

CHURCHES FOR TUNBRIDGE WELLS

England & Wales · Charity number 1150026

Details

Other names CHRISTIANS TOGETHER IN TUNBRIDGE WELLS, CTTW

Status Registered

Legal form Other

Registered 2012-12-04

Register [View on the Charity Commission register](#)

Contact

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Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN FAITH IN TUNBRIDGE WELLS AND THE SURROUNDING AREA BY: RUNNING A RESOURCE AND MEETING CENTRE FOR THE LONELY, VULNERABLE OR HOMELESS; ORGANISING AND RUNNING PRAYER EVENTS FOR LOCAL CHURCHES; ENGAGING IN CHRISTIAN MISSION, SEEKING TO MEET THE SPIRITUAL NEEDS OF THE TOWN AND SURROUNDING AREA; AND SUCH OTHER ACTIVITIES AS ARE CHARITABLE AND IN ACCORDANCE WITH ENGLISH LAW.

Activities: CfTW draws the churches of Tunbridge Wells together, running prayer events, engaging in Christian mission and providing a resource centre for the vulnerable and the homeless.

Classification

- **How:** Provides Services, Acts As An Umbrella Or Resource Body
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- Area of benefit: LOCAL
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£17,317	£29,805	-	-
2024-08-31	£29,744	£38,092	-	-
2023-08-31	£38,871	£28,600	-	-
2022-08-31	£47,667	£33,351	-	-
2021-08-31	£17,714	£66,172	-	-

Trustees

Name	Role	Appointed
Stephen William McVeigh	Chair	2025-11-19
Rev Judith Anne Hammill		2023-03-22
Rev Richard Nathan Thomas		2026-02-25
Rev TIMOTHY MARTIN HUMPHREY		2026-02-25

CHURCHES FOR TUNBRIDGE WELLS

England & Wales - Charity number 1150026

Accounts

CHURCHES for TUNBRIDGE WELLS

Registered as a charity with the Charity Commission (England & Wales)
Registration number 1150026

REPORT AND ACCOUNTS FOR THE YEAR ENDED

31 AUGUST 2024

TRUSTEES REPORT FOR THE YEAR ENDED 31 AUGUST 2024

Structure, governance and management of CfTW

There is a maximum of 9 trustees. Those serving as trustees are elected by Members at a general meeting in accordance with the constitution. Between general meetings the Trustees may appoint additional trustees provided the total number does not exceed 9.

The charity's constitution was amended at a general meeting in March 2023 to update the objects to say:

The charity's objects ('the objects') are the advancement of the Christian faith in Tunbridge Wells and the surrounding area by: running a resource and meeting centre for the lonely, vulnerable or homeless; organising and running prayer events for local churches; engaging in Christian mission, seeking to meet the spiritual needs of the town and surrounding area; and such other activities as are charitable and in accordance with English law.

Under the constitution trustees serve for three years and may stand for re-election for a further term of three years. However, the members in general meeting may decide that a trustee may continue beyond a second term.

Four trustee meetings were held over the year.

Committees

The Trustees appoint the members of the Mosaic Management Committee.

Members

Twenty local churches were paid up members of CfTW during the year.

Staff

A part-time support worker was employed for the Mosaic project. No employee earned more the £60,000 and no Trustee received any payment or expenses.

Objectives and activities

The main objective is to provide a means of consultation, sharing and working together for the churches in Tunbridge Wells area and to work for the benefit of the public, including working together to provide resources for the homeless in Tunbridge Wells and its surrounding area.

Public Benefit

In planning activities the Trustees have considered the Charity Commission's guidance on Public Benefit. Activities have included:

- enabling churches to respond to the needs of society and to witness the gospel;
- working for the benefit of the public by means of the work on the Mosaic project

Risk Management

The Trustees have sought to make themselves aware of the major risks to which the charity is exposed, as identified by the Trustees. In particular, a procedure of obtaining approval for those working with vulnerable adults is in place. Also, appropriate financial controls and insurance policies are in place.

Achievements and Performance

The main activity this financial year has remained the running of the Mosaic Resource Centre in Tunbridge Wells. Mosaic serves as a hub, particularly for people who are experiencing all varieties of homelessness, where they can seek advice, guidance and assistance. The welcoming environment provides a safe haven for our guests which assists them in rebuilding their lives and gaining sustainable tenancies. This is supported by a dedicated team of 18 volunteers who befriend and mentor the guests, the centre manager, and a variety of agencies. During the period in question, 148 different guests have used the facilities, of which 76 have been first time users during the year. On average 10 to 12 people use the facilities each day.

The premises are used by Soup Bowl to provide lunch for those in need. The normal attendance is between 10 to 12 guests. We are very grateful to Pret who are still very generous. Any surplus food is distributed most days between the supported housing accommodations, such as the YMCA.

Mosaic is also used by a number of agencies who are supporting vulnerable people in the community. These include Family Matters, Tunbridge Wells Welcomes Refugees and West Kent Mind. The upstairs rooms are also used by local counsellors to provide their services, with Tunbridge Wells Borough Council providing a counselling service for the housing team once a month.

