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St Paul's Church, Penketh



Annual Report of the Parochial Church Council

For the year ended 31st December 2021

A member of the West Warrington Church Team



1. Reference and Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Penketh is a charity registered with the Charity Commission for England and Wales.
Charity registration number: 1128300.

St Paul's Church is located on Warrington Road, Penketh, Warrington, WA5 2RX. The parish is part of the Diocese of Liverpool.
Official correspondence should be sent to the Rev. Sarah Peppiatt at 89 Westbrook Crescent, Warrington, WA5 8TN

For the period 1st January 2018 until the date of approval of this report, the following people served as members of the Parochial Church Council:

Team Rector:	Rev. Jeremy Tear
Team Vicar:	Rev. Sarah Peppiatt (Chair)
Churchwardens:	Margaret Bennett (to April 2021 and from April 2021)

Elected members:

- Andrew Hitchin (Vice Chair) (to April 2021)
- Kieran Layfield
- Margaret Sanderson
- Marise Seville
- Lesley Ratcliffe
- Joanna Cottrell
- Karen Howard
- Derek Cook
- Bill Sanderson (Vice chair from April 2021)
- John Murray (Deanery Synod to and from Oct 2020)

Rev. Jeremy Tear was appointed team Rector and Rev. Sarah Peppiatt was appointed team Vicar with responsibility for the oversight of St Paul's, by the Bishop of Liverpool. They and the churchwardens are each ex-officio members of the PCC, along with the Deanery Synod representatives.

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the church. The Oaks is technically owned by the PCC but because PCCs are currently not allowed to hold property, ownership has been vested in the LDBF.

Bankers -

All 4 accounts are now with Lloyds, Horsemarket Street, Warrington, Cheshire, WA1 2LP from Jan. 2015.

Independent Examiner -

D Carty FCA, 234 Manchester Road Warrington, WA1 3BD

Day to day management of the Church was delegated by the PCC to the Standing Committee:

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Rev. Sarah Peppiatt (from Oct. 2015), Andrew Hitchin (until APCM 2021), Margaret Bennett (from August 2016), Marise Seville (from APCM 2016), Elaine Briers from APCM 2021, William Sanderson (from APCM 2021)

The Standing Committee can be contacted by telephone as shown in the Church directory, Sarah Peppiatt can be contacted by e-mail at revsarahpep@sky.com or telephone on 01925 569733.

2. Structure, Management and Governance

St Paul, Penketh, PCC is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and the *Church Representation Rules 2020*.

The method of appointment of PCC members is set out in the Church Representation Rules. All church members are encouraged to register on the Electoral Roll and welcomed to stand for election to the PCC.

The PCC operates three sub-committees: the Standing Committee, the Oaks Management Group, and the Building for the Future Committee. Membership comprises:-

Standing Committee: Rev. Sarah Peppiatt (from Oct. 2015), Andrew Hitchin (until APCM 2021), Margaret Bennett (from August 2016), Marise Seville (from APCM 2016), Elaine Briers from APCM 2021, William Sanderson (from APCM 2021)

Oaks Management Group: The Vicar, Centre Manager (Karen Howard), Julie Harrop, John Nolan, Bill Sanderson, Margaret Bennett and Marise Seville. Note this was redesignated the Operations Management Group from Sept 2021 with an extended remit over both buildings.

Individual PCC members receive external training as and when deemed appropriate by the PCC.

The Old School Café at the Oaks Centre has a 5-star Food Hygiene Rating from Warrington Borough Council, and 5-star rating for the nursery meals provision. All catering volunteers undertake level 2 food hygiene training.

Risk Assessments

The PCC undertook a programme of risk assessments to identify their major risks. Procedures were then put in place to manage those risks and minimise their impact on the life of the church.

In the Oaks Community Centre, risk assessments were carried out on the kitchen, café, main hall and shop; and also on the external footpaths and car park. Additional risk assessments for individual rooms were completed during 2016. A fire risk assessment was also carried out.

