



Christ Church
Tunbridge Wells

Trustees' Accounts

for the Year ending 31 December 2022

INCUMBENT
Rev Tim Humphrey

Christ Church
High Street, Tunbridge Wells, TN1 1UT

Christ Church Tunbridge Wells

Annual Report and Accounts of the Parochial Church Council for the Year ending 31 December 2022

Incumbent:

Rev Tim Humphrey
Christ Church
High Street
Tunbridge Wells
Kent
TN1 1UT

Principal Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner:

David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Registered Charity No. 1130248

References & Administrative Information

The Parochial Church Council (PCC) of Christ Church Parish, Tunbridge Wells in the Diocese of Rochester.

The Composition of the Parochial Church Council 2021/22 of Christ Church Parish is made up of the following members.

- Vicar
- Treasurer
- Secretary
- Churchwardens
- Deanery Synod Representatives
- Elected Members (Church Representatives)
- Co-opted Members

Overview of PCC Membership 2022/23

Ex-officio members

Vicar	Rev Tim Humphrey
Associate Vicar	Rev Gordon Taylor
Churchwarden	Stephen McCreath (elected May 2022) Alex Haxton (end of term May 2022)
Churchwarden	Sarah Finch (elected May 2022) Margaret-Anne MacMurchy (end of term May 2022)
Deanery Synod	Duncan MacMurchy (elected 2020)
Deanery Synod	Anthony Bennett (elected 2020)

Elected Members

	Elected APCM	End of Term APCM
John Averill (Treasurer)	2020	2023
Heather East	2020	2023
Flic Roberts (resigned May 2022)	2020	2023
Sarah Finch (resigned May 2022)	2020	2023
Rita Haxton (Secretary)	2020	2023
John Haynes	2020	2023
Graham Hickson-Smith	2020	2023
Maxine Kennedy	2021	2024
Alison Lovelock	2022	2025
Peter McKerchar	2022	2025
Mairi Neeves	2021	2024
Edward Shaw	2021	2024
John Wegrzyn	2020	2023
Heather Wright	2020	2023

Co-Opted Members

	End of Term APCM
Jacob Mayho (co-opted June 2022)	2023

Standing Committee of the PCC

The Standing Committee is a subset of the PCC. Its job is to carry out the work of the full PCC between PCC meetings, for example, if something urgent arises which does not justify calling an Extraordinary Meeting of the whole PCC. Members of the Standing Committee are elected and approved by the full PCC, and usually serve for a term of three years (renewable). It meets bi-monthly in between PCC meetings, or as required. It is made up of:

- Vicar
- Treasurer
- 2 Churchwardens
- 3 further PCC members

Other roles and responsibilities appointed by the PCC

Gift Aid Secretary	Stephen East
Electoral Roll Officer	Rita Haxton
Safeguarding Officer	Bethan McCreath
Chair of Global Mission Partners Team	Anthony Neeves
Treasurer	John Averill
PCC Secretary	Rita Haxton

Other sub-committees include Finance, Buildings, Pay & Personnel and Mission Partners.

Principal Bankers

Charities Aid Foundation Bank Ltd
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Independent Examiner

David Stephens FCCA
13 Newlands Road, Tunbridge Wells, Kent, TN4 9AS

The day-to-day management has been delegated to the incumbent.

I) Governance & Management

The functioning and purpose of the PCC is outlined in the Parochial Church Council's Powers and Measures 1956.

Constitution

The PCC is a corporate body constituted under Trust Deed dated 19th June 2009. Registered Charity No. 1130248.

The PCC membership is appointed as follows:

Vicar (all clerks in Holy Orders beneficed in or licensed to the parish)

The Vicar is appointed by the Church Patrons and the position is under 'Common Tenure'.

Churchwardens

Churchwardens are elected annually at the APCM Vestry Meeting.