Grants totalling £4,800 were made from the Social Responsibility Fund to the 6 community larders run by churches within Tunbridge Wells.

CfTW organised opportunities for worship and lunches plus a week of prayer.

Finances

As in previous years, most of the financial activity was in the Mosaic restricted fund. The fund showed a small deficit following a drop in rental income from other bodies making use of the facilities offset by an increase in donations received from individuals or local churches.

External grants totalling £4,800 were made during the year, being the amounts distributed to the local Community Larders from the Social Responsibility fund.

Reserves

The Trustees have not set a reserves policy as the small balance on the unrestricted funds is such that they consider one is not appropriate. It is anticipated that the larger balance on the Mosaic fund will provide sufficient cushion for the resource centre against all but the most extreme events.

The Trustees consider the charity is a going concern.

On behalf of the Trustees

Revd Cliff Allen

CHURCHES FOR TUNBRIDGE WELLS

RECEIPTS AND PAYMENTS for the year ended 31 August 2024

	Note	Unrestricted Funds £	2024 Restricted Funds £	Total Funds £	2023 Total Funds £
RECEIPTS					
Subscriptions	2	500	1,374	1,874	2,246
Individual & Corporate donations	2	0	18,113	18,113	12,720
Grants from Other Charities	2	0	1,022	1,022	5,077
Interest Income	2	17	1,063	1,080	446
Other receipts	2	0	7,654	7,654	18,383
TOTAL RECEIPTS		<u>517</u>	<u>29,226</u>	<u>29,744</u>	<u>38,871</u>
PAYMENTS					
Charitable activities	2	0	0	0	907
Grants	2,7	0	4,800	4,800	3,100
Subscriptions to other organisations	2	0	916	916	1,086
Administration costs	2	95	12,588	12,683	6,853
Governance Costs	2	205	0	205	187
Salary and related costs	2,4	0	15,888	15,888	12,867
Rent	2	0	3,600	3,600	3,600
TOTAL PAYMENTS		<u>300</u>	<u>37,792</u>	<u>38,092</u>	<u>28,600</u>
SURPLUS / (DEFICIT) FOR THE YEAR		<u>217</u>	<u>(8,566)</u>	<u>(8,348)</u>	<u>10,272</u>
Transfers between funds		0	0	0	0
NET MOVEMENT IN FUNDS – SURPLUS / (DEFICIT)		<u>217</u>	<u>(8,566)</u>	<u>(8,348)</u>	<u>10,272</u>
Total funds brought forward		1,720	79,011	80,731	70,459
TOTAL funds carried forward		<u>1,937</u>	<u>70,445</u>	<u>72,383</u>	<u>80,731</u>

CHURCHES FOR TUNBRIDGE WELLS

STATEMENT OF ASSETS AND LIABILITIES as at 31 August 2024

	Note	2024			2023
		Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Cash Funds	6				
Bank current accounts		1,334	11,766	13,101	42,659
Bank deposit accounts		603	58,679	59,282	38,072
		<u>1,937</u>	<u>70,445</u>	<u>72,383</u>	<u>80,731</u>
Total current assets		<u>1,937</u>	<u>70,445</u>	<u>72,383</u>	<u>80,731</u>

NOTES

1. ACCOUNTING POLICIES

Basis of financial statements

These accounts have been prepared on a Receipts & Payments basis and record the cash payments to and from the various sub-funds.

Fund Accounting

Unrestricted funds are funds that may be used for any ordinary purpose of the charity

Restricted funds represent donations or grants received for a specific object or invited by the charity for a specific object or purpose. The funds may only be expended on the specific object or purpose which they were given.

The charity operates a number of restricted funds, namely: Mosaic, Tunbridge Wells Fellowship of Evangelicals (TWFE), Picnic in the Park, Social Responsibility Fund, and Kairos.

The Mosaic fund is used for the Mosaic resource centre and is limited to the income and expenditure of the centre.

The Tunbridge Wells Fellowship of Evangelicals was a separate charity but was absorbed in to Churches for Tunbridge Wells in 2018, with Charity Commission approval, as the two bodies had similar objectives. TWFE receives regular donations/subscriptions from individuals plus annual subscriptions from various churches around Tunbridge Wells. The subscriptions are split two-thirds to the Evangelical Alliance and the balance remains with TWFE.

The Picnic in the Park fund has money raised to support gatherings of local churches for a picnic each year and, historically, was part of TWFE.

The Social Responsibility Fund derives from the Tunbridge Wells Churches Social Responsibility Group which closed in 2013. The money is restricted to social responsibility work as determined by the trustees.

The Kairos fund was part of TWFE. Its aim is to help "gap year" studies/exercises of a Christian nature.

Of these restricted funds, Mosaic and TWFE operate their own current accounts; the other restricted funds make use of the charity's main current and deposit accounts.

The charity has a deposit account which holds funds on behalf of the Unrestricted Fund, Mosaic, TWFE, Picnic in the Park and the Social Responsibility Fund.

Note 2 shows receipts and payments for each of the restricted funds.

