



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'.

Church Wardens

Church Wardens 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

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', 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 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.

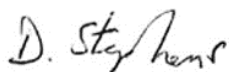
Basis of Independent Examiner's Report

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.



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