Deanery Synod Representatives

Deanery Synod representatives are elected by the Church membership (those on the electoral roll) at the APCM. Deanery Synod members serve for a three-year term. Vacancies that arise during the year are filled by PCC appointment. Deanery Synod representatives represent the Church at the Deanery Synod of Tunbridge Wells.

Readers Licensed to the Parish

Readers can be appointed as members of the PCC at the APCM.

Church Representatives

Church Representatives on the PCC are elected by the Church members (those on the electoral roll) at the APCM meeting. Church Representatives serve for a three-year term.

Co-opted Members

The PCC can co-opt up to two members at any one time.

2) Objectives and Activities

The main activities are the provision of church services, baptisms, weddings, funerals, youth and children's work and the promotion of the Christian faith through biblical teaching, pastoral care and the provision of opportunities to serve in a range of community-based as well as church activities. In addition, Christ Church serves the local community by allowing the facilities to be used by a large number of community groups.

When planning our activities for the year, the Vicar and the PCC have considered the commission's guidance on public benefit and its guidance on charities for the advancement of religion. Our mission statement is 'playing our part in the spiritual and social transformation of Tunbridge Wells and beyond' and each year the PCC reviews the strategic development plan to ensure all its activities are promoting and developing the vision. To this end, our aim is to enable people both within our parish and beyond, to live out their faith and become strong, confident followers of Christ. Primarily this involves:

- Worship, prayer and teaching from the Bible
- Developing a knowledge of, and trust in Jesus Christ
- Provision of pastoral care for those in the church and parish
- Missionary and outreach work within the community.

3) Achievements and Performance

2022 has brought its usual round of challenges, and rising energy prices have considerably impacted the church's budget. Nonetheless the year has brought many encouragements. A growing number of people have joined Christ Church and both morning services are almost full.

- The PCC has focussed on several key issues – the need for a bigger building; the conversation around the 'Living in love and faith' proposals and ensuring sufficient staff to manage the growing ministry.
- Much consideration has been given to the building project plans and the formal launch (which will be named 'Aspire') and will take place later in 2023.
- Several midweek courses have been held including the 'SHAPE' course, 'Parenting for love and faith' course and our first in-person Alpha course in September for over 3 years. In late January of '22, almost 60 life group leaders went away on a leaders retreat. In September Christ Church hosted and ran an 'arts festival' featuring exhibits from congregation members and a host of related activities.

- Mid-week Life groups have continued to flourish.
- Despite the financial uncertainties of 2022, it is also quite extraordinary that voluntary giving has once again increased in 2022 enabling us to fulfil all our financial commitments as well as maintaining the charity commissioners recommended 3 months of operating costs and salaries in-hand.

In addition, the staff and PCC have sought to develop and enable the ministry of Christ Church in the following ways:

- Recruiting team members for volunteer based ministries.
- Welcoming and integrating many new people into the life of the church through an enhanced welcome and induction process.
- Ensuring all necessary buildings compliance issues, (fire, health and safety) and building-maintenance is up to date.
- Meetings with our architect to keep the building project on-track have continued with plans being refined and developed.
- Actively managing and implementing the new safeguarding rules and policy with particular respect to anyone volunteering in an official church capacity.

4) Financial Review

More details for 2022 can be found in the financial statements, but some of the highlights include:

- There was a net expenditure budget of £27,000 for 2022. The actual result for 2022 was net expenditure of £20,361 following net income of £81,014 for 2021. The net movement on funds during 2022 was as follows:
 - Restricted funds increased by £606 (2021: decrease of £5,365)
 - Unrestricted Funds decreased by £20,967 (2021: increase of £86,379)

The 2022 total income was £596,162 being 2.4% more than in 2021 (2021: £582,081). This is an encouragement, but the expenditure was up by 23%, due to much more in-person activity, ministry initiatives and use of the buildings than in recent years due to the pandemic. Increasing costs, particularly energy, had a major impact on expenditure during 2022. It was good that reserves were built up prior to 2022, enabling the good years to contribute to the financial pressures of 2022. Despite the challenging circumstances of 2022, our voluntary giving remained at an encouraging level, and the hall booking income was also up. Tax effective giving by members enabled a higher level of tax repayments in 2022 compared to 2021. The PCC encourage tax effective giving by all members who pay, or have deducted, income and/or capital gains tax. We trust that in 2023 the level of voluntary giving will again be encouraging, enabling the mission and ministry of the church to be effective, and the PCC commitments achieved.