Receipts

All cash income is recognised when it is received. No attempt has been made to put a value on food or goods donated.

Interest income is recognised when it is received.

Payments

All payments are recognised when paid and the cost of any equipment is written off in the period in which it is purchased.

Assets and Liabilities

No value is placed on any equipment the charity holds and current assets are taken as the money held in the various bank accounts or due from debtors that the trustees believe to be recoverable.

CFTW trustees have taken on the letting of premises in Quarry Road, Tunbridge Wells, to run a resource centre there. This currently includes a commitment for rent. This cost is being met from the Mosaic fund.

2. ACCOUNTS BY FUND

	2024	2023
	£	£
(a) Unrestricted fund		
Balance brought forward	1,720	1,770
Subscriptions	500	517
Interest Income	17	15
Total Receipts	517	532
Administration	(95)	(95)
Governance Costs	(205)	(187)
Charitable activities	0	(300)
Total Payments	(300)	(582)
Surplus / (deficit) for the year	217	(50)
Balance carried forward	1,938	1,720

(b) Mosaic fund

Balance brought forward	67,223	55,265
Donations	18,021	12,628
Grants received	1,022	5,077
Rental Income	7,654	18,383
Interest Income	935	357
Total Receipts	27,632	36,445
Charitable activities	0	(607)
Grants	0	(700)
Salaries paid	(15,603)	(12,688)
Salary related costs	(284)	(179)
Expenses	(3,427)	0
Administration	(2,863)	(4,299)
Housing Justice membership	(790)	(395)
Utilities	(3,763)	(2,018)
CCTV Installation	(1,745)	0
Rent	(3,600)	(3,600)
Total Payments	(32,076)	(24,487)
Surplus / (deficit) for the year	(4,444)	11,958
Balance carried forward	62,779	67,223

	2024	2023
	£	£
(c) Tunbridge Wells Fellowship of Evangelicals fund		
Balance brought forward	5,694	4,947
Subscriptions	1,374	1,729
Donations	92	92
Interest Income	33	13
Total Receipts	1,499	1,834
Evangelical Alliance subscriptions	(916)	(1,086)
Total Payments	(916)	(1,086)
Surplus / (deficit) for the year	583	748
Balance carried forward	<u>6,277</u>	<u>5,694</u>

(d) Social Responsibility Fund

Balance brought forward	5,556	5,898
Interest Income	92	58
Total Receipts	92	58
Grants	(4,800)	(400)
Total Payments	(4,800)	(400)
Surplus / (deficit) for the year	(4,708)	(342)
Balance carried forward	<u>849</u>	<u>5,556</u>

(e) Picnic in the Park fund

Balance brought forward	132	175
Interest Income	3	2
Total Receipts	3	2
Expenses	0	(45)
Total Payments	0	(45)
Surplus / (deficit) for the year	3	(43)
Balance carried forward	<u>135</u>	<u>132</u>

(f) Kairos Fund

Balance brought forward	404	404
Total Receipts	0	0
Grants	0	0
Total Payments	0	0
Surplus / (deficit) for the year	0	0
Balance carried forward	<u>404</u>	<u>404</u>

4. STAFF COSTS

The Mosaic project had one employee during the year.

5. PAYMENTS TO TRUSTEES AND RELATED PARTIES

There were no payments to trustees or any related parties thereof or to any other related parties during the year.

6. ANALYSIS OF ASSETS

	Unrestricted	Restricted	Total 2024	Total 2023
(a) By Fund				
General fund	1,937		1,937	1,720
Mosaic fund		62,780	62,780	67,224
Social Responsibility Fund		849	849	5,556
TW Fellowship of Evangelicals fund		6,277	6,277	5,695
Picnic in the Park fund		136	136	133
Kairos fund		404	404	404
Total	1,937	70,445	72,383	80,731
(b) By type of asset				
Current accounts	1,334	11,766	13,101	42,659
CAF deposit account	603	58,679	59,282	38,072
Total	1,937	70,445	72,383	80,731

7. GRANTS

Grants of £4,800 were made from the Social Responsibility Fund to the various community larders run by local Tunbridge Wells churches.

Independent Examiner's report to the Trustees of Churches for Tunbridge Wells

I report on the accounts of the charity for the year ended 31st August 2024 which are set out on pages 6 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act).and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's 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 seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 -) to keep accounting records in accordance with section 130 of the 2011 Act; and
 -) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Christopher Weller, FCA

9 Calverley Park
Tunbridge Wells
TN1 2SH

9th November 2024

CHURCHES FOR TUNBRIDGE WELLS

England & Wales - Charity number 1150026

Accounts

CHURCHES for TUNBRIDGE WELLS

Registered as a charity with the Charity Commission (England & Wales)
Registration number 1150026

REPORT AND ACCOUNTS FOR THE YEAR ENDED

31 AUGUST 2023

TRUSTEES REPORT FOR THE YEAR ENDED 31 AUGUST 2023

Structure, governance and management of CfTW

There is a maximum of 9 trustees. Those serving as trustees are elected by Members at a general meeting in accordance with the constitution. Between general meetings the Trustees may appoint additional trustees provided the total number does not exceed 9.