Risk assessments relating to managing the Covid crisis were carried out before re-opening for all activities operating during restrictions.

- ***Financial Risk***

An annual budget is prepared to ensure short term viability. Actual results compared with budget are reported to the PCC every month. The charity has two main sources of income; namely the giving by members to the Church and commercial trading in the Oaks Centre and from hire of the church building.

The PCC review their investments regularly. Investments are only made in approved low risk funds.

All assets are insured. A major review was carried out at the end of 2012 to ensure cover at an appropriate level.

The PCC has approved internal and external controls for annual accounts.

- *Compliance with Law and Regulation*

Health and safety reviews have been undertaken during the year. The PCC was appraised of the risks and the necessary compliance requirements and adjustments made.

Safeguarding

What is safeguarding?

Within the Liverpool Diocese there is provision for various levels of understanding . Here at St Paul's the PCC, Sunday Gang, Lifetime, and of course The Oaks are encouraged to do Level 1 and 2 that is Basic level and Foundation level where an understanding not only of obvious safeguarding risks are discussed but issues which seemingly appear ok but in fact could and should be a safeguarding concern within our Church buildings. As PCC, Safeguarding representative I have been involved in resolutions of some issues which have concerned individuals using our buildings some of these can be resolved within the Church others are escalated to relevant authorities either in the Diocese or indeed the Police. However if I am not informed of these issues I cannot represent the PCC nor indeed the Church.

Margaret Sanderson

3. Objectives and Activities

The general functions of the PCC are stated within section 2 of the *Parochial Church Councils (Powers) Measure 1956*.

At St Paul's over the years we have had a variety of mission statements, with the most recent being- **The heart of God at the heart of the community.**

When planning our activities for the year, the PCC gave consideration to the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities concerned with the advancement of religion.

Our objectives for 2021 were to provide the following public benefits:

Open to God.

- Regular public worship open to all. Both the Church and the Oaks are totally access friendly.
- The provision of sacred space for personal prayer and contemplation and praying for those who ask for assistance.
- Lifetime, running on a weekly basis on Thursday mornings, providing alternatives to more formal worship.

Open to the community.

- One community centre, the Oaks, offering food and friendship and much else to any who choose to come

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- Pastoral work, including a new bereavement support group hosted in the church and a much valued support group for those with dementia and their carers.
- Visiting / holding regular twice monthly services in a local home for the elderly, Heathside and 3 Elms (this has not resumed since Covid but we are hoping to see it re-start shortly)
- Taking of religious assemblies in local Primary Schools, through the medium of Open the Book.
- Youth activities for various age groups.
- Supporting other charities in the UK and overseas with gifts from our regular income, plus special collections. Also, practical support for the night shelter and Food Bank in Warrington.
- Men's Breakfast & Quiz Nights.

Open to each other.

- Teaching of Christianity.
- Home Groups.
- Lent Groups.
- Alpha course for those interested in knowing more about the Christian faith.
- Bible Studies.
- Working with 8 West Warrington Churches. We are currently working as a team with the three neighbouring Anglican churches.

5 year Vision

We agreed in September 2021 to begin a season of reflection on our missional priorities, using the Lead Your Church Into Growth local course to help us. This should lead to a new mission plan in June 2022.

2021 summary

2021 continued to be a difficult and disrupted year thanks to the Covid 19 pandemic. We began the year with another shutdown of all our activities, which then gradually resumed over the next 8 months, although some things remain suspended at the time of writing.

Despite this the mission and ministry at St Paul's has continued to flourish. Our pioneering Lifetime congregation has thrived since coming back together, with large numbers meeting every Thursday, including people from the Hong Kong Chinese community. The ark project that Lifetime led on in September was an amazing week of mission and community outreach that brought the church together and gave a huge boost to people after all the setbacks. Huge thanks to those who organised and volunteered. Lifetime also began exploring pioneering a daughter congregation which would be at a time more suitable to those in work and school, beginning with a wonderful Christmas celebration together. Sunday Gang resumed face to face, although with a new challenge as over the last two years our children have become young people and we now have a much older group to work with!

