepped up and are continuing to deliver the youth program.

In 2023 the PCC has focussed its attention on:

- **The building project.** Costings for the proposed project were consistently in the £4-£5 million range. In March, the project was launched to a group of 40+ members of the church to seek feedback as to the way forward. There was consensus that the project was needed and some trepidation around the scale of the cost. In the summer of '23, our architects went into administration. New architects have now been engaged and the process of fundraising is in the initial stages.
- Ensuring **compliance with all necessary buildings regs** (fire, health and safety) and keeping building-maintenance up to date.
- **The conversation around the 'Living in love and faith' proposals.** This has been challenging on a number of levels and the PCC agreed to back the clergy's recommendation that the 'prayers of love and faith' will not be used at Christ Church.
- **Personnel.** The PCC sub-committee has undertaken a detailed review of the administration and operations team and monitored staff performance and actioned inflationary-linked pay rises.
- **Fundraising.** Despite the financial uncertainties of 2023, it is also quite extraordinary that voluntary giving has once again increased during the year, enabling us to fulfil all our financial commitments as well as maintaining the charity commissioners recommended three months of operating costs and salaries in-hand as reserves.
- Actively managing and promoting a culture of **safeguarding** throughout the church.

4) Financial Review

More details can be found in the 2023 annual report and financial statements, but some of the highlights include:

- A net expenditure budget of £16,063 was agreed for 2023. We give thanks to God that the actual result for 2023 was net income of £48,334 (2022: expenditure of £20,361). The movement on funds during 2023 is summarised as follows:
 - Restricted funds increased by £9,931 (2022: £606) to £14,435 on 31 December 2023
 - Unrestricted Funds increased by £38,403 (2022: they decreased by £20,967) to £548,791 at 31 December 2023 (2022: £510,388)

The 2023 total income was £702,318 being 17.8 % more than in 2022: (£596,162). 2023 was therefore a very encouraging year financially, as well as in other ways as stated elsewhere in the annual report. Increasing costs have had a significant impact on many people as well as on church expenditure during 2023. It is good that reserves were built up in 2023 following the reduction experienced in 2022. Despite the challenging circumstances of 2023, voluntary giving to Christ Church was at an encouraging level, much of which was given tax efficiently. Tax repayments to Christ Church totalled £91,736 in 2023 (2022: £70,943), a 29% increase. Tax effective giving by members who have signed Gift Aid declarations is very much appreciated. It enables some tax paid by individuals to further the ministry of Christ Church. The PCC therefore continue to encourage tax effective giving by all members who pay, or have deducted, income and/or capital gains tax. May this financial support of churches and charities continue to be provided by the authorities. We trust that in 2024 the level of voluntary giving will again be encouraging, enabling the mission and ministry of the church to be effective, and the PCC commitments achieved.

During the year, we used Mustard Payroll services for all payroll processing, and our PCC staff for bookkeeping. All payments to suppliers, mission partners and all other third parties were processed internally. Major expenditure items in 2023, included staffing, ministry costs, property costs, support of mission partners and payment of the parish share, which is used to support clergy, training and other support for parish ministry. More information about the fixed assets, and the depreciation policy of the PCC can be found in the 2023 annual financial statements.

On behalf of all in the church I would like to thank those who have served in providing advice, management, and the processing of the finances, including John Averill, the Treasurer, Anthony Bennett, Sherry Taylor, Teresa Bailey and Stephen East for his diligent and confidential management of all Free Will Offerings and Gift Aid tax repayments.

Finally, a big thank you to all of you who have supported the church financially in 2023, your faithfulness enables the work of the Kingdom to continue through our efforts at Christ Church.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC's 2023 accounts have been prepared on an accruals basis as a going concern charity.

5) Reserves Policy

The PCC has adopted a policy, as recommended by the Diocese, aimed at keeping a balance of unrestricted funds, if possible, equivalent to at least three months unrestricted payments during the previous year, to cover any emergency situations that may arise. The PCC agree that this aim is adequate going forward, having been achieved in 2023. For 2024, this equates to the PCC holding unrestricted reserves of £160,244 (2023: £149,876) or more.

Approved by the PCC on 29th April 2024 and signed on its behalf by



Rev Tim Humphrey
PCC Chairman

Independent Examiner's Report to the Trustees of the Parochial Church Council of Christ Church Tunbridge Wells

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2023.

Responsibilities and basis of report

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Name: Zachary Ramsden FCA Chartered

Accountant

63 Deakin Leas, Tonbridge, Kent TN9 2JT

Date: 3 May 2024

Christ Church Tunbridge Wells – Annual Report and Accounts for 2023

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FINANCIAL STATEMENTS
PCC of Christ Church, Tunbridge Wells
Balance Sheet
As of 31 December 2023

Fixed Assets	Note	2023	2023	2023	2022
		Unrestricted	Restricted	Total Funds	Total Funds
Buildings					
Crabb Hall		832,000		832,000	832,000
Fixed assets	8	24,016		24,016	42,551
Total Fixed Assets	3	856,016		856,016	874,551
Current Assets					
Debtors & Prepayments	7	35,976		35,976	30,099
Cash at Bank and in hand	6	496,924	14,435	511,359	451,021
		532,900	14,435	547,335	481,120
Creditors					
Falling due within one year	10	8,125		8,125	8,779
Net Current Assets		524,775	14,435	539,210	472,341
Total Assets less current liabilities		1,380,791	14,435	1,395,226	1,346,892
Creditors					
Falling due after one year	8	832,000		832,000	832,000
Total Net Assets		£548,791	£14,435	£563,226	£514,892
Funds of Charity					
Restricted Funds	11		14,435	14,435	4,504
Unrestricted Funds					
General Fund		517,741		517,741	489,291
Designated – Community Transformation		8,562		8,562	9,864
Designated – Discipleship Year		1,480		1,480	1,480
Designated – Building Development		21,008		21,008	9,753
Total Funds		£548,791	£14,435	£563,226	£514,892

Approved by the Parochial Church Council on 29th April 2024 and signed on its behalf by:

T. Humphrey

Rev Tim Humphrey
Vicar

PCC of Christ Church, Tunbridge Wells
Statement of Financial Activities
For the year ending 31 December 2023

	Note	2023 Unrestricted	2023 Restricted	2023 Total	2022 Unrestricted	2022 Restricted	2022 Total
Income							
Voluntary income	4	608,083	37,178	645,261	551,065	5,729	556,794
Rental Income – Hall/Rooms		28,918		28,918	29,708		29,708
Rental Income – Other		1,812		1,812	1,875		1,875
Grants received					1,500		1,500
Other Income		20,683		20,683	4,563	531	5,094
Interest income		5,644		5,644	1,191		1,191
Total Income		665,140	37,178	702,318	589,902	6,260	596,162
Expenditure							
<u>Charitable Activities</u>							
Salaries/Personnel	5	243,886		243,886	228,854		228,854
Property Costs		131,134		131,134	116,394		116,394
Ministry Costs		54,859	13,005	67,864	66,004	6,598	72,602
Church Running Costs		27,864		27,864	27,830	56	27,886
Vicarage Costs		10,247		10,247	8,956		8,956
Administration		2,080	3	2,083	2,286		2,286
Mission Partners	12	42,347	11,506	53,853	41,428	118	41,546
Parish Share		109,815		109,815	99,738		99,738
India Appeal							
Architects/Development			6,678	6,678	7,464	10,247	17,711
Independent Examiner		560		560	550		550
Total Expenditure		622,792	31,192	653,984	599,504	17,019	616,523
Net income before transfers		42,348	5,986	48,334	(9,602)	(10,759)	(20,361)
Transfers between funds		(3,945)	3,945		(11,365)	11,365	
Net income before other recognised gains/(losses)							
Revaluation gains							
Net movement in funds		38,403	9,931	48,334	(20,967)	606	(20,361)
Balances b/fwd 1 Jan		510,388	4,504	514,892	531,355	3,898	535,253
Balances c/fwd 31 Dec		£548,791	£14,435	£563,226	£510,388	£4,504	£514,892

The accompanying notes on pages 13 to 18 form part of the financial statements.

Christ Church Tunbridge Wells
Cashflow Statement
For the year ended 31 December 2023

	2023	2022
	£	£
Cash flows from operating activities	42,690	-23,813
Adjustments for:		
Depreciation	18,535	23,831
	<u>61,225</u>	<u>18</u>
Movements in working capital:		
Movement in Debtors	5,877	-1,131
Movement in Creditors	654	-2,431
	<u></u>	<u></u>
Cash Generated from Operations	<u>54,694</u>	<u>3,580</u>
Cash flows from investing activities		
Interest received	5,644	1,191
Payments to acquire tangible/investment assets		-4,276
	<u></u>	<u></u>
Net cash generated from investment activities	<u>5,644</u>	<u>-3,085</u>
Net increase in cash and cash equivalents	60,338	495
Cash and cash equivalents at 01 January 2023	451,021	450,526
	<u></u>	<u></u>
Cash and cash equivalents at 31 December 2023	£511,359	£451,021

Notes to the Financial Statements

1) Accounting Policies and further details

Basis of Accounting

The accounts have been prepared on a going concern basis, under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to the accounts.

The Accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting Standard applicable in the UK (FRS 102) and with the Charities Act 2011.

2) Accounting Policies

Funds

General Funds represent the Funds of the PCC which are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also *unrestricted*.

Recognition of Income

Income is included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources.
- It is more than likely that the trustees will receive the resource and the monetary value can be measured with sufficient reliability.
- The unrestricted element of giving represents gift aided donations, open plate giving and tax reclaimed from HMRC.
- The restricted element is money given for a specific purpose e.g. Street Kids Direct, Open Doors or monies assigned by the PCC for Building Development.

Expenditure

All items of expense are accounted for when paid out.

Creditors

Creditors are included at settlement amounts less any discounts.

Debtors

Debtors are included at settlement amounts less any discounts

3) Fixed Assets

Consecrated Property

- Consecrated and Beneficed Property of any kind is excluded from the accounts by Section 10 of the Charities Act 2011.
- Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require faculty disposal are accounted as inalienable property unless consecrated.

- Freehold property is stated in the balance sheet at 26% of the insured value of the property as at December 2008 (£3.2m) being that part of the building attributed to the Crabb Memorial Hall Trust.

Other Fixtures Fittings and Office Equipment

Most items of equipment are written off in the year purchased, except two items purchased in 2019, one being the church boiler which is depreciated over eight years, and the other being church chairs, which are depreciated over four years. In 2020/2021 Livestreaming equipment and lighting was purchased, which is being depreciated over three years.

Fixtures, Fittings and Equipment	Fixtures fittings and equipment	Total £
Cost or valuation		
Cost at 1 January 2023	109,352	109,352
Additions, Disposals, Revaluations, Transfers		
Cost at 31 December 2023	<u>109,352</u>	<u>109,352</u>
Depreciation		
Balance at 1 January 2023	66,801	66,801
Depreciation in 2023	<u>18,535</u>	<u>18,535</u>
Balance at 31 December 2023	85,336	85,336
Net book value		
Net book value at 1 January 2023	<u>42,551</u>	<u>42,551</u>
Net book value at 31 December 2023	<u>24,016</u>	<u>24,016</u>

4) Donations and Legacies

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	2023	2023	2023	2022	2022	2022
Donations and Gifts	516,889	36,636	553,525	477,122	5,729	482,851
Income Tax Recoverable	91,194	542	91,736	70,943		70,943
Legacy income				3,000		3,000
Total	608,083	37,178	645,261	551,065	5,729	556,794

5) Staff Costs

During the year the PCC employed

- Admin Assistant (part-time)
- Associate Vicar
- BIG Stars Helper (part-time)
- Community Transformation Lead (part-time)
- Director of Children's Ministry (part-time)
- Facilities Manager

- Operations Manager
- Production Manager (part-time)
- Worship Co-Ordinator (part-time)
- Youth Pastor
- Youth & Childrens Assistant (part-time)

No employee received more than £60,000 per annum.

We also outsourced Payroll, Personnel and Health & Safety to external companies.

The PCC, in compliance with the Pension Regulator, operated a defined contribution pension scheme for all staff. The PCC agrees to make a contribution of 5% towards staff pensions.

There were no disclosable transactions in respect of PCC members or persons closely associated with them.

	2023	2022
Salaries (gross)	176,205	166,683
Employers (ERs) NI	13,868	13,221
ERs Pension Costs	8,346	7,527
Other ER costs	3,507	3,499
Diocese re Associate Vicar	41,960	37,924
Total	243,886	228,854

6) Bank Accounts

The main Current and Deposit Accounts are with CAF Bank, interest is paid on the deposit account but not on the current account. A small standard monthly fee is charged by CAF Bank Ltd.

The Lloyds Bank Account is used only to receive Free Will Offerings made by standing order/bank transfer. To maintain anonymity of the Free Will Offerings, details of the account are kept by the Gift Aid Secretary, who provides a summary to the Treasurer each month. The Lloyds account does not pay any interest.

Regular transfers are made from the Lloyds account to our CAF current account.

7) Debtors

	2023	2022
Tax Refunds due	24,418	20,724
Hall letting fees due	2,799	3,772
Re Associate Vicar & Curate housing	7,624	4,336
Sundry debtors/prepayments	1,135	1,267
Total	35,976	30,099

8) Fixed Assets

Crabb Memorial Institute Trust

The Crabb memorial Hall is part of the Christ Church Centre and the £832,000 represents 26% of the Christ Church Centre as a whole, which is attributed to the Trust.

It should be noted that the original trust deed provides for the value of the trusts proportion to be given to the Church Missionary Society in the event of the building sale and the Crabb Hall not being reinstated elsewhere.

Fixtures and Fittings

During 2022 livestreaming, AV and IT equipment was purchased for a cost of £4,276 (2021: £11,780). In 2019 a new boiler for £47,133 and seating costing £27,444. The boiler is depreciated by 12.5%, the seating by 25%, and the livestreaming, AV and IT by 33.3%.

	2023	2022
Net Book Value @ 1 st Jan	42,551	62,106
Net Book Value @ 31 st Dec	24,016	42,551

9) Reserves

The PCC has a policy which aims to maintain unrestricted reserves of at least three months expenditure which it and regards as adequate. The policy is reviewed regularly.

10) Creditors

	2023	2022
Pension Scheme	1,225	1,289
HMRC PAYE & NI	3,536	3,493
Sundry Creditors	3,364	3,997
Total	8,125	8,779

11) Restricted Fund Balances

Statement of Restricted Funds	Fund balance 1 Jan 2023	Income	Expenditure	Transfers	Gains and losses	Fund balance at 31 Dec 2023
Alpha		8	311	303		
Christ Church Support Fund	2,437	141	653			1,925
Compassion	188	120				308
Mathare		103				103
Men's Ministry		4,974	4,298	55		731
Sparklers	1,083	1,366	615	-8		1,826
Women's Ministry	796	4,360	3,536			1,620
Worship Ministry			3,374	3,374		
Building Fund		14,600	6,678			7,922
Asha		9,506	9,506			
Street Kids Direct		2,000	2,000			
Young Adults			221	221		
Sub-total	£4,504	£37,178	£31,192	£3,945		£14,435

12) Missions

All monies given to missions were to organisations.

Accounts



Christ Church
Tunbridge Wells

Trustees' Accounts

for the Year ending 31 December 2022

INCUMBENT
Rev Tim Humphrey

Christ Church
High Street, Tunbridge Wells, TN1 1UT

Christ Church Tunbridge Wells

Annual Report and Accounts of the Parochial Church Council for the Year ending 31 December 2022

Incumbent:

Rev Tim Humphrey
Christ Church
High Street
Tunbridge Wells
Kent
TN1 1UT

Principal Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Registered Charity No. 1130248

References & Administrative Information

The Parochial Church Council (PCC) of Christ Church Parish, Tunbridge Wells in the Diocese of Rochester.

The Composition of the Parochial Church Council 2021/22 of Christ Church Parish is made up of the following members.

- Vicar
- Treasurer
- Secretary
- Churchwardens
- Deanery Synod Representatives
- Elected Members (Church Representatives)
- Co-opted Members

Overview of PCC Membership 2022/23

Ex-officio members

Vicar	Rev Tim Humphrey
Associate Vicar	Rev Gordon Taylor
Churchwarden	Stephen McCreath (elected May 2022) Alex Haxton (end of term May 2022)
Churchwarden	Sarah Finch (elected May 2022) Margaret-Anne MacMurchy (end of term May 2022)
Deanery Synod	Duncan MacMurchy (elected 2020)
Deanery Synod	Anthony Bennett (elected 2020)

Elected Members

	Elected APCM	End of Term APCM
John Averill (Treasurer)	2020	2023
Heather East	2020	2023
Flic Roberts (resigned May 2022)	2020	2023
Sarah Finch (resigned May 2022)	2020	2023
Rita Haxton (Secretary)	2020	2023
John Haynes	2020	2023
Graham Hickson-Smith	2020	2023
Maxine Kennedy	2021	2024
Alison Lovelock	2022	2025
Peter McKerchar	2022	2025
Mairi Neeves	2021	2024
Edward Shaw	2021	2024
John Wegrzyn	2020	2023
Heather Wright	2020	2023

Co-Opted Members

	End of Term APCM
Jacob Mayho (co-opted June 2022)	2023

Standing Committee of the PCC

The Standing Committee is a subset of the PCC. Its job is to carry out the work of the full PCC between PCC meetings, for example, if something urgent arises which does not justify calling an Extraordinary Meeting of the whole PCC. Members of the Standing Committee are elected and approved by the full PCC, and usually serve for a term of three years (renewable). It meets bi-monthly in between PCC meetings, or as required. It is made up of:

- Vicar
- Treasurer
- 2 Churchwardens
- 3 further PCC members

Other roles and responsibilities appointed by the PCC

Gift Aid Secretary	Stephen East
Electoral Roll Officer	Rita Haxton
Safeguarding Officer	Bethan McCreath
Chair of Global Mission Partners Team	Anthony Neeves
Treasurer	John Averill
PCC Secretary	Rita Haxton

Other sub-committees include Finance, Buildings, Pay & Personnel and Mission Partners.