The charity's constitution was amended at a general meeting in March 2023 to update the objects to say:

The charity's objects ('the objects') are the advancement of the Christian faith in Tunbridge Wells and the surrounding area by: running a resource and meeting centre for the lonely, vulnerable or homeless; organising and running prayer events for local churches; engaging in Christian mission, seeking to meet the spiritual needs of the town and surrounding area; and such other activities as are charitable and in accordance with English law.

Under the constitution trustees serve for three years and may stand for re-election for a further term of three years. However, the members in general meeting may decide that a trustee may continue beyond a second term.

Three trustee meetings were held over the year.

Committees

The Trustees appoint the members of the Mosaic Management Committee.

Members

Nineteen local churches were paid up members of CfTW during the year.

Staff

A part-time support worker was employed for the Mosaic project. No employee earned more the £60,000 and no Trustee received any payment or expenses.

Objectives and activities

The main objective is to provide a means of consultation, sharing and working together for the churches in Tunbridge Wells area and to work for the benefit of the public, including working together to provide resources for the homeless in Tunbridge Wells and its surrounding area.

Public Benefit

In planning activities the Trustees have considered the Charity Commission's guidance on Public Benefit. Activities have included:

- enabling churches to respond to the needs of society and to witness the gospel;
- working for the benefit of the public by means of the work on the Mosaic project

Risk Management

The Trustees have sought to make themselves aware of the major risks to which the charity is exposed, as identified by the Trustees. In particular, a procedure of obtaining approval for those working with vulnerable adults is in place. Also, appropriate financial controls and insurance policies are in place.

Achievements and Performance

The main activity has been the running of the Mosaic resource centre in Tunbridge Wells. Mosaic serves as a hub where people in need can seek assistance, advice and guidance to regain their footing in society. With 18 volunteers and a plethora of resources, Mosaic aims to provide a safe and welcoming environment, as well as to foster a sense of community and belonging. Over the year 110 individuals used the service, obtaining immediate relief by the receipt of essentials such as food, showers and clothing. The staff and volunteers work closely with individuals, helping those in need to rebuild their lives with dignity and purpose.

In addition to our own services many more people have been through the doors as Mosaic is used by a number of different agencies, including Family Matters, West Kent Mind, Tunbridge Wells Welcomes Refugees and Narcotics Anonymous. Other agencies make use of the space available and pay rent to Mosaic to defray some of its costs.

In past years the Street Teams operated to provide food to the homeless and those in need from a street venue in Tunbridge Wells most evenings. This activity had to cease when the Covid-19 lockdowns were imposed and the venue used was no longer available once the restrictions were eased. The Street Teams committee looked for alternative avenues to continue its work but nothing suitable was found. In summer 2022 the committee unanimously agreed to wind up operations and to transfer its surplus funds to the Mosaic project; an amount of £2,000 was retained to fund a recommencement of operations should a suitable opportunity arise. In the year under review, it was agreed that there is no realistic possibility to recommence the Street Teams work. The view was taken that the work of the Community Larders operated by a number of Tunbridge Wells churches is very close to the Street Teams aims and the retained funds were disbursed to the Community Larders.

This amount was topped-up by £400 from the Social Responsibility Fund to allow a grant of £400 to each of the larders.

CfTW organised opportunities for worship and lunches plus a week of prayer. An extended prayer breakfast was held and addressed by the Bishop of Tonbridge.

An Easter trail was organised with a supply of chocolate Easter eggs paid for from the Picnic in the Park fund.

Finances

As in previous years, most of the financial activity was in the Mosaic (formerly Winter Shelter) restricted fund. The fund showed a significant surplus as there was little in the way of development costs and the centre benefited from rental income from other bodies making use of the facilities together with the grant from Street Teams.

External grants totalling £2,400 were made during the year, being the amounts distributed to the local Community Larders from the winding up of the Street Teams fund, with money added from the Social Responsibility fund.

Reserves

The Trustees have not set a reserves policy as the small balance on the unrestricted funds is such that they consider one is not appropriate. It is anticipated that the larger balance on the Mosaic fund will provide sufficient cushion for the resource centre against all but the most extreme events.

The Trustees consider the charity is a going concern.

On behalf of the Trustees

Revd Cliff Allen

CHURCHES FOR TUNBRIDGE WELLS

RECEIPTS AND PAYMENTS for the year ended 31 August 2023

		2023			2022
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
RECEIPTS					
Subscriptions	2	517	1,729	2,246	2,044
Individual & Corporate donations	2	0	12,720	12,720	16,586
Gift Aid	2	0	0	0	794
Grants from Other Charities	2	0	5,077	5,077	14,509
Interest Income	2	15	430	446	20
Other receipts	2	0	18,383	18,383	13,714
TOTAL RECEIPTS		532	38,339	38,871	47,667
PAYMENTS					
Charitable activities	2	300	607	907	0
Grants	2,7	0	3,100	3,100	1,400
Subscriptions to other organisations	2	0	1,086	1,086	1,030
Administration costs	2	95	6,758	6,853	13,591
Governance Costs	2	187	0	187	0
Salary and related costs	2,4	0	12,867	12,867	13,730
Rent	2	0	3,600	3,600	3,600
TOTAL PAYMENTS		582	28,018	28,600	33,351
SURPLUS / (DEFICIT) FOR THE YEAR		(50)	10,321	10,272	14,316
Transfers between funds		0	0	0	0
NET MOVEMENT IN FUNDS – SURPLUS / (DEFICIT)		(50)	10,321	10,272	14,316
Total funds brought forward		1,770	68,690	70,459	56,143
TOTAL funds carried forward		1,720	79,011	80,731	70,459

