

**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**

## **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 1150026 under the requirements of the Charities Act 2011.

### **Administrative Information**

Address	St James Church House Ferndale Tunbridge Wells TN2 3RE
---------	---

Principal Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ
-------------------	--

Independent Examiner	David R Ralph FCIE 50 Southwood Road Rusthall Tunbridge Wells TN4 8SP
----------------------	---

### **Trustees**

Revd Cliff Allen	Secretary and Chair
Revd Caroline Glass	
Revd Duncan Threshie	
Revd Douglas Wren	Until 22 March 2023
Captain Graeme Smith	
Revd Tim Humphrey	
Revd Judi Hammill	From 22 March 2023

### **Hon Treasurer**

Alan Lockie	Treasurer
-------------	-----------

## **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 than £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
		£	£	£	£
<b>RECEIPTS</b>					
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
<b>TOTAL RECEIPTS</b>		532	38,339	38,871	47,667
<b>PAYMENTS</b>					
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
<b>TOTAL PAYMENTS</b>		582	28,018	28,600	33,351
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		(50)	10,321	10,272	14,316
Transfers between funds		0	0	0	0
<b>NET MOVEMENT IN FUNDS – SURPLUS / (DEFICIT)</b>		(50)	10,321	10,272	14,316
Total funds brought forward		1,770	68,690	70,459	56,143
<b>TOTAL funds carried forward</b>		1,720	79,011	80,731	70,459

# CHURCHES FOR TUNBRIDGE WELLS

## STATEMENT OF ASSETS AND LIABILITIES as at 31 August 2023

		2023			2022
	Note	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	(50)	(372)
Balance carried forward	1,720	1,770
(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	11,958	25,403
Balance carried forward	67,223	55,265
(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	(2,000)	(10,514)
Balance carried forward	0	2,000

	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	748	196
Balance carried forward	5,694	4,947
(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	(43)	0
Balance carried forward	132	175
(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	(342)	4
Balance carried forward	5,556	5,898
(g) Kairos Fund		
Balance brought forward	404	804
Total Receipts	0	0
Grants	0	(400)
Total Payments	0	(400)
Surplus / (deficit) for the year	0	(400)
Balance carried forward	404	404

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 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

6<sup>th</sup> November 2023

50 Southwood Road  
Rusthall  
Tunbridge Wells  
Kent.  
TN4 8SP