During the year, we used Mustard Payroll services for all payroll processing, and our PCC staff for bookkeeping. All payments to suppliers, mission partners and all other third parties were processed internally. Major expenditure items in 2022, excluding staff and ministry costs, included worship enhancing/livestreaming equipment and professional advice concerning property matters. More information about the fixed assets, and the depreciation policy of the PCC can be found in the 2022 annual financial statements.

On behalf of all in the church I would like to thank those who have served in providing advice, management, and the processing of the finances, including John Averill, the Treasurer, Anthony Bennett, Sherry Taylor and Stephen East for his diligent and confidential management of all Free Will Offerings and Gift Aid tax repayments.

Finally, a big thank you to all of you who have supported the church financially in 2022, your faithfulness enables the work of the Kingdom to continue through our efforts at Christ Church.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and its financial activities for that period.

In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;

- prepare financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time of the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

The PCC's 2022 accounts have been prepared on a going concern basis.

5) Reserves Policy

The PCC has adopted a policy, as recommended by the Diocese, aimed at keeping a balance on unrestricted funds, if possible, equivalent to at least three months unrestricted payments during the previous year, to cover any emergency situations that may arise. The PCC agree that this aim is adequate going forward having been achieved in 2022. For 2023, this equates to the PCC holding unrestricted reserves of £149,876 (2022: £114,670) or more.

Approved by the PCC on 9th May 2023 and signed on its behalf by



Rev Tim Humphrey
PCC Chairman

Independent Examiner's Report to the PCC Christ Church, Tunbridge Wells

I report on the accounts of the Trust for the year ended 31st December 2022, which are set out on pages 11-16.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000.00 and I am qualified to undertake the examination by being a qualified member of the Chartered Association of Certified Accountants.

It is my responsibility to:

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


Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

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



.....
David Stephens FCCA
13 Newlands Road
Tunbridge Wells, Kent
TN4 9AS

Date: 9 May 2023

Christ Church Tunbridge Wells – Annual Report and Accounts for 2022

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FINANCIAL STATEMENTS
PCC of Christ Church, Tunbridge Wells
Balance Sheet
As of 31 December 2022

Fixed Assets	Note	2022	2022	2022	2021
		Unrestricted	Restricted	Total Funds	Total Funds
Buildings					
Crabb Hall		832,000		832,000	832,000
Fixed assets	8	42,551		42,551	62,106
Total Fixed Assets	3	874,551		874,551	894,106
Current Assets					
Debtors & Prepayments	7	30,099		30,099	28,968
Cash at Bank and in hand	6	446,517	4,504	451,021	450,526
		476,616	4,504	481,120	479,495
Creditors					
Falling due within one year	10	8,779		8,779	6,348
Net Current Assets		467,837	4,504	472,341	473,147
Total Assets less current liabilities		1,342,388	4,504	1,346,892	1,367,253
Creditors					
Falling due after one year	8	832,000	-	832,000	832,000
Total Net Assets		£510,388	£4,504	£514,892	£535,253
Funds of Charity					
Restricted Funds	11		4,504	4,504	3,898
Unrestricted Funds					
General Fund		489,291	-	489,291	516,945
Designated – Community Transformation		9,864	-	9,864	12,455
Designated – Discipleship Year		1,480	-	1,480	1,955
Designated – Building Development		9,753		9,753	-
Total Funds		£510,388	£4,504	£514,892	£535,253