CHURCHES FOR TUNBRIDGE WELLS

STATEMENT OF ASSETS AND LIABILITIES as at 31 August 2023

	Note	2023			2022
		Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Cash Funds	6				
Bank current accounts		1,132	41,528	42,659	31,820
Bank deposit accounts		588	37,483	38,072	38,639
		<u>1,720</u>	<u>79,011</u>	<u>80,731</u>	<u>70,459</u>
Total current assets		<u>1,720</u>	<u>79,011</u>	<u>80,731</u>	<u>70,459</u>

NOTES

1. ACCOUNTING POLICIES

Basis of financial statements

These accounts have been prepared on a Receipts & Payments basis and record the cash payments to and from the various sub-funds.

Fund Accounting

Unrestricted funds are funds that may be used for any ordinary purpose of the charity

Restricted funds represent donations or grants received for a specific object or invited by the charity for a specific object or purpose. The funds may only be expended on the specific object or purpose which they were given.

The charity operates a number of restricted funds, namely: Mosaic, Tunbridge Wells Fellowship of Evangelicals (TWFE), Picnic in the Park, Social Responsibility Fund, and Kairos. In past years a further restricted fund was operated for the Street Teams but the remaining money was disbursed during the financial year. Of these restricted funds, Mosaic and TWFE operate their own current accounts; the other restricted funds make use of the charity's main current and deposit accounts or that of TWFE. The charity has a deposit account which holds funds on behalf of the Unrestricted fund, Mosaic, TWFE, Picnic in the Park and the Social Responsibility Fund.

Note 2 shows receipts and payments for each of the restricted funds.

Receipts

All cash income is recognised when it is received. No attempt has been made to put a value on food or goods donated.

Interest income is recognised when it is received.

Payments

All payments are recognised when paid and the cost of any equipment is written off in the period in which it is purchased.

Assets and Liabilities

No value is placed on any equipment the charity holds and current assets are taken as the money held in the various bank accounts or due from debtors that the trustees believe to be recoverable.

CFTW trustees have taken on the letting of premises in Quarry Road, Tunbridge Wells, to run a resource centre there. This currently includes a commitment for rent. This cost is being met from the Mosaic fund.

2. ACCOUNTS BY FUND

	2023 £	2022 £
(a) Unrestricted fund		
Balance brought forward	1,770	2,141
Subscriptions	517	475
Donations	0	175
Interest Income	15	1
Total Receipts	532	651
Administration	(95)	(1,022)
Governance Costs	(187)	0
Charitable activities	(300)	0
Total Payments	(582)	(1,022)
Surplus / (deficit) for the year	<u>(50)</u>	<u>(372)</u>
Balance carried forward	<u>1,720</u>	<u>1,770</u>
(b) Mosaic fund		
Balance brought forward	55,265	29,862
Donations	12,628	13,973
Grants received	5,077	27,568
Rental Income	18,383	13,714
Interest Income	357	15
Total Receipts	36,445	55,270
Charitable activities	(607)	0
Grants	(700)	0
Salaries paid	(12,688)	(13,512)
Salary related costs	(179)	(218)
Expenses	0	(4,622)
Equipment	0	(972)
Administration	(4,299)	(2,872)
Housing Justice membership	(395)	0
Utilities	(2,018)	(4,071)
Rent	(3,600)	(3,600)
Total Payments	(24,487)	(29,867)
Surplus / (deficit) for the year	<u>11,958</u>	<u>25,403</u>
Balance carried forward	<u>67,223</u>	<u>55,265</u>
(c) Street Teams fund		
Balance brought forward	2,000	12,514
Donations	0	2,346
Gift Aid	0	730
Grants from charities	0	1,253
Total Receipts	0	4,329
Consumables	0	0
Grants made	(2,000)	(14,812)
Administration	0	(31)
Total Payments	(2,000)	(14,843)
Surplus / (deficit) for the year	<u>(2,000)</u>	<u>(10,514)</u>
Balance carried forward	<u>0</u>	<u>2,000</u>