Principal Bankers

Charities Aid Foundation Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

David Stephens FCCA
13 Newlands Road, Tunbridge Wells, Kent, TN4 9AS

The day-to-day management has been delegated to the incumbent.

I) Governance & Management

The functioning and purpose of the PCC is outlined in the Parochial Church Council's Powers and Measures 1956.

Constitution

The PCC is a corporate body constituted under Trust Deed dated 19th June 2009. Registered Charity No. 1130248.

The PCC membership is appointed as follows:

Vicar (all clerks in Holy Orders beneficed in or licensed to the parish)

The Vicar is appointed by the Church Patrons and the position is under 'Common Tenure'.

Churchwardens

Churchwardens are elected annually at the APCM Vestry Meeting.

Deanery Synod Representatives

Deanery Synod representatives are elected by the Church membership (those on the electoral roll) at the APCM. Deanery Synod members serve for a three-year term. Vacancies that arise during the year are filled by PCC appointment. Deanery Synod representatives represent the Church at the Deanery Synod of Tunbridge Wells.

Readers Licensed to the Parish

Readers can be appointed as members of the PCC at the APCM.

Church Representatives

Church Representatives on the PCC are elected by the Church members (those on the electoral roll) at the APCM meeting. Church Representatives serve for a three-year term.

Co-opted Members

The PCC can co-opt up to two members at any one time.

2) Objectives and Activities

The main activities are the provision of church services, baptisms, weddings, funerals, youth and children's work and the promotion of the Christian faith through biblical teaching, pastoral care and the provision of opportunities to serve in a range of community-based as well as church activities. In addition, Christ Church serves the local community by allowing the facilities to be used by a large number of community groups.

When planning our activities for the year, the Vicar and the PCC have considered the commission's guidance on public benefit and its guidance on charities for the advancement of religion. Our mission statement is 'playing our part in the spiritual and social transformation of Tunbridge Wells and beyond' and each year the PCC reviews the strategic development plan to ensure all its activities are promoting and developing the vision. To this end, our aim is to enable people both within our parish and beyond, to live out their faith and become strong, confident followers of Christ. Primarily this involves:

- Worship, prayer and teaching from the Bible
- Developing a knowledge of, and trust in Jesus Christ
- Provision of pastoral care for those in the church and parish
- Missionary and outreach work within the community.

3) Achievements and Performance

2022 has brought its usual round of challenges, and rising energy prices have considerably impacted the church's budget. Nonetheless the year has brought many encouragements. A growing number of people have joined Christ Church and both morning services are almost full.

- The PCC has focussed on several key issues – the need for a bigger building; the conversation around the 'Living in love and faith' proposals and ensuring sufficient staff to manage the growing ministry.
- Much consideration has been given to the building project plans and the formal launch (which will be named 'Aspire') and will take place later in 2023.
- Several midweek courses have been held including the 'SHAPE' course, 'Parenting for love and faith' course and our first in-person Alpha course in September for over 3 years. In late January of '22, almost 60 life group leaders went away on a leaders retreat. In September Christ Church hosted and ran an 'arts festival' featuring exhibits from congregation members and a host of related activities.

- Mid-week Life groups have continued to flourish.
- Despite the financial uncertainties of 2022, it is also quite extraordinary that voluntary giving has once again increased in 2022 enabling us to fulfil all our financial commitments as well as maintaining the charity commissioners recommended 3 months of operating costs and salaries in-hand.

In addition, the staff and PCC have sought to develop and enable the ministry of Christ Church in the following ways:

- Recruiting team members for volunteer based ministries.
- Welcoming and integrating many new people into the life of the church through an enhanced welcome and induction process.
- Ensuring all necessary buildings compliance issues, (fire, health and safety) and building-maintenance is up to date.
- Meetings with our architect to keep the building project on-track have continued with plans being refined and developed.
- Actively managing and implementing the new safeguarding rules and policy with particular respect to anyone volunteering in an official church capacity.

4) Financial Review

More details for 2022 can be found in the financial statements, but some of the highlights include:

- There was a net expenditure budget of £27,000 for 2022. The actual result for 2022 was net expenditure of £20,361 following net income of £81,014 for 2021. The net movement on funds during 2022 was as follows:
 - Restricted funds increased by £606 (2021: decrease of £5,365)
 - Unrestricted Funds decreased by £20,967 (2021: increase of £86,379)

The 2022 total income was £596,162 being 2.4% more than in 2021 (2021: £582,081). This is an encouragement, but the expenditure was up by 23%, due to much more in-person activity, ministry initiatives and use of the buildings than in recent years due to the pandemic. Increasing costs, particularly energy, had a major impact on expenditure during 2022. It was good that reserves were built up prior to 2022, enabling the good years to contribute to the financial pressures of 2022. Despite the challenging circumstances of 2022, our voluntary giving remained at an encouraging level, and the hall booking income was also up. Tax effective giving by members enabled a higher level of tax repayments in 2022 compared to 2021. The PCC encourage tax effective giving by all members who pay, or have deducted, income and/or capital gains tax. We trust that in 2023 the level of voluntary giving will again be encouraging, enabling the mission and ministry of the church to be effective, and the PCC commitments achieved.

During the year, we used Mustard Payroll services for all payroll processing, and our PCC staff for bookkeeping. All payments to suppliers, mission partners and all other third parties were processed internally. Major expenditure items in 2022, excluding staff and ministry costs, included worship enhancing/livestreaming equipment and professional advice concerning property matters. More information about the fixed assets, and the depreciation policy of the PCC can be found in the 2022 annual financial statements.

On behalf of all in the church I would like to thank those who have served in providing advice, management, and the processing of the finances, including John Averill, the Treasurer, Anthony Bennett, Sherry Taylor and Stephen East for his diligent and confidential management of all Free Will Offerings and Gift Aid tax repayments.

Finally, a big thank you to all of you who have supported the church financially in 2022, your faithfulness enables the work of the Kingdom to continue through our efforts at Christ Church.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;

- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time of the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC's 2022 accounts have been prepared on a going concern basis.

5) Reserves Policy

The PCC has adopted a policy, as recommended by the Diocese, aimed at keeping a balance on unrestricted funds, if possible, equivalent to at least three months unrestricted payments during the previous year, to cover any emergency situations that may arise. The PCC agree that this aim is adequate going forward having been achieved in 2022. For 2023, this equates to the PCC holding unrestricted reserves of £149,876 (2022: £114,670) or more.

Approved by the PCC on 9th May 2023 and signed on its behalf by



Rev Tim Humphrey
PCC Chairman

Independent Examiner's Report to the PCC Christ Church, Tunbridge Wells

I report on the accounts of the Trust for the year ended 31st December 2022, which are set out on pages 11-16.

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. The charity's gross income exceeded £250,000.00 and I am qualified to undertake the examination by being a qualified member of the Chartered Association of Certified Accountants.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioner under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

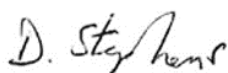
Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 the seeking of explanations from you as 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 to 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.