Approved by the Parochial Church Council on 9th May 2023 and signed on its behalf by:

T. Humphrey

Rev Tim Humphrey
Vicar

PCC of Christ Church, Tunbridge Wells
Statement of Financial Activities
For the year ending 31 December 2022

	Note	2022 Unrestricted	2022 Restricted	2022 Total	2021 Unrestricted	2021 Restricted	2021 Total
Income							
Voluntary income	4	551,065	5,729	556,794	539,533	1,561	541,094
Rental Income – Hall/Rooms		29,708		29,708	14,474	0	14,474
Rental Income – Other		1,875		1,875	2,390	0	2,390
Grants received		1,500		1,500	13,122	0	13,122
Other Income		4,563	531	5,094	9,423	1,549	10,972
Interest income		1,191		1,191	29	0	29
Total Income		589,902	6,260	596,162	578,971	3,110	582,081
Expenditure							
<u>Charitable Activities</u>							
Salaries/Personnel	5	228,854		228,854	181,770	0	181,770
Property Costs		116,394		116,394	79,238	0	79,238
Ministry Costs		66,004	6,598	72,602	19,817	19,755	39,572
Church Running Costs		27,830	56	27,886	25,256	1,601	26,857
Vicarage Costs		8,956		8,956	8,036	0	8,036
Administration		2,286		2,286	1,734	0	1,734
Mission Partners	12	41,428	118	41,546	32,723	78	32,801
Parish Share		99,738		99,738	91,400	0	91,400
India Appeal		-		-	16,714	-	16,714
Architects/Development		7,464	10,247	17,711	1,440	20,955	22,395
Independent Examiner		550		550	550	0	550
Total Expenditure		599,504	17,019	616,523	458,678	42,389	501,067
Net income before transfers		(9,602)	(10,759)	(20,361)	120,293	(39,279)	81,014
Transfers between funds		(11,365)	11,365	-	(33,914)	33,914	-
Net income before other recognised gains/(losses)							
Revaluation gains							
Net movement in funds		(20,967)	606	(20,361)	86,379	(5,365)	81,014
Balances b/fwd 1 Jan		531,355	3,898	535,253	444,976	9,263	454,239
Balances c/fwd 31 Dec		£510,388	£4,504	£514,892	£531,355	£3,898	£535,253

The accompanying notes on pages 13 to 16 form part of the financial statements.

Notes to the Financial Statements

1) Accounting Policies and further details

Basis of Accounting

The accounts have been prepared on a going concern basis, under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the notes to the accounts.

The Accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting Standard applicable in the UK (FRS 102) issued 16 July 2014 and with the Charities Act 2011.

2) Accounting Policies

Funds

General Funds represent the Funds of the PCC which are not subject to any restriction regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also *unrestricted*.

Recognition of Income

Income is included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to the resources.
- It is more than likely that the trustees will receive the resource and the monetary value can be measured with sufficient reliability.
- The unrestricted element of giving represents gift aided donations, open plate giving and tax reclaimed from HMRC.
- The restricted element is money given for a specific purpose e.g. Street Kids Direct, Open Doors or monies assigned by the PCC for Building Development.

Expenditure

All items of expense are accounted for when paid out.

Creditors

Creditors are included at settlement amounts less any discounts.

Debtors

Debtors are included at settlement amounts less any discounts

3) Fixed Assets

Consecrated Property

- Consecrated and Beneficed Property of any kind is excluded from the accounts by Section 10 of the Charities Act 2011.
- Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require faculty disposal are accounted as inalienable property unless consecrated.

- Freehold property is stated in the balance sheet at 26% of the insured value of the property as at December 2008 (£3.2m) being that part of the building attributed to the Crabb Memorial Hall Trust.

