

**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**

## **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
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Principal Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ
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Independent Examiner	Mr C Weller FCA 9 Calverley Park Tunbridge Wells TN1 2SH
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### **Trustees**

Revd Cliff Allen	Secretary and Chair
Revd Caroline Glass	until 29 October 2023
Revd Duncan Threshie	until 9 July 2024
Captain Graeme Smith	
Revd Tim Humphrey	
Revd Judi Hammill	

### **Hon Treasurer**

Alan Lockie	Treasurer
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## **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 £
<b>RECEIPTS</b>					
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
<b>TOTAL RECEIPTS</b>		517	29,226	29,744	38,871
<b>PAYMENTS</b>					
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
<b>TOTAL PAYMENTS</b>		300	37,792	38,092	28,600
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		217	(8,566)	(8,348)	10,272
Transfers between funds		0	0	0	0
<b>NET MOVEMENT IN FUNDS – SURPLUS / (DEFICIT)</b>		217	(8,566)	(8,348)	10,272
Total funds brought forward		1,720	79,011	80,731	70,459
<b>TOTAL funds carried forward</b>		1,937	70,445	72,383	80,731

CHURCHES FOR TUNBRIDGE WELLS

STATEMENT OF ASSETS AND LIABILITIES as at 31 August 2024

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

### (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
<b>Total Receipts</b>	<b>27,632</b>	<b>36,445</b>
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)
<b>Total Payments</b>	<b>(32,076)</b>	<b>(24,487)</b>
<b>Surplus / (deficit) for the year</b>	<b>(4,444)</b>	<b>11,958</b>
<b>Balance carried forward</b>	<b>62,779</b>	<b>67,223</b>

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

**(d) Social Responsibility Fund**

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

**(e) Picnic in the Park fund**

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

**(f) Kairos Fund**

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

**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
<b>(a) By Fund</b>				
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
<b>Total</b>	<b>1,937</b>	<b>70,445</b>	<b>72,383</b>	<b>80,731</b>
<b>(b) By type of asset</b>				
Current accounts	1,334	11,766	13,101	42,659
CAF deposit account	603	58,679	59,282	38,072
<b>Total</b>	<b>1,937</b>	<b>70,445</b>	<b>72,383</b>	<b>80,731</b>

**7. GRANTS**

Grants of £4,800 were made from the Social Responsibility Fund to the various community ladders 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 31<sup>st</sup> 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

9<sup>th</sup> November 2024