.....
David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Date: 9 May 2023

Christ Church Tunbridge Wells – Annual Report and Accounts for 2022

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FINANCIAL STATEMENTS
PCC of Christ Church, Tunbridge Wells
Balance Sheet
As of 31 December 2022

Fixed Assets	Note	2022	2022	2022	2021
		Unrestricted	Restricted	Total Funds	Total Funds
Buildings					
Crabb Hall		832,000		832,000	832,000
Fixed assets	8	42,551		42,551	62,106
Total Fixed Assets	3	874,551		874,551	894,106
Current Assets					
Debtors & Prepayments	7	30,099		30,099	28,968
Cash at Bank and in hand	6	446,517	4,504	451,021	450,526
		476,616	4,504	481,120	479,495
Creditors					
Falling due within one year	10	8,779		8,779	6,348
Net Current Assets		467,837	4,504	472,341	473,147
Total Assets less current liabilities		1,342,388	4,504	1,346,892	1,367,253
Creditors					
Falling due after one year	8	832,000	-	832,000	832,000
Total Net Assets		£510,388	£4,504	£514,892	£535,253
Funds of Charity					
Restricted Funds	11		4,504	4,504	3,898
Unrestricted Funds					
General Fund		489,291	-	489,291	516,945
Designated – Community Transformation		9,864	-	9,864	12,455
Designated – Discipleship Year		1,480	-	1,480	1,955
Designated – Building Development		9,753		9,753	-
Total Funds		£510,388	£4,504	£514,892	£535,253

Approved by the Parochial Church Council on 9th May 2023 and signed on its behalf by:

T. Humphrey

Rev Tim Humphrey
Vicar

PCC of Christ Church, Tunbridge Wells
Statement of Financial Activities
For the year ending 31 December 2022

	Note	2022 Unrestricted	2022 Restricted	2022 Total	2021 Unrestricted	2021 Restricted	2021 Total
Income							
Voluntary income	4	551,065	5,729	556,794	539,533	1,561	541,094
Rental Income – Hall/Rooms		29,708		29,708	14,474	0	14,474
Rental Income – Other		1,875		1,875	2,390	0	2,390
Grants received		1,500		1,500	13,122	0	13,122
Other Income		4,563	531	5,094	9,423	1,549	10,972
Interest income		1,191		1,191	29	0	29
Total Income		589,902	6,260	596,162	578,971	3,110	582,081
Expenditure							
<u>Charitable Activities</u>							
Salaries/Personnel	5	228,854		228,854	181,770	0	181,770
Property Costs		116,394		116,394	79,238	0	79,238
Ministry Costs		66,004	6,598	72,602	19,817	19,755	39,572
Church Running Costs		27,830	56	27,886	25,256	1,601	26,857
Vicarage Costs		8,956		8,956	8,036	0	8,036
Administration		2,286		2,286	1,734	0	1,734
Mission Partners	12	41,428	118	41,546	32,723	78	32,801
Parish Share		99,738		99,738	91,400	0	91,400
India Appeal		-		-	16,714	-	16,714
Architects/Development		7,464	10,247	17,711	1,440	20,955	22,395
Independent Examiner		550		550	550	0	550
Total Expenditure		599,504	17,019	616,523	458,678	42,389	501,067
Net income before transfers		(9,602)	(10,759)	(20,361)	120,293	(39,279)	81,014
Transfers between funds		(11,365)	11,365	-	(33,914)	33,914	-
Net income before other recognised gains/(losses) Revaluation gains							
Net movement in funds		(20,967)	606	(20,361)	86,379	(5,365)	81,014
Balances b/fwd 1 Jan		531,355	3,898	535,253	444,976	9,263	454,239
Balances c/fwd 31 Dec		£510,388	£4,504	£514,892	£531,355	£3,898	£535,253

The accompanying notes on pages 13 to 16 form part of the financial statements.

Notes to the Financial Statements

1) Accounting Policies and further details

Basis of Accounting

The accounts have been prepared on a going concern basis, under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to the accounts.

The Accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting Standard applicable in the UK (FRS 102) issued 16 July 2014 and with the Charities Act 2011.

2) Accounting Policies

Funds

General Funds represent the Funds of the PCC which are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also *unrestricted*.

Recognition of Income

Income is included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources.
- It is more than likely that the trustees will receive the resource and the monetary value can be measured with sufficient reliability.
- The unrestricted element of giving represents gift aided donations, open plate giving and tax reclaimed from HMRC.
- The restricted element is money given for a specific purpose e.g. Street Kids Direct, Open Doors or monies assigned by the PCC for Building Development.

Expenditure

All items of expense are accounted for when paid out.

Creditors

Creditors are included at settlement amounts less any discounts.

Debtors

Debtors are included at settlement amounts less any discounts

3) Fixed Assets

Consecrated Property

- Consecrated and Beneficed Property of any kind is excluded from the accounts by Section 10 of the Charities Act 2011.
- Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require faculty disposal are accounted as inalienable property unless consecrated.

- Freehold property is stated in the balance sheet at 26% of the insured value of the property as at December 2008 (£3.2m) being that part of the building attributed to the Crabb Memorial Hall Trust.

Other Fixtures Fittings and Office Equipment

Most items of equipment are written off in the year purchased, except two items purchased in 2019, one being the church boiler which is depreciated over eight years, and the other being church chairs, which are depreciated over four years. In 2020/2021 Livestreaming equipment and lighting was purchased, which is being depreciated over three years.

4) Donations and Legacies

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	2022	2022	2022	2021	2021	2021
Donations and Gifts	477,122	5,729	482,851	475,251	1,561	476,812
Income Tax Recoverable	70,943	0	70,943	64,282	0	64,282
Legacy income	3,000	0	3,000	0	0	0
Total	551,065	5,729	556,794	539,533	1,561	541,094

5) Staff Costs

During the year the PCC employed

- Admin Assistant (part-time)
- Associate Vicar
- BIG Stars Helper (part-time)
- Community Transformation Lead (part-time)
- Director of Children's Ministry (part-time)
- Facilities Manager
- Operations Manager
- Production Manager (part-time)
- Worship Co-Ordinator (part-time)
- Youth Pastor
- Youth & Childrens Assistant (part-time)

No employee received more than £60,000 per annum.

We also outsourced Payroll, Personnel and Health & Safety to external companies.

The PCC, in compliance with the Pension Regulator, operated a defined contribution pension scheme for all staff. The PCC agrees to make a contribution of 5% towards staff pensions.

There were no disclosable transactions in respect of PCC members or persons closely associated with them.

	2022	2021
Salaries (gross)	166,683	156,993
Employers (ERs) NI	13,221	12,115
ERs Pension Costs	7,527	7,695
Other ER costs	3,499	4,967
Diocese re Associate Vicar	37,924	-
Total	228,854	181,770

6) Bank Accounts

The main Current and Deposit Accounts are with CAF Bank, interest is paid on the deposit account but not on the current account. In common with all other banks interest rates are low at present, but a small standard monthly fee is charged by CAF Bank Ltd.

The Lloyds Bank Account is used only to receive Free Will Offerings made by standing order/bank transfer. To maintain anonymity of the Free Will Offerings, details of the account are kept by the Gift Aid Secretary, who provides a summary to the Treasurer each month. The Lloyds account does not pay any interest.

Regular transfers are made from the Lloyds account to our CAF current account.

7) Debtors

	2022	2021
Tax Refunds due	20,724	19,582
Hall letting fees due	3,772	5,050
Re Associate Vicar housing	4,336	4,336
Sundry debtors/prepayments	1,267	-
Total	30,099	28,968

8) Fixed Assets

Crabb Memorial Institute Trust

The Crabb memorial Hall is part of the Christ Church Centre and the £832,000 represents 26% of the Christ Church Centre as a whole, which is attributed to the Trust.

It should be noted that the original trust deed provides for the value of the trusts proportion to be given to the Church Missionary Society in the event of the building sale and the Crabb Hall not being reinstated elsewhere.

Fixtures and Fittings

During 2022 livestreaming, AV and IT equipment was purchased for a cost of £4,276 (2021: £11,780). In 2019 a new boiler for £47,133 and seating costing £27,444. The boiler is depreciated by 12.5%, the seating by 25%, and the livestreaming, AV and IT by 33.3%.

	2022	2021
Net Book Value @ 1 st Jan	62,106	71,788

Net Book Value @ 31 st Dec	42,551	62,106
---------------------------------------	--------	--------

9) Reserves

The PCC has a policy which aims to maintain unrestricted reserves of at least three months expenditure which it and regards as adequate. The policy is reviewed regularly.

10) Creditors

	2022	2021
Pension Scheme	1,289	1,239
HMRC PAYE & NI	3,493	3,059
Sundry Creditors	3,997	2,050
Total	8,779	6,348

11) Restricted Fund Balances

	2022	2021
Christ Church Support Fund (CCSF)	2,437	2,584
Women's ministry	796	520
Men's ministry	-	401
Golden years ministry	-	218
Compassion and Sparklers	1,271	175
Total	4,504	3,898

12) Missions

All monies given to missions were to organisations.



Christ Church
High Street, Tunbridge Wells, TN1 1UT
www.cctw.org.uk 01892 522323
info@cctw.org.uk

Accounts



Christ Church
Tunbridge Wells

Trustees' Accounts

for the Year ending 31 December 2021

INCUMBENT
Rev Tim Humphrey

Christ Church
High Street, Tunbridge Wells, TN1 1UT

Christ Church Tunbridge Wells

Annual Report and Accounts of the Parochial Church Council

for the Year ending 31 December 2021

Incumbent:

Rev Tim Humphrey
Christ Church
High Street
Tunbridge Wells
Kent
TN1 1UT

Principal Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Registered Charity No. 1130248

References & Administrative Information

The Parochial Church Council (PCC) of Christ Church Parish, Tunbridge Wells in the Diocese of Rochester.

The Composition of the Parochial Church Council 2021/22 of Christ Church Parish is made up of the following members.