Other Fixtures Fittings and Office Equipment

Most items of equipment are written off in the year purchased, except two items purchased in 2019, one being the church boiler which is depreciated over eight years, and the other being church chairs, which are depreciated over four years. In 2020/2021 Livestreaming equipment and lighting was purchased, which is being depreciated over three years.

4) Donations and Legacies

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	2022	2022	2022	2021	2021	2021
Donations and Gifts	477,122	5,729	482,851	475,251	1,561	476,812
Income Tax Recoverable	70,943	0	70,943	64,282	0	64,282
Legacy income	3,000	0	3,000	0	0	0
Total	551,065	5,729	556,794	539,533	1,561	541,094

5) Staff Costs

During the year the PCC employed

- Admin Assistant (part-time)
- Associate Vicar
- BIG Stars Helper (part-time)
- Community Transformation Lead (part-time)
- Director of Children's Ministry (part-time)
- Facilities Manager
- Operations Manager
- Production Manager (part-time)
- Worship Co-Ordinator (part-time)
- Youth Pastor
- Youth & Childrens Assistant (part-time)

No employee received more than £60,000 per annum.

We also outsourced Payroll, Personnel and Health & Safety to external companies.

The PCC, in compliance with the Pension Regulator, operated a defined contribution pension scheme for all staff. The PCC agrees to make a contribution of 5% towards staff pensions.

There were no disclosable transactions in respect of PCC members or persons closely associated with them.

	2022	2021
Salaries (gross)	166,683	156,993
Employers (ERs) NI	13,221	12,115
ERs Pension Costs	7,527	7,695
Other ER costs	3,499	4,967
Diocese re Associate Vicar	37,924	-
Total	228,854	181,770

6) Bank Accounts

The main Current and Deposit Accounts are with CAF Bank, interest is paid on the deposit account but not on the current account. In common with all other banks interest rates are low at present, but a small standard monthly fee is charged by CAF Bank Ltd.

The Lloyds Bank Account is used only to receive Free Will Offerings made by standing order/bank transfer. To maintain anonymity of the Free Will Offerings, details of the account are kept by the Gift Aid Secretary, who provides a summary to the Treasurer each month. The Lloyds account does not pay any interest.

Regular transfers are made from the Lloyds account to our CAF current account.

7) Debtors

	2022	2021
Tax Refunds due	20,724	19,582
Hall letting fees due	3,772	5,050
Re Associate Vicar housing	4,336	4,336
Sundry debtors/prepayments	1,267	-
Total	30,099	28,968

8) Fixed Assets

Crabb Memorial Institute Trust

The Crabb memorial Hall is part of the Christ Church Centre and the £832,000 represents 26% of the Christ Church Centre as a whole, which is attributed to the Trust.

It should be noted that the original trust deed provides for the value of the trusts proportion to be given to the Church Missionary Society in the event of the building sale and the Crabb Hall not being reinstated elsewhere.

Fixtures and Fittings

During 2022 livestreaming, AV and IT equipment was purchased for a cost of £4,276 (2021: £11,780). In 2019 a new boiler for £47,133 and seating costing £27,444. The boiler is depreciated by 12.5%, the seating by 25%, and the livestreaming, AV and IT by 33.3%.

	2022	2021
Net Book Value @ 1 st Jan	62,106	71,788

Net Book Value @ 31 st Dec	42,551	62,106
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9) Reserves

The PCC has a policy which aims to maintain unrestricted reserves of at least three months expenditure which it and regards as adequate. The policy is reviewed regularly.

10) Creditors

	2022	2021
Pension Scheme	1,289	1,239
HMRC PAYE & NI	3,493	3,059
Sundry Creditors	3,997	2,050
Total	8,779	6,348

11) Restricted Fund Balances

	2022	2021
Christ Church Support Fund (CCSF)	2,437	2,584
Women's ministry	796	520
Men's ministry	-	401
Golden years ministry	-	218
Compassion and Sparklers	1,271	175
Total	4,504	3,898

12) Missions

All monies given to missions were to organisations.



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