Both our buildings are well used by the community with external hirings close to capacity. That has stretched our operational and staffing capacities and we have begun looking at ways to increase our capacity and operate more efficiently, including extending hours for staff and altering the Oaks Management Group to become an

operations group focused on the practicalities of running both buildings. The cafe running out of the Oaks is nearly back to full operation with Tuesdays being especially busy thanks to the Forget me Not group, which is now back running as it was pre Covid with large numbers appreciating the support and care offered. The bereavement group which began as a sister group to Forget Me Nots is also thriving, supporting not only carers who have lost a partner to dementia, but also many others in our area who are grieving. That only leaves the ministry to care homes unresolved, which has proved a difficult area to get ministry back up and running in.

On the building front we have finally paid back all our external loans - as of December 2021 there was just one final instalment of our external loans to pay back (which was paid back as intended in January 2022). Huge thank you to the generous and faithful giving over the years and especially over the two years of pandemic. Despite all the pressures and difficulties we have managed to not only pay off our loans but also continue to pay our parish share in full and run a budget that breaks even. That is a remarkable achievement for a church of our size at any time, never mind with our ministry and mission suspended.

There is still much to be done: we have begun using Lead Your Church into growth to help us reflect on what God's call for the future is. Like many churches lots of our key volunteers are in the older age brackets and we need to draw younger people into faith and into leadership. We continue to pray as we covenanted to last year that God would provide the resources we need to flourish and grow, that there would be an outpouring of the Holy Spirit on us, and that through our mission and ministry that many would come to faith.

Charitable giving policy

Charitable giving continues to be an important part of St Paul's financial plans. As budgets have become tighter, we now review the amount given from year to year rather than setting a fixed percentage.

The charity review, which was introduced at the beginning of 2018, has meant that we now give to 10 charities who each have a representative in our congregation.

The external charities supported in 2021 were Bible Society, Christian Aid, Light for children, Child bereavement charity, Sounds of life, Global Care , Barnabas Fund, Local Penketh Scout groups, Penketh Primary School PFA and Cinnamon Trust

4. Achievements and performance

Electoral roll

There are now 83 people on the electoral roll, 25 of whom are not resident in the parish.

Worship

Average attendance has steadily increased during 2021 from the lows of the pandemic and now averages around 50 on a usual Sunday. Children's numbers vary considerably from week to week, but we have regular contact with approximately 10 children and young people.

Finance, Giving and Fundraising

We have 5 people giving by the Parish Giving Scheme, 3 of whom are enrolled in the Gift Aid Scheme. 6 people who give by direct debit or standing order without gift aid and 32 people who do gift aid. Another 19 people are making regular donations into the new build fund (with some overlap with the general fund giving) 16 people giving by envelopes now (across general and building fund) and 28 people giving by standing order (again across general and building fund).

The money given to the General Fund is banked with Lloyds in a business account giving no interest.

The money given to the Building for the Future Fund, which is a restricted fund, was transferred to the Newbuild Fund in June 2018 because of large outgoings in the construction of the Church. The people giving to this fund transferred their giving to the Newbuild Fund.

The Building for the Future Fund was resurrected as the Life-Time account when we received a grant from the Diocese to start a new initiative group involving pre-school children and elderly adults working together to introduce young children to the Church. A second grant for this project has been received.

The Newbuild Fund is a designated fund and can be tithed. This money is also banked with Lloyds in a business account, which draws no interest. This fund is for gifts towards the design and construction of the new church building which we began drawing down for this purpose during 2017.

The money raised by running the Oaks is banked in the Oaks Centre Fund with Lloyds in a business account gaining no interest.