- Vicar
- Treasurer
- Secretary
- Churchwardens
- Deanery Synod Representatives
- Elected Members (Church Representatives)
- Co-opted Members

Overview of PCC Membership 2021/22

Ex-officio members

Vicar	Rev Tim Humphrey
Associate Vicar	Rev Gordon Taylor
Warden	Alex Haxton (first elected 2016)
Warden	Margaret-Anne MacMurchy (first elected 2017)
Deanery Synod	Duncan MacMurchy (elected 2020)
Deanery Synod	Anthony Bennett (elected 2020)

Elected Members	Elected APC	End of Term
John Averill (Treasurer)	2020	2023
Heather East	2020	2023
Sarah Finch	2020	2023
Rita Haxton (Secretary)	2020	2023
John Haynes	2020	2023
Graham Hickson-Smith	2020	2023
Maxine Kennedy	2021	2024
Louise McCredie	2019	Resigned Sept 2021
Mairi Neeves	2021	2024
Flic Roberts	2020	2023
Edward Shaw	2021	2024
John Wegrzyn	2020	2023
Heather Wright	2020	2023

Standing Committee of the PCC

The Standing Committee is a subset of the PCC. Its job is to carry out the work of the full PCC between PCC meetings, for example, if something urgent arises which does not justify calling an Extraordinary Meeting of the whole PCC. Members of the Standing Committee are elected and approved by the full PCC, and usually serve for a term of three years (renewable). It meets bi-monthly in between PCC meetings, or as required. It is made up of:

- Vicar
- Treasurer
- 2 Church Wardens
- 2 further PCC members

Other roles and responsibilities appointed by the PCC

Gift Aid Secretary	Stephen East
Electoral Roll Officer	Rita Haxton
Safeguarding Officer	Bethan McCreath
Chair of Global Mission Partners Team	Anthony Neeves
Treasurer	John Averill
PCC Secretary	Rita Haxton

Other sub-committees include Finance, Buildings, Pay & Personnel and Mission Partners.

Principal Bankers

Charities Aid Foundation Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

David Stephens FCCA
13 Newlands Road, Tunbridge Wells, Kent, TN4 9AS

The day-to-day management has been delegated to the incumbent.

I) Governance & Management

The functioning and purpose of the PCC is outlined in the Parochial Church Council's Powers and Measures 1956.

Constitution

The PCC is a corporate body constituted under Trust Deed dated 19th June 2009. Registered Charity No. 1130248.

The PCC membership is appointed as follows:

Vicar (all clerks in Holy Orders beneficed in or licensed to the parish)

The Vicar is appointed by the Church Patrons and the position is under 'Common Tenure'.

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Church Representatives on the PCC are elected by the Church members (those on the electoral roll) at the APCM meeting. Church Representatives serve for a three-year term.

Co-opted Members

The PCC can co-opt up to two members at any one time.

2) Objectives and Activities

The main activities are the provision of church services, baptisms, weddings, funerals, youth and children's work and the promotion of the Christian faith through biblical teaching, pastoral care and the provision of opportunities to serve in a range of community-based as well as church activities. In addition, Christ Church serves the local community by allowing the facilities to be used by a large number of community groups.

When planning our activities for the year, the Vicar and the PCC have considered the commission's guidance on public benefit and its guidance on charities for the advancement of religion. Our mission statement is 'playing our part in the spiritual and social transformation of Tunbridge Wells and beyond' and each year the PCC reviews the strategic development plan to ensure all its activities are promoting and developing the vision. To this end, our aim is to enable people both within our parish and beyond, to live out their faith and become strong, confident followers of Christ. Primarily this involves:

- Worship, prayer and teaching from the Bible
- Developing a knowledge of, and trust in Jesus Christ
- Provision of pastoral care for those in the church and parish
- Missionary and outreach work within the community.

3) Achievements and Performance

Despite the challenging circumstances of 2021 the year has brought many encouragements. A growing number of people have joined Christ Church during the year and more life groups have been established.

- In September we divided into two identical morning services to enable everyone to come to the building while still limiting numbers and spacing out rows. This has been a huge 'ask' for our volunteer teams, and we are so encouraged at the way everyone has stepped up to the challenge.
- The PCC has focussed its energies on ensuring good pastoral care is available throughout the church and that the rhythm of Sunday worship be maintained through in-person services and live-streaming.
- Much consideration has been given to the building project plans and the formal launch (which will be named 'Aspire') will take place later in 2022.
- Mid-week Life groups have continued to meet in person or by Zoom, some more successfully than others. They have nonetheless remained a vital way of maintaining contact and support for many.

- A variety of resources have been made available to the congregation to strengthen faith and support ongoing discipleship and spiritual growth, despite not being able to meet in person.
- Despite the financial uncertainties of 2021, it is also quite extraordinary that voluntary giving actually increased over 2020, enabling us to purchase more live-streaming equipment and carry forward a substantial surplus.

In addition the staff and PCC have sought to develop and enable the ministry of Christ Church in the following ways:

- The appointment of Gordon Taylor as Associate Vicar, lending much-needed support to the growing pastoral demands of the church.
- The ongoing development of 'huddles' for the regular support of Life Group leaders and others.
- Running various courses, including 'Sharing Faith' and 'Transforming Life'
- Discipleship Year has continued throughout 2021 with the latest cohort of 3 young adults.
- We have recruited a great team of technicians to manage our on-line streamed services.
- The PCC continues to administer a 'hardship fund' for those affected by Covid. In 2021 £5 632.72 was distributed to those in particular financial need.
- We have continued to gather new members over the past year, despite not meeting in person for much of that time. Welcome events have been held throughout the year with over 100 attending in total.
- All necessary buildings compliance issues and maintenance has continued throughout the year.
- Meetings with our architect to keep the building project on-track have continued with plans being refined and developed. It is intended to launch the project and minister vision (and begin fundraising) under the heading 'Aspire'.
- Actively managing and implementing the new safeguarding rules and policy with particular respect to anyone volunteering in an official church capacity.

4) Financial Review

More details for 2021 can be found in the financial statements, but some of the highlights include:

- The financial net income for 2021 totalled £81,014 (2020: £93,856) and comprises net movement on funds as follows:
 - Restricted funds decreased by £5,365 (2020: increase of £8,429)
 - Unrestricted Funds increased by £86,379 (2020: increase of £85,427)

The 2021 net income of £81,014 is another great encouragement, following the blessings of 2020. Despite the challenging circumstances of 2021 which included periods of no in person services, our voluntary giving remained encouraging. We received further furlough money from HMRC, but at the same time our projected hall booking income was lower. Much of the net income in 2021 was a result of increased donations by members. We trust that in 2022 the current level of voluntary giving will be sustained, enabling the mission and ministry of the church to be effective, and the PCC commitments achieved.

During the year, we used Mustard Payroll for all payroll processing and staff for our bookkeeping. All payments to suppliers, mission partners and all other third parties were processed internally. Major expenditure items in 2021 was primarily for livestreaming kit, music and audio-visual equipment and a new dishwasher. More information about the fixed assets, and the depreciation policy of the PCC can be found in the 2021 annual financial statements.

On behalf of all in the church I would like to thank those who have served in providing advice, management, and the processing of the finances, including John Averill, the Treasurer, Anthony Bennett, Sherry Taylor and Stephen East for his diligent and confidential management of all Free Will Offerings and Gift Aid tax repayments.

Finally, a big thank you to all of you who have supported the church financially in 2021, your faithfulness enables the work of the Kingdom to continue through our efforts at Christ Church.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time of the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC's 2021 accounts have been prepared on a going concern basis.

5) Reserves Policy

The PCC has adopted a policy, as recommended by the Diocese, aimed at keeping a balance on unrestricted funds, if possible, equivalent to at least three months unrestricted payments during the previous year, to cover any emergency situations that may arise. The PCC agree that this aim is adequate going forward having been achieved in 2021. For 2022, this equates to the PCC holding unrestricted reserves of £114,670 or more.

Approved by the PCC on 9th May 2022 and signed on its behalf by

A handwritten signature in black ink, appearing to read 'T. Humphrey', with a stylized flourish at the end.

Rev Tim Humphrey
PCC Chairman

Independent Examiner's Report to the PCC Christ Church, Tunbridge Wells

I report on the accounts of the Trust for the year ended 31st December 2021, which are set out on pages 11-16.

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. The charity's gross income exceeded £250,000.00 and I am qualified to undertake the examination by being a qualified member of the Chartered Association of Certified Accountants.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioner under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

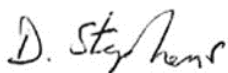
Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 the seeking of explanations from you as 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 to 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.



