

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

CHURCHES for TUNBRIDGE WELLS (CfTW)

CfTW was registered with as a charity with the Charity Commission (England & Wales) on 4 December 2012 as Christians Together in Tunbridge Wells with registration number 1100526 under the requirements of the Charities Act 2011.

Administrative Information

Address	St James Church House Ferndale Tunbridge Wells TN2 3RE
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Principal Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ
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Independent Examiner	David R Ralph FCIE 50 Southwood Road Rusthall Tunbridge Wells TN4 8SP
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Trustees

Revd Canon Jim Stewart	Chair (until 17 November 2021)
Revd Cliff Allen	Secretary and Chair from 17 November 2021
Revd Caroline Glass	
Revd Duncan Threshie	
Fr Peter Stoddart	Until April 2022
Revd Douglas Wren	From 17 November 2021
Captain Graeme Smith	From 17 November 2021
Revd Tim Humphrey	From 17 November 2021

Hon Treasurer

Alan Lockie	Treasurer
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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	1,770	2,141
(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	55,265	29,862
(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	2,000	12,514

	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	4,947	4,751

(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	175	175

(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	5,898	5,894

(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	404	804

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

This report on the financial statements of the Charity for the year ended 31st August 2022 which are set out on pages 1 to 10, 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 Acthave 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

17th January 2023

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