	2023	2022
	£	£
(d) Tunbridge Wells Fellowship of Evangelicals fund		
Balance brought forward	4,947	4,751
Subscriptions	1,729	1,569
Donations	92	92
Gift Aid	0	64
Interest Income	13	1
Total Receipts	1,834	1,726
Evangelical Alliance subscriptions	(1,086)	(1,030)
Grants made	0	(500)
Total Payments	(1,086)	(1,530)
Surplus / (deficit) for the year	<u>748</u>	<u>196</u>
Balance carried forward	<u><u>5,694</u></u>	<u><u>4,947</u></u>
(e) Picnic in the Park fund		
Balance brought forward	175	175
Interest Income	2	0
Total Receipts	2	0
Expenses	(45)	
Total Payments	(45)	0
Surplus / (deficit) for the year	<u>(43)</u>	<u>0</u>
Balance carried forward	<u><u>132</u></u>	<u><u>175</u></u>
(f) Social Responsibility Fund		
Balance brought forward	5,898	5,894
Interest Income	58	4
Total Receipts	58	4
Grants	(400)	0
Total Payments	(400)	0
Surplus / (deficit) for the year	<u>(342)</u>	<u>4</u>
Balance carried forward	<u><u>5,556</u></u>	<u><u>5,898</u></u>
(g) Kairos Fund		
Balance brought forward	404	804
Total Receipts	0	0
Grants	0	(400)
Total Payments	0	(400)
Surplus / (deficit) for the year	<u>0</u>	<u>(400)</u>
Balance carried forward	<u><u>404</u></u>	<u><u>404</u></u>

4. STAFF COSTS

The Mosaic project had one employee during the year.

5. PAYMENTS TO TRUSTEES AND RELATED PARTIES

There were no payments to trustees or any related parties thereof or to any other related parties during the year.

6. ANALYSIS OF ASSETS

	Unrestricted	Restricted	Total 2023	Total 2022
(a) By Fund				
General fund	1,720		1,720	1,770
Mosaic fund		67,224	67,224	55,265
Social Responsibility Fund		5,556	5,556	5,898
TW Fellowship of Evangelicals fund		5,695	5,695	4,947
Picnic in the Park fund		133	133	176
Street Teams fund		0	0	2,000
Kairos fund		404	404	404
Total	1,720	79,011	80,731	70,459
(b) By type of asset				
Current accounts	1,132	41,528	42,659	31,820
CAF deposit account	588	37,483	38,072	38,639
Total	1,720	79,011	80,731	70,459

7. GRANTS

Grants of £2,000 were made from the Street Teams Fund with £400 from the Social Responsibility Fund to the various community larders run by local Tunbridge Wells churches.

The Mosaic fund made grants totalling £700 to assist a number of individuals with utility costs.

Independent Examiner's Report to the Trustees of Churches for Tunbridge Wells

This report on the financial statements of the Charity for the year ended 31st August 2023 which are set out on pages 1 to 11, is in respect of an examination carried out under s145. of the Charities Act 2011 ("the Act"). Where the charity's gross income exceeded £250,000 I am qualified to undertake the examination by being a qualified Fellow of the Association of Charity Independent Examiners.

Respective responsibilities of trustees and independent 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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

-) examine the accounts under section 145 of the Charities Act,
-) to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
-) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 -) to keep accounting records in accordance with section 130 of the Charities Act; and
 -) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

D R Ralph

David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

6th November 2023

50 Southwood Road
Rusthall
Tunbridge Wells
Kent.
TN4 8SP

CHURCHES FOR TUNBRIDGE WELLS

England & Wales - Charity number 1150026

Accounts

CHURCHES for TUNBRIDGE WELLS

Registered as a charity with the Charity Commission (England & Wales)
Registration number 1150026

REPORT AND ACCOUNTS FOR THE YEAR ENDED

31 AUGUST 2022

TRUSTEES REPORT FOR THE YEAR ENDED 31 AUGUST 2022

Structure, governance and management of CfTW

There is a maximum of 9 trustees. Those serving as trustees are elected by Members at a general meeting in accordance with the constitution. Between general meetings the Trustees may appoint additional trustees provided the total number does not exceed 9.

Under the constitution adopted on 1 May 2014 trustees serve for three years and may stand for re-election for a further term of three years. However, the members in general meeting may decide that a trustee may continue beyond a second term.

Four trustee meetings were held over the year.

Committees

The Trustees appoint the members of the Mosaic Management Committee and approved the membership of the Street Teams Committee.

Members

Nineteen local churches were paid up members of CfTW during the year.

Staff

A part-time support worker was employed for the Mosaic project.

Objectives and activities

The main objective is to provide a means of consultation, sharing and working together for the churches in Tunbridge Wells area and to work for the benefit of the public, including working together to provide resources for the homeless in Tunbridge Wells and its surrounding area.

Public Benefit

In planning activities the Trustees have considered the Charity Commission's guidance on Public Benefit. Activities have included:

- enabling churches to respond to the needs of society and to witness the gospel;
- working for the benefit of the public by means of the work on the Mosaic project and the Street Teams.

Risk Management

The Trustees have sought to make themselves aware of the major risks to which the charity is exposed, as identified by the Trustees. In particular, a procedure of obtaining approval for those working with vulnerable adults is in place. Also, appropriate financial controls and insurance policies are in place.