.....
David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Date: 9 May 2022

Christ Church Tunbridge Wells – Annual Report and Accounts for 2021

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FINANCIAL STATEMENTS
PCC of Christ Church, Tunbridge Wells
Balance Sheet
As of 31 December 2021

Fixed Assets	Note	2021	2021	2021	2020
		Unrestricted	Restricted	Total Funds	Total Funds
Buildings					
Crabb Hall		832,000		832,000	832,000
Fixed assets	8	62,106		62,106	71,788
Total Fixed Assets	3	894,106		894,106	903,788
Current Assets					
Debtors	7	28,968		28,968	21,712
Cash at Bank and in hand	6	446,628	3,898	450,526	366,901
		475,596	3,898	479,495	388,613
Creditors					
Falling due within one year	10	6,348		6,348	6,162
Net Current Assets		469,248	3,898	473,147	382,451
Total Assets less current liabilities		1,363,355	3,898	1,367,253	1,286,239
Creditors					
Falling due after one year	8	832,000	-	832,000	832,000
Total Net Assets		£531,355	£3,898	£535,253	£454,239
Funds of Charity					
Restricted Funds	11		3,898	3,898	9,263
Unrestricted Funds					
General Fund		516,945	-	516,945	422,514
Designated – Community Transformation		12,455	-	12,455	20,881
Designated – Discipleship Year		1,955	-	1,955	1,581
Total Funds		£531,355	£3,898	£535,253	£454,239

Approved by the Parochial Church Council on 9th May 2022 and signed on its behalf by:

T. Humphrey

Rev Tim Humphrey
Vicar

PCC of Christ Church, Tunbridge Wells
Statement of Financial Activities
For the year ending 31 December 2021

	Note	2021 Unrestricted	2021 Restricted	2021 Total	2020 Unrestricted	2020 Restricted	2020 Total
Income							
Voluntary income	4	539,533	1,561	541,094	451,324	24,139	475,463
Rental Income - Hall		14,474		14,474	12,735	0	12,735
Rental Income – Other		2,390		2,390	4,527	0	4,527
Grants received		13,122		13,122	35,973	0	35,973
Other Income		9,423	1,549	10,972	9,836	1,615	11,451
Interest income		29		29	165	0	165
Total Income		578,971	3,110	582,081	514,560	25,754	540,314
Expenditure							
<u>Charitable Activities</u>							
Salaries/Personnel	5	181,770		181,770	155,917	120	156,037
Property Costs		79,238		79,238	78,604	0	78,604
Ministry Costs		19,817	19,755	39,572	23,667	27,284	50,951
Church Running Costs		25,256	1,601	26,857	22,037	0	22,037
Vicarage Costs		8,036		8,036	6,585	0	6,585
Administration		1,734		1,734	2,254	0	2,254
Mission Partners	12	32,723	78	32,801	39,340	2,500	41,840
Parish Share		91,400		91,400	86,400	0	86,400
India Appeal		16,714		16,714	-	-	-
Architects/Development		1,440	20,955	22,395	1,200	0	1,200
Independent Examiner		550		550	550	0	550
Total Expenditure		458,678	42,389	501,067	416,554	29,904	446,458
Net income before transfers		120,293	(39,279)	81,014	98,006	(4,150)	93,856
Transfers between funds		(33,914)	33,914	-	(12,579)	12,579	-
Net income before other recognised gains/(losses)							
Revaluation gains							
Net movement in funds		86,379	(5,365)	81,014	85,427	8,429	93,856
Balances b/fwd 1 Jan		444,976	9,263	454,239	359,549	834	360,383
Balances c/fwd 31 Dec		£531,355	£3,898	£535,253	£444,976	£9,263	£454,239

The accompanying notes on pages 13 to 16 form part of the financial statements.

Notes to the Financial Statements

1) Accounting Policies and further details

Basis of Accounting

The accounts have been prepared on a going concern basis, under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to the accounts.

The Accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting Standard applicable in the UK (FRS 102) issued 16 July 2014 and with the Charities Act 2011.

2) Accounting Policies

Funds

General Funds represent the Funds of the PCC which are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also *unrestricted*.

Recognition of Income

Income is included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources.
- It is more than likely that the trustees will receive the resource and the monetary value can be measured with sufficient reliability.
- The unrestricted element of giving represents gift aided donations, open plate giving and tax reclaimed from HMRC.
- The restricted element is money given for a specific purpose e.g. Street Kids Direct, Open Doors or monies assigned by the PCC for Building Development.

Expenditure

All items of expense are accounted for when paid out.

Creditors

Creditors are included at settlement amounts less any discounts.

Debtors

Debtors are included at settlement amounts less any discounts

3) Fixed Assets

Consecrated Property

- Consecrated and Beneficed Property of any kind is excluded from the accounts by Section 10 of the Charities Act 2011.
- Moveable church furnishings held by the Vicar and Church Wardens on special trust for the PCC and which require faculty disposal are accounted as inalienable property unless consecrated.

- Freehold property is stated in the balance sheet at 26% of the insured value of the property as at December 2008 (£3.2m) being that part of the building attributed to the Crabb Memorial Hall Trust.

Other Fixtures Fittings and Office Equipment

Most items of equipment are written off in the year purchased, except two items purchased in 2019, one being the church boiler which is depreciated over eight years, and the other being church chairs, which are depreciated over four years. In 2020/2021 Livestreaming equipment and lighting was purchased, which is being depreciated over three years.

4) Donations and Legacies

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	2021	2021	2021	2020	2020	2020
Donations and Gifts	475,251	1,561	476,812	384,502	24,139	408,641
Income Tax Recoverable	64,282	0	64,282	66,822	0	66,822
Legacy income	0	0	0	0	0	0
Total	539,533	1,561	541,094	451,324	24,139	475,463

5) Staff Costs

During the year the PCC employed

- An Associate Pastor (part-time)
- An Operations Manager
- A Worship Director (part-time)
- A Director of Children's Ministry
- A facilities Manager
- A Youth Pastor
- Community Transformation Lead (part-time)
- Production Manager (part-time from August 2021)
- A DY Student Intern (part-time from September 2021)
- An Associate Vicar (from November 2021)
- An Admin Assistant (part-time)

No employee received more than £60,000 per annum.

We also outsourced Payroll, Personnel and Health & Safety to external companies.

The PCC, in compliance with the Pension Regulator, operated a defined contribution pension scheme for all staff. The PCC agreed to make a contribution of 5% towards staff pensions.

There were no disclosable transactions in respect of PCC members or persons closely associated with them.

	2021	2020
Salaries (gross)	156,993	137, 494
Employers (ERs) NI	12,115	6, 503
ERs Pension Costs	7,695	6, 630
Other ERs costs	4,967	5,410
Total	181,770	156,037

6) Bank Accounts

The main Current and Deposit Accounts are with CAF Bank, interest is paid on the deposit account but not on the current account. In common with all other banks interest rates are low at present, but a small standard monthly fee is charged by CAF Bank Ltd.

The Lloyds Bank Account is used only to receive Free Will Offerings made by standing order/bank transfer. To maintain anonymity of the Free Will Offerings, details of the account are kept by the Gift Aid Secretary, who provides a summary to the Treasurer each month. The Lloyds account does not pay any interest.

Regular transfers are made from the Lloyds account to our CAF current account.

7) Debtors

	2021	2020
Tax Refunds due	19,582	15,372
Hall letting fees due	5,050	1,004
Re Curate's housing	4,336	4,336
Sundry debtors	-	1,000
Total	28,968	21,712

8) Fixed Assets

Crabb Memorial Institute Trust

The Crabb memorial Hall is part of the Christ Church Centre and the £832,000 represents 26% of the Christ Church Centre as a whole which is attributed to the Trust.

It should be noted that the original trust deed provides for the value of the trusts proportion to be given to the Church Missionary Society in the event of the building sale and the Crabb Hall not being reinstated elsewhere.

Fixtures and Fittings

During 2021 livestreaming, AV and IT equipment was purchased for a cost of £11,780 (2020: £18,720). In 2019 a new boiler for £47,133 and seating costing £27,444. The boiler is depreciated by 12.5%, the seating by 25%, and the livestreaming, AV and IT by 33.3%.

	2021	2020
Net Book Value @ 1 st Jan	71,788	68,772
Net Book Value @ 31 st Dec	62,106	71,788

9) Reserves

The PCC has a policy which aims to maintain unrestricted reserves of at least three months expenditure which it regards as adequate. The policy is reviewed regularly.

10) Creditors

	2021	2020
Pension Scheme	1,239	1,158
HMRC PAYE & NI	3,059	2,954
Sundry Creditors	2,050	2,050
Total	6,348	6,162

11) Restricted Fund Balances

	2021	2020
Christ Church Support Fund (CCSF)	2,584	8,216
Women's ministry	520	175
Men's ministry	401	424
Golden years ministry	218	366
Compassion and Sparklers	175	82
Total	3,898	9,263

12) Missions

All monies given to missions were to organisations.