The Church also has an investment held by the Liverpool Diocesan Board of Finance of 42.13 shares. The share value increased in 2021 giving a year end value of £845 with dividends issued during the year.

5. Financial review

The main sources of income are through donations to the Church and trading in the Oaks Community Centre. In each case income and expenditure has followed the budget quite closely. This is due to the generous giving of members and the faithful service of all those involved in the Oaks Centre.

Despite the forced shutdown in the first quarter our trading income this year recorded a £14'000 surplus, due largely to business interruption grants. This has enabled our reserves to be replenished. It is still difficult to predict our income/expenditure as we have yet to have an interrupted trading year since the opening of the church building.

We have repaid all but the last instalment of our external loans: this final instalment was due to be paid in January 2022, leaving us with some small loans to congregation members to repay.

Reserves Policy

Our intention is to hold three months of working reserves in both accounts, which is the goal we are working towards.

The reserves at the end of 2021 were as follows:

Unrestricted funds	£ 19'684
Restricted funds	£ 5476 (grant for Lifetime project)

The actual bank balances at the end of 2021 are as follows:

General account	£ 37'920.19
Oaks Centre account	£ 31'090.96
New build account	£ 6'378.76
LifeTime fund	£4'524.00

6. Plans for the future

The emphases for 2022 are as follows:

- Identifying our vision for the next five years
- Investing in and developing the Lifetime project
- Developing the Sunday Lunch daughter congregation

Parochial Church Council of St. Paul, Penketh
Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the trustees – the members of the Parochial Church Council (PCC) – to prepare financial statements for each financial year which give a true and fair view of the PCC's financial activities during the year and of its financial position at the end of the year (unless the PCC is entitled to prepare accounts on the alternative receipts and payments basis). In preparing financial statements giving a true and fair view, the members should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable Accounting Standards and Statements of Recommended Practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy, the financial position of the charity, and which enable them to both ascertain the financial position of the PCC and ensure that the financial statements comply with the charities Act 2011. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:

Rev Sarah Peppiatt
Chair

Dated:

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Parochial Church Council of St Paul, Penketh Balance Sheet as at 31 December 2021

	Note	2021 £	2020 £
Fixed Asset			
Tangible	3	361,807	363,628
Investments	4	845	863
		362,652	364,491
Current Assets			
Debtors	7	4,165	4,190
Cash at Bank and Hand	5	79,914	73,299
		84,079	77,489
Liabilities:			
within one year	8	8,395	31,685
Net Current Assets/Liabilities		75,684	45,804
Total Assets/Lia		438,336	410,295
Liabilities:			
after more than one year	9	1,000	8,281
		437,336	402,014
Unrestricted funds		432,812	396,538
Restricted funds	10	4,524	5,476
Total funds		437,336	402,014

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Parochial Church Council of St Paul, Penketh Statement of Financial Activities for the year ended 31 December 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Incoming resources					
Incoming resources from donors		98,199		98,199	113,837
Income from charitable and ancillary trading		62,464		62,464	58,786
Income from investments		25		25	24
Other incoming resources		50,012	4,541	54,553	28,723
Total incoming resources	10	210,700	4,541	215,241	201,370
Resources expended					
Activities directly related to church work		118,109	5,493	123,602	103,307
Charitable Activities		3,626		3,626	1,964
Cost of Generating Funds		50,852		50,852	58,985
Total resources expended	10	172,587	5,493	178,080	164,256
Incoming resources before transfers		38,113	(952)	37,161	37,114
Depreciation		(1,821)		(1,821)	(2,520)
Transfer between funds		0	0	0	0
Net incoming resources		36,292	(952)	35,340	34,594
Gains/(losses) on investments		(18)	0	(18)	55
Prior Year Adjustment		0	0	0	0
Net movement in funds		36,274	(952)	35,322	34,649
Balances at 1 January 2021		396,538	5,476	402,014	
Balances at 31 December 2021		432,812	4,524	437,336	