Achievements and Performance

Prior to appearance of the Covid-19 pandemic, the main work of the charity was the provision of a Winter Shelter for the homeless in Tunbridge Wells. In the year under review, there was little call for the Shelter as the numbers involved would have been, happily, very small and the Shelter did not operate. Moreover, the future need is anticipated to continue to be very small. Consequently, the Trustees agreed to continue to emphasise work on the Mosaic project, a resource centre for the homeless and those at risk of homelessness. In recognition of this move of emphasis, the Trustees agreed to rename the Winter Shelter fund to Mosaic Fund.

In past years the Street Teams operated to provide food to the homeless and those in need from a street venue in Tunbridge Wells most evenings. This activity had to cease when the Covid-19 lockdowns were imposed and the venue used was no longer available once the restrictions were eased. The Street Teams committee looked for alternative avenues to continue its work but nothing suitable was found. In summer 2022 the committee unanimously agreed to wind up operations and to transfer its surplus funds to the Mosaic project; an amount of £2,000 was retained to fund a recommencement of operations should a suitable opportunity arise.

CfTW also organised opportunities for worship and lunches plus a week of prayer.

Finances

As in previous years, most of the financial activity was in the Mosaic (formerly Winter Shelter) restricted fund. The fund showed a significant surplus as there was little in the way of development costs and the centre benefited from rental income from other bodies making use of the facilities together with the grant from Street Teams.

The Street Teams fund continued to receive donations from its supporters but, as noted above, had little opportunity to make use of the money received and most of the accumulated money was transferred to Mosaic towards the end of the financial year.

External grants totalling £900 were also made during the year.

Reserves

The Trustees have not set a reserves policy as the small balance on the unrestricted funds is such that they consider one is not appropriate. It is anticipated that the larger balance on the Mosaic fund will provide sufficient cushion for the resource centre against all but the most extreme events.

The Trustees consider the charity is a going concern.

On behalf of the Trustees

Revd Cliff Allen

CHURCHES FOR TUNBRIDGE WELLS

RECEIPTS AND PAYMENTS for the year ended 31 August 2022

		2022			2021
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
RECEIPTS					
Subscriptions	2	475	1,569	2,044	1,991
Individual & Corporate donations	2	175	16,411	16,586	11,987
Gift Aid	2	0	794	794	225
Grants from Other Charities	2	0	14,509	14,509	1,840
Interest Income	2	1	19	20	7
Other receipts	2	0	13,714	13,714	1,664
TOTAL RECEIPTS		651	47,016	47,667	17,714
PAYMENTS					
Charitable activities	2	0	0	0	43,372
Grants	2,9	0	1,400	1,400	1,773
Subscriptions to other organisations	2	0	1,030	1,030	1,816
Administration costs	2	1,022	12,568	13,591	7,179
Salary and related costs	2,4	0	13,730	13,730	9,033
Rent	2,4	0	3,600	3,600	3,600
TOTAL PAYMENTS		1,022	32,329	33,351	66,772
SURPLUS / (DEFICIT) FOR THE YEAR		(372)	14,688	14,316	(49,059)
Transfers between funds		0	0	0	0
NET MOVEMENT IN FUNDS – SURPLUS / (DEFICIT)		(372)	14,688	14,316	(49,059)
Total funds brought forward		2,141	54,002	56,143	96,380
TOTAL funds carried forward		1,770	68,690	70,459	105,202

CHURCHES FOR TUNBRIDGE WELLS

STATEMENT OF ASSETS AND LIABILITIES as at 31 August 2022

		2022			2021
	Note	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
Cash Funds	6				
Bank current accounts		687	31,133	31,820	22,522
Bank deposit accounts		1,082	37,557	38,639	33,621
		<u>1,770</u>	<u>68,690</u>	<u>70,459</u>	<u>56,143</u>
Debtors	7	0	0	0	0
Total current assets		<u>1,770</u>	<u>68,690</u>	<u>70,459</u>	<u>56,143</u>
Liabilities	8	0	0	0	0

NOTES

1. ACCOUNTING POLICIES

Basis of financial statements

These accounts have been prepared on a Receipts & Payments basis and record the cash payments to and from the various sub-funds.

Fund Accounting

Unrestricted funds are funds that may be used for any ordinary purpose of the charity

Restricted funds represent donations or grants received for a specific object or invited by the charity for a specific object or purpose. The funds may only be expended on the specific object or purpose which they were given.

The charity operates a number of restricted funds, namely: Mosaic, Street Teams, Tunbridge Wells Fellowship of Evangelicals (TWFE), Picnic in the Park, Social Responsibility Fund, and Kairos. Of these restricted funds, Mosaic and TWFE operate their own current accounts. Street Teams used its own bank account until July 2022 when the funds were transferred to the charity's main account; the other restricted funds make use of the charity's main current and deposit accounts or that of TWFE. The charity has a deposit account which holds funds on behalf of the Unrestricted fund, Mosaic, TWFE, Picnic in the Park and the Social Responsibility Fund.

Note 2 shows receipts and payments for each of the restricted funds.

Receipts

All cash income is recognised when it is received. No attempt has been made to put a value on food or goods donated.

Interest income is recognised when it is received.

Payments

All payments are recognised when paid and the cost of any equipment is written off in the period in which it is purchased.