Christ Church
High Street, Tunbridge Wells, TN1 1UT
www.cctw.org.uk 01892 522323
info@cctw.org.uk

Accounts



Christ Church
Tunbridge Wells

Trustees' Accounts

for the Year ending 31 December 2020

INCUMBENT
Rev Tim Humphrey

Christ Church
High Street, Tunbridge Wells, TN1 1UT

Christ Church Tunbridge Wells

Annual Report and Accounts of the Parochial Church Council

for the Year ending 31 December 2020

Incumbent:

Rev Tim Humphrey
Christ Church
High Street
Tunbridge Wells
Kent
TN1 1UT

Principal Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Registered Charity No. 1130248

References & Administrative Information

The Parochial Church Council (PCC) of Christ Church Parish, Tunbridge Wells in the Diocese of Rochester.

The Composition of the Parochial Church Council 2020/21 of Christ Church Parish is made up of the following members.

- Vicar
- Treasurer
- Secretary
- Churchwardens
- Deanery Synod Representatives
- Elected Members (Church Representatives)
- Co-opted Members

Overview of PCC Membership 2020/21

Ex-officio members

Vicar:	Rev Tim Humphrey
Curate	Rev Gordon Taylor
Warden	Alex Haxton (first elected 2016)
Warden	Margaret-Anne MacMurchy (first elected 2017)
Deanery Synod	Duncan MacMurchy (elected 2020)

Elected Members

	Elected APCM	End of Term
Heather East	2020	2023
Rita Haxton (Secretary)	2020	2023
Flic Roberts	2020	2023
Edward Shaw	2018	2021
Anthony Bennett (appointed as Deanery Synod Rep – May 2019)	2018	2021
Julia Kirk	2018	2021
Louise McCredie	2019	2022
John Averill	2020	2023
John Haynes	2020	2023
Sarah Finch	2020	2023
Graham Hickson-Smith	2020	2023
John Wegryzn	2020	2023
Heather Wright	2020	2023

Standing Committee of the PCC

The Standing Committee is a subset of the PCC. Its job is to carry out the work of the full PCC between PCC meetings, for example, if something urgent arises which does not justify calling an Extraordinary Meeting of the whole PCC. Members of the Standing Committee are elected and approved by the full PCC, and usually serve for a term of three years (renewable). It meets bi-monthly in between PCC meetings, or as required. It is made up of:

- Vicar
- Treasurer
- 2 Church Wardens
- 2 further PCC members

Other roles and responsibilities appointed by the PCC

Gift Aid Secretary	Stephen East
Electoral Roll Officer	Rita Haxton
Safeguarding Officer	Bethan McCreath
Chair of Global Mission Partners Team	Anthony Neeves
Treasurer	John Averill
PCC Secretary	Rita Haxton

Other sub-committees include Finance, Buildings, Pay & Personnel and Mission Partners.

Principal Bankers

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25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

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The day-to-day management has been delegated to the incumbent.

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The PCC is a corporate body constituted under Trust Deed dated 19th June 2009. Registered Charity No. 1130248.

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The Vicar is appointed by the Church Patrons and the position is under 'Common Tenure'.

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Church Wardens are elected annually at the APCM Vestry Meeting.

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Church Representatives

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Co-opted Members

The PCC can co-opt up to two members at any one time.

2) Objectives and Activities

The main activities are the provision of church services, baptisms, weddings, funerals, youth and children's work and the promotion of the Christian faith through biblical teaching, pastoral care and the provision of opportunities to serve in a range of community-based as well as church activities. In addition, Christ Church serves the local community by allowing the facilities to be used by a large number of community groups.

When planning our activities for the year, the Vicar and the PCC have considered the commission's guidance on public benefit and its guidance on charities for the advancement of religion. Our mission statement is 'playing our part in the spiritual and social transformation of Tunbridge Wells and beyond' and each year the PCC reviews the strategic development plan to ensure all its activities are promoting and developing the vision. To this end, our aim is to enable people both within our parish and beyond, to live out their faith and become strong, confident followers of Christ. Primarily this involves:

- Worship, prayer and teaching from the Bible
- Developing a knowledge of, and trust in Jesus Christ
- Provision of pastoral care for those in the church and parish
- Missionary and outreach work within the community.

3) Achievements and Performance

2020 has inevitably been dominated by the effects of Covid-19 and the resulting lock-downs and restrictions. As a result the PCC has focussed its energies on ensuring good pastoral care is available throughout the church and that the rhythm of Sunday worship be maintained through the live-streaming of services.

Life groups have continued to meet by Zoom, though some more successfully than others. A variety of resources have been made available to the congregation to strengthen faith and support ongoing discipleship and spiritual growth, despite not being able to meet in person. This has remained one of our key priorities.

Despite the financial uncertainties of 2020, it is quite extraordinary that voluntary giving actually increased over 2020, enabling us to purchase necessary live-streaming equipment and carry forward a surplus. This has enabled the PCC to consider the purchase of a property to house a future Curate/staff members.

In addition the staff and PCC have sought to develop and enable the ministry of Christ Church in the following ways:

- The appointment of a Worship Director (Part time) to co-ordinate the musicians and singers and provide assistance for editing and creating on-line services.
- The appointment of a lead for community Transformation who will develop the aspirations expressed in our mission statement for Christ Church to be a hub for a variety of community-transforming enterprises and partnerships with local agencies.
- The development of 'huddles' for the regular support of Life Group leaders and others.
- Running two on-line Alpha courses
- Running various on-line courses, including 'Raising Faith' – supporting parents in their role of encouraging and discipling their children.
- Discipleship Year has continued throughout 2020 with the latest cohort of 6 young adults meeting largely by Zoom.
- We continue to develop and improve our on-line presence through the creation of our own youtube channel and providing regular content for our social media platforms (Facebook/Instagram)
- The PCC made the decision to invest in the equipment necessary for livestreaming good quality services.
- The Christmas on-line Carol service 'Share the Light' was a huge success and watched by over 2000 people. Over 100 Christingle packs and 400 'Christmas 'goodie bags' were distributed in the run-up to Christmas.
- The PCC has administered a 'hardship fund' for those affected by Covid. In 2020 over £12,000 was distributed to those in particular financial need.
- We have continued to gather new members over the past year, despite not meeting in person for much of that time. A zoom welcome event was held in June with a number of people 'joining' from outside the immediate area.
- All necessary buildings compliance issues and maintenance has continued throughout the year.
- Meetings with our architect to keep the building project on-track have continued with plans being refined and developed, though a timetable for fundraising has been postponed until the future is clearer and congregations can once again meet in-person.
- Actively managing and updating a robust safeguarding policy.

4) Financial Review

More details for 2020 can be found in the financial statements, but some of the highlights include:

- The financial net income for 2020 totalled £93,856 (2019: £68,952) and comprises net movement on funds as follows:
 - Restricted funds increased by £8,429 (2019: decrease of £32,865)
 - Unrestricted Funds of increased by £85,427 (2019: increase of £101,817)

The 2020 net income of £93,856 is another great encouragement, following the encouragement of 2019. Despite the challenging circumstances of a national lockdown and no in person services from March – October, our voluntary giving remained on target. Covid-19 meant our forecast income was being continually revised. In addition to a grant from the council we received furlough money from HMRC but at the same time our projected hall booking income was considerably lower. Nonetheless a significant amount of the net income was as a result. Much of the net income in 2020 was a result of increased donations by members. We trust that in 2021 the current level of voluntary giving will be sustained, enabling the mission and ministry of the church to be effective, and the PCC commitments achieved, nonetheless we have budgeted a fall in hall rental income due to Covid-19.

During the year, we used Mustard Payroll for all payroll processing and part-time staff for our bookkeeping. All payments to suppliers, mission partners and all other third parties were processed internally. Major expenditure items in 2020 was primarily for livestreaming kit including new computers, cameras, lights and a new AV desk.

On behalf of all in the church I would like to thank those who have served in providing advice, management, and the processing of the finances, including the Treasurer, Anthony Bennett (chair of finance team) and Stephen East for his diligent and confidential management of all Free Will Offerings and Gift Aid tax repayments.

Finally, a big thank you to all of you who have supported the church financially in 2020, your faithfulness enables the work of the Kingdom to continue through our efforts at Christ Church.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time of the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC's 2020 accounts have been prepared on a going concern basis.

5) Reserves Policy

The PCC has adopted a policy, as recommended by the Diocese, aimed at keeping a balance on unrestricted funds, if possible, equivalent to at least three months unrestricted payments during the previous year, to cover any emergency situations that may arise. The PCC agree that this aim is adequate going forward having been achieved in 2020. For 2021, this equates to the PCC holding unrestricted reserves of £109,140 or more.

Approved by the PCC on 10th May 2021 and signed on its behalf by

A handwritten signature in black ink, appearing to read 'T. Humphrey', written in a cursive style.

Rev Tim Humphrey
PCC Chairman

Independent Examiner's Report to the PCC Christ Church, Tunbridge Wells

I report on the accounts of the Trust for the year ended 31st December 2020, which are set out on pages 11-16.

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. The charity's gross income exceeded £250,000.00 and I am qualified to undertake the examination by being a qualified member of the Chartered Association of Certified Accountants.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioner under Section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

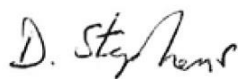
Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 the seeking of explanations from you as 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 to 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.