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2021

2. Employee costs	2021	2020
	£	£
	<u>49,557</u>	<u>55,963</u>

3. Fixed assets for use by the PCC	Freehold land & buildings	Fixtures & Fittings	Motor vehicle	Total 2021	Total 2020
	£	£	£	£	£
Tangible fixed assets					
Gross book value					
At January 1 2021	353,540	15,000	7,000	375,540	375,540
Additions/Disposals	0	0	0	0	0
At 31 December 2021	353,540	15,000	7,000	375,540	375,540
Depreciation					
At January 1 2021	0	7,992	3,920	11,912	9,392
Disposals	0	0	0	0	0
Charge for year	0	1,051	770	1,821	2,520
At 31 December 2021	0	9,043	4,690	13,733	11,912
Net Book Value					
At 31 December 2020	353,540	7,008	3,080	363,628	
At 31 December 2021	353,540	5,957	2,310	361,807	

4. Investments	2021	2020
	£	£
42.13 shares in Central Board of Finance of the Church of England Investment Fund (CIF 1413S)	845	863
	<u>845</u>	<u>863</u>

We no longer have any long term investments with Lloyds

5. Analysis of net assets by fund	General Funds	Restricted Funds	Total
	£	£	£
Fixed Assets	362,652	0	362,652
Current Assets	79,555	4,524	84,079
Liabilities	(9,395)	0	(9,395)
Fund Balance	432,812	4,524	437,336

6. Surplus is stated after charging	2021	2020
	£	£
Audit Fee	900	900
Depreciation	1821	2520
	<u>2721</u>	<u>3420</u>

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2021

7. Debtors	2021	2020
	£	£
Tax rebate on donations	4,165	4,190
Loans Receivable	0	0
	<u>4,165</u>	<u>4,190</u>
 8. Creditors: amounts falling due within one year	 2021	 2020
	£	£
PAYE and NIC due	214	156
Creditors for goods and services	900	900
Missionary & charitable giving	0	0
Loans payable within 12 months	7,281	30,629
	<u>8,395</u>	<u>31,685</u>
 9. Liabilities payable after one year	 1,000	 8,281
 10. Fund details	 2021	 2020
	£	£
Unrestricted Funds		
General	24,645	9,946
Designated - Oaks Centre	368,575	359,097
- Minibus	1,184	1,646
- Newbuild	38,408	25,849
	<u>432,812</u>	<u>396,538</u>
 Restricted Funds		
Lifetime Fund	4,524	5,476

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2021

Fund movement by type

Note 11

	B'Fwd	Incoming	Outgoing	P/Y Gains & Losses	C'Fwd
General Fund Unrestricted	9,083	85,773	(71,056)		23,800
CBF/CIF 1413S Restricted	863			(18)	845
New Building Fund Designated	25,849	27,034	(14,475)		38,408
Mini Bus Fund Designated	1,646	695	(1,157)		1,184
Oaks Fund Designated	359,097	97,198	(87,720)		368,575
Lifetime Fund Restricted	5,476	4,541	(5,493)		4,524
	402,014	215,241	(179,901)		437,336

INDEPENDENT EXAMINER'S REPORT (SORP 2015) TO THE PCC OF ST. PAUL. PENKETH

I report to the Parochial Church Council (PCC) of St. Paul. Penketh on the accounts for the year ended 31st December 2021, as set out on pages 1 to 19 of your Annual Report, which comprise of the Balance Sheet, Statement of Financial Activities, and the related notes.

Respective responsibilities of Trustees and Examiner

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

It is my responsibility to:

1. examine the accounts under section 145 of the Charities Act.
2. 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
3. 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 PCC 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 PCC 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 material matters have come to my attention which gives me cause to believe that in any material respect:

accounting records were not kept in accordance with section 130 of the Charities Act
or the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P. CARTY MAAT
CARTY & CO ACCOUNTANTS LTD
234 Manchester Road
Warrington
WA1 3BD

Dated: 09/05/2022