Assets and Liabilities

No value is placed on any equipment the charity holds and current assets are taken as the money held in the various bank accounts or due from debtors that the trustees believe to be recoverable.

CFTW trustees have taken on the letting of premises in Quarry Road, Tunbridge Wells, with a view to establishing a resource centre there. This currently includes a commitment for rent. This cost together with the development costs of the centre are being met from the Mosaic fund.

2. ACCOUNTS BY FUND

	2022	2021
	£	£
(a) Unrestricted fund		
Balance brought forward	2,141	2,730
Subscriptions	475	425
Donations	175	2
Interest Income	1	0
Total Receipts	651	427
Administration	(1,022)	(1,015)
Total Payments	(1,022)	(1,015)
Surplus / (deficit) for the year	(372)	(588)
Balance carried forward	<u>1,770</u>	<u>2,141</u>
(b) Mosaic fund		
Balance brought forward	29,862	81,560
Donations	13,973	7,740
Grants received	27,568	440
Rental Income	13,714	0
Furlough payments from HMRC	0	1,664
Interest Income	15	6
Total Receipts	55,270	9,850
Charitable activities	0	(42,000)
Salaries paid	(13,512)	(8,938)
Salary related costs	(218)	(95)
Expenses	(4,622)	(1,716)
Equipment	(972)	0
Administration	(2,872)	(4,409)
Utilities	(4,071)	0
Housing Justice membership	0	(790)
Rent	(3,600)	(3,600)
Total Payments	(29,867)	(61,548)
Surplus / (deficit) for the year	25,403	(51,698)
Balance carried forward	<u>55,265</u>	<u>29,862</u>
(c) Street Teams fund		
Balance brought forward	12,514	9,918
Donations	2,346	4,155
Gift Aid	730	225
Grants from charities	1,253	1,400
Total Receipts	4,329	5,780
Consumables	0	(1,372)
Grants made	(14,812)	(1,773)
Administration	(31)	(38)
Total Payments	(14,843)	(3,183)
Surplus / (deficit) for the year	(10,514)	2,597
Balance carried forward	<u>2,000</u>	<u>12,514</u>

	2022 £	2021 £
(d) Tunbridge Wells Fellowship of Evangelicals fund		
Balance brought forward	4,751	4,121
Subscriptions	1,569	1,564
Donations	92	92
Gift Aid	64	0
Interest Income	1	0
Total Receipts	1,726	1,656
Evangelical Alliance subscriptions	(1,030)	(1,026)
Grants made	(500)	0
Total Payments	(1,530)	(1,026)
Surplus / (deficit) for the year	196	630
Balance carried forward	<u>4,947</u>	<u>4,751</u>
(e) Picnic in the Park fund		
Balance brought forward	175	175
Interest Income	0	0
Total Receipts	0	0
Total Payments	0	0
Surplus / (deficit) for the year	0	0
Balance carried forward	<u>175</u>	<u>175</u>
(f) Social Responsibility Fund		
Balance brought forward	5,894	5,893
Interest Income	4	1
Total Receipts	4	1
Grants	0	0
Total Payments	0	0
Surplus / (deficit) for the year	4	1
Balance carried forward	<u>5,898</u>	<u>5,894</u>
(g) Kairos Fund		
Balance brought forward	804	804
Total Receipts	0	0
Grants	(400)	0
Total Payments	(400)	0
Surplus / (deficit) for the year	(400)	0
Balance carried forward	<u>404</u>	<u>804</u>

4. STAFF COSTS

The Mosaic project had one employee during the year

5. PAYMENTS TO TRUSTEES AND RELATED PARTIES

There were no payments to trustees or any related parties thereof or to any other related parties during the year.

6. ANALYSIS OF ASSETS

	Unrestricted	Restricted	Total 2022	Total 2021
(a) By Fund				
General fund	1,770		1,770	2,141
Mosaic fund		55,265	55,265	29,863
Social Responsibility Fund		5,898	5,898	5,894
TW Fellowship of Evangelicals fund		4,947	4,947	4,751
Picnic in the Park fund		176	176	176
Street Teams fund		2,000	2,000	12,514
Kairos fund		404	404	804
Total	1,770	68,690	70,459	56,143
(b) By type of asset				
Current accounts	687	31,133	31,820	22,522
CAF deposit account	1,082	37,557	38,639	33,621
Total	1,770	68,690	70,459	56,143

7. DEBTORS

None

8. CREDITORS

None

9. GRANTS

Grants totalling £14,812 were made from the Street Teams Fund; £500 was granted to support a social eating programme and the balance was granted to the Mosaic project to support its work. TWFE made a grant of £500 to Tunbridge Wells Youth for Christ.

The KAIROS fund made a grant of £400 to an individual to contribute to the cost of a training course.

Independent Examiner's Report to the Trustees of Churches for Tunbridge Wells

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Basis of independent examiner's report

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Independent examiner's statement

In connection with my examination, no matter has come to my attention.

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D R Ralph

David R Ralph IEng JP FCIPD MIET FCIE
HMCE MLR No. 12338775

17th January 2023

50 Southwood Road
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