.....
David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Date: 10 May 2021

Christ Church Tunbridge Wells – Annual Report and Accounts for 2020

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FINANCIAL STATEMENTS
PCC of Christ Church, Tunbridge Wells
Balance Sheet
As of 31 December 2020

Fixed Assets	Note	2020	2020	2020	2019
		Unrestricted	Restricted	Total Funds	Total Funds
Buildings					
Crabb Hall		832,000		832,000	832,000
Fixed assets	8	71,788		71,788	68,772
Total Fixed Assets	3	903,788		903,788	900,772
Current Assets					
Debtors	7	21,712		21,712	51,747
Cash at Bank and in hand	6	357,638	9,263	366,901	245,220
		379,350	9,263	388,613	296,967
Creditors					
Falling due within one year	10	6,162		6,162	5,356
Net Current Assets		373,188	9,263	382,451	291,611
Total Assets less current liabilities		1,276,976	9,263	1,286,239	1,192,383
Creditors					
Falling due after one year	8	832,000	-	832,000	832,000
Total Net Assets		£444,976	£9,263	£454,239	£360,383
Funds of Charity					
Restricted Funds	11		9,263	9,263	834
Unrestricted Funds					
General Fund		422,514	-	422,514	359,067
Designated – Community Transformation		20,881	-	20,881	-
Designated – Discipleship Year		1,581	-	1,581	482
Total Funds		£444,976	£9,263	£454,239	£360,383

Approved by the Parochial Church Council on 10th May 2021 and signed on its behalf by:



Rev Tim Humphrey
Vicar

PCC of Christ Church, Tunbridge Wells
Statement of Financial Activities
For the year ending 31 December 2020

	Note	2020 Unrestricted	2020 Restricted	2020 Total	2019 Unrestricted	2019 Restricted	2019 Total
Income							
Voluntary income	4	451,324	24,139	475,463	414,988	12,571	427,559
Rental Income - Hall		12,735		12,735	38,864	0	38,864
Rental Income – Other		4,527		4,527	3,060	0	3,060
Grants received		35,973		35,973	-		-
Other Income		9,836	1,615	11,451	4,660	302	4,962
Investment income		165		165	262	0	262
Total Income		514,560	25,754	540,314	461,834	12,873	474,707
Expenditure							
<u>Charitable Activities</u>							
Salaries/Personnel	5	155,917	120	156,037	124,537	0	124,537
Property Costs		78,604		78,604	71,369	0	71,369
Ministry Costs		23,667	27,284	50,951	24,110	15,554	39,664
Church Running Costs		22,037		22,037	26,734	1,235	27,969
Vicarage Costs		6,585		6,585	6,436	0	6,436
Administration		2,254		2,254	2,170	0	2,170
Mission Partners	12	39,340	2,500	41,840	37,035	125	37,160
Parish Share		86,400		86,400	82,000	0	82,000
Manna TW		-		-	-	-	-
Architects/Development		1,200		1,200	13,900	0	13,900
Independent Examiner		550		550	550	0	550
Total Expenditure		436,554	29,904	446,458	388,841	16,914	405,755
Net income before transfers		98,006	(4,150)	93,856	72,993	(4,041)	68,952
Transfers between funds		(12,579)	12,579	-	28,824	(28,824)	-
Net income before other recognised gains/(losses)							
Revaluation gains							
Net movement in funds		85,427	8,429	93,856	101,817	(32,865)	68,952
Balances b/fwd 1 Jan		359,549	834	360,383	257,732	33,699	291,431
Balances c/fwd 31 Dec		£444,976	£9,263	£454,239	£359,549	£834	£360,383

The accompanying notes on pages 13 to 16 form part of the financial statements.

Notes to the Financial Statements

1) Accounting Policies and further details

Basis of Accounting

The accounts have been prepared on a going concern basis, under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to the accounts.

The Accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting Standard applicable in the UK (FRS 102) issued 16 July 2014 and with the Charities Act 2011.

2) Accounting Policies

Funds

General Funds represent the Funds of the PCC which are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also *unrestricted*.

Recognition of Income

Income is included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources.
- It is more than likely that the trustees will receive the resource and the monetary value can be measured with sufficient reliability.
- The unrestricted element of giving represents gift aided donations, open plate giving and tax reclaimed from HMRC.
- The restricted element is money given for a specific purpose e.g. Street Kids Direct, Open Doors or monies assigned by the PCC for Building Development.

Expenditure

All items of expense are accounted for when paid out.

Creditors

Creditors are included at settlement amounts less any discounts.

Debtors

Debtors are included at settlement amounts less any discounts

3) Fixed Assets

Consecrated Property

- Consecrated and Beneficed Property of any kind is excluded from the accounts by Section 10 of the Charities Act 2011.
- Moveable church furnishings held by the Vicar and Church Wardens on special trust for the PCC and which require faculty disposal are accounted as inalienable property unless consecrated.

- Freehold property is stated in the balance sheet at 26% of the insured value of the property as at December 2008 (£3.2m) being that part of the building attributed to the Crabb Memorial Hall Trust.

Other Fixtures Fittings and Office Equipment

Most items of equipment are written off in the year purchased, except two items purchased in 2019, one being the church boiler which is depreciated over eight years, and the other being church chairs, which are depreciated over four years. In 2020 Livestreaming equipment and lighting was purchased, which is being depreciated over three years.

4) Donations and Legacies

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	2020	2020	2020	2019	2019	2019
Donations and Gifts	384,502	24,139	408,641	366,025	12,571	378,596
Income Tax Recoverable	66,822	0	66,822	48,963	0	48,963
Legacy income	0	0	0	0	0	0
Total	451,324	24,139	475,463	414,988	12,571	427,559

5) Staff Costs

During the year the PCC employed

- An Associate Pastor (part-time)
- An Operations Manager
- A Worship Director (part-time from September 2020)
- A Youth Worker
- A Director of Children's Ministry
- A Facilities Manager
- An Administrative Assistant
- Community Transformation Lead (part-time from September 2020)

No employee received more than £60,000 per annum.

We also outsourced Payroll, Personnel and Health & Safety to external companies.

The PCC, in compliance with the Pension Regulator, operated a defined contribution pension scheme for all staff. The PCC agreed to make a contribution of 5% towards staff pensions.

There were no disclosable transactions in respect of PCC members or persons closely associated with them.

	2020	2019
Salaries (gross)	128,925	97,349
PAYE & NI	10,503	7,893
Pension contributions	11,199	8,040
Other HR costs	5,410	11,255
Total	156,037	124,537

6) Bank Accounts

The main Current and Saving Accounts are with CAF Bank, interest is paid on the savings account but not on the current account. In common with all other banks interest rates are low at present.

The Lloyds Bank Accounts used only to receive Free Will Offerings made by standing order. To maintain anonymity of the Free Will Offerings, details of the account are kept by the Gift Aid Secretary who provides a summary to the Treasurer each month. The Lloyds account does not pay any interest.

Regular transfers are made from the Lloyds account to our CAF current account.

7) Debtors

	2020	2019
Tax Refunds due	15,372	50,000
Hall letting fees due	1,004	1,747
Re Curate's housing	4,336	-
Sundry debtors - DY	1,000	-
Total	21,712	51,747

8) Fixed Assets

Crabb Memorial Institute Trust

The Crabb memorial Hall is part of the Christ Church Centre and the £832,000 represents 26% of the Christ Church Centre as a whole which is attributed to the Trust.

It should be noted that the original trust deed provides for the value of the trusts proportion to be given to the Church Missionary Society in the event of the building sale and the Crabb Hall not be reinstated elsewhere.

Fixtures and Fittings

During 2020 livestreaming, lighting and IT equipment was purchased for a cost of £18,720, and in 2019 a new boiler for £47,133 and seating costing £27,444. The boiler is depreciated by 12.5%, the seating by 25%, and the livestreaming and lighting by 33.3%.

	2020	2019
Net Book Value @ 1 st Jan	68,772	0
Net Book Value @ 31 st Dec	71,788	68,772

9) Reserves

The PCC has a policy which aims to maintain unrestricted reserves of at least three months expenditure which it and regards as adequate. The policy is reviewed regularly.

10) Creditors

	2020	2019
Pension Scheme	1,158	924
HMRC PAYE & NI	2,954	2,382
Sundry Creditors	2,050	2,050
Total	6,162	5,356

11) Restricted Fund Balances

	2020	2019
Christ Church Support Fund (CCSF)	8,216	0
Women's ministry	175	366
Men's ministry	424	0
Golden years ministry	366	246
Mathare	82	222
Total	9,263	834

12) Missions

All monies given to missions were to organisations, with the exception of £nil (2019: £150) given to Gerald & Louise Mwangi and £6,960 (2019: £7,360) given to Duncan Dyason.