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St Paul's Church, Penketh



Annual Report of the Parochial Church Council

For the year ended 31st December 2022

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 2022 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 and oversight minister)

Team Vicar: Rev Martin Thorpe

Churchwardens: Margaret Bennett (to April 2022 and from April 2022)

Elected members:

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 Rev Martin Thorpe as the third team vicar and 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 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

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

Rev. Sarah Peppiatt (from Oct. 2015), 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 two sub-committees: the Standing Committee and the Operations Group and a working maintenance group to support the Operations Group.

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

Operations Management Group: The Vicar, Centre Manager (Karen Howard), Julie Harrop, John Nolan (to Sept 2022) Bill Sanderson, Margaret Bennett and Marise Seville.

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.

● *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

The PCC has adopted the national safeguarding guidelines laid down by the House of Bishops. Our safeguarding policy is reviewed each year at the first PCC after the APCM.

Safeguarding at St Paul's

Over recent years our Diocese has become increasingly aware of Safeguarding what is a concern and what could be with this in mind how we can keep ourselves and each other safe. Online training and also 3 yearly DBS and Safer Recruitment documentation assist with this. However a listening ear not only allows concerns/worries to be taken seriously but if further advice from the vicar or the Safeguarding team at the diocese is needed it can be accessed

Margaret Sanderson(meg)

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 2022 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.

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- Lifetime, running on a weekly basis on Thursday mornings, providing alternatives to more formal worship.
- Sunday Lunch, a new family focused congregation meeting monthly on Sunday lunchtimes, intended especially to reach school age families and working parents for whom Thursday mornings would be unsuitable, but open to all

Open to the community.

- One community centre, the Oaks, offering food and friendship and much else to any who choose to come
- Pastoral work, including a bereavement support group hosted in the church and a much valued support group for those with dementia and their carers.
- 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.
- Support offered to the new and Hong Kong community around us, including an informal language class, trips out to build social links, craft groups and a Hong Kong Bible study. Much of this is run through the extended Lifetime team.

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

The plan originally was to form a vision statement in June 2022. The PCC initially identified three key areas for our vision: our collaboration with St Mary's and YFC to employ a youthworker, deepening the work of Lifetime

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and Sunday Lunch, and building closer links with the pastoral work run through the Forget Me Not Café and bereavement group. These were to be linked to some numerical targets for growth.

However by July, when the PCC came to finalise this vision, God had already been moving ahead of us. Lifetime had started attracting significant numbers of Hong Kong Chinese and a door of opportunity for pastoral and evangelistic work seemed to be opening. We agreed to defer until September and to pray for further insight. By September it had also become plain that the cost of living crisis was only going to get worse and we began to wonder if God was calling us to some ministry of justice and social support. Finally the youthworker project came under question when we failed to attract any applications for the post. With all that in mind, we decided that rather than set a vision, we would call the church to a year of prayer and discernment, beginning in October 2022 and seek God's wisdom so that a vision could be set beyond.

2022 summary

After all the disruption of the previous two years, 2022 felt like the first 'normal' year in a long time. Our congregation numbers have now begun to approach pre Covid levels again, and most people have now returned to regular worship, with many new faces too among us. Almost all our activities have re-started now, including the community choir Singing for Pleasure who joined us for the carol service for the first time in two years.

Lifetime has continued to grow from strength to strength. The new Hong Kong people have been a great blessing with their willingness to help out and we've also seen more older people join us which was always part of our vision. Two families have come for baptism from Lifetime, which was a great joy to see. Sunday Lunch launched in 2022 and has thrived during 2022 and is now an important part of our families' outreach. Alongside that the All Together service on the first Sundays experimented with a new format round tables that has worked well and seen growth there too.

Our community outreach also remains strong. We haven't yet managed to get the Oaks Café back open five days a week, but the menu has largely recovered to pre Covid levels and numbers coming through our doors rose steadily through the year. We began a winter warmers project in the autumn, and this saw little take up, but we did see much higher numbers attend the various clubs and groups running here. The Forget Me Not Café has grown and grown, to the point that by the end of the year we needed conversations about moving it over to church to give it more space. The bereavement group is well embedded now and drawing in people from across the area and not just those who've gone to Forget Me nots either.

All in all it's been an encouraging year with many things to praise God for.

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
Cinnamon Trust

On top of this we agreed that our last act to finish the building project would be to give away 5% of the total cost of the project to other charities so they might be blessed as we've been. That amounted to £45'000. We held a gift day on the third anniversary of the church opening and asked congregation people to give. That raised £13'000 and the PCC immediately committed another £17'000 from our cash reserves, allowing us to give away £30'000. Half of that was given to a school building project in Kenya being overseen by David Brown who oversaw our project, and half was given to Global Care for similar capital projects overseas. We agreed that the remaining £15'000 would be given in three tranches to Scargill House over the next three years, taken out of our income each year, again directed to their major re-building project.

4. Achievements and performance

Electoral roll

There are now 96 people on the electoral roll.

Worship

Average attendance has continued to increase during 2022 from the lows of the pandemic and now averages around 55 on a usual Sunday. Children's numbers varied quite a bit, but by the end of 2022 we were beginning to see much more stable numbers and often more than 10 children present.

Finance, Giving and Fundraising

We have 29 people giving via the PGS, 5 giving via the Diocesan Gift Aid Scheme, 4 giving via standing order/ regular cheque non gift aid. The envelope scheme has been wound up.

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

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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 PCC agreed in 2022 that once the final internal loans were repaid that the Newbuild fund should be closed by the end of the financial year.

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 2022 giving a year end value of £995 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, including hire of the church building and the minibus. The operations budget showed a very strong performance this year with a significant surplus, although part of that was due to business grants from the government related to Covid. Nevertheless that gives us a healthy surplus for 2023. Mission funds ran a surplus too, despite generous giving to capital projects, as above.

Our final loan payment was paid off in January 2022 and our internal loans were all returned by the end of the year, with the exception of those which were generously converted to gifts by the donors.

Reserves Policy

We designate a certain proportion of our free cash as reserves, to be kept back for emergencies. Ideally this should amount to three months running costs, for both bank accounts.

The reserves at the end of 2022 were as follows:

Unrestricted funds	£ 19'684
Restricted funds	£ 6628 (grant for Lifetime project)

Lifetime - £6,629.12

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General - £51,459.41

Oaks - £23,176.87

6. Plans for the future

The emphases for 2023 are as follows:

- Identifying our vision for the next five years

Parochial Church Council of St Paul, Penketh Balance Sheet as at 31 December 2022

	Note	2022 £	2021 £
Fixed Asset			
Tangible	3	360,336	361,807
Investments	4	995	845
		361,331	362,652
Current Assets			
Debtors	7	3,885	4,165
Cash at Bank and Hand	5	88,367	79,914
		92,252	84,079
Liabilities:			
within one year	8	2,199	8,395
Net Current Assets/Liabilities		90,053	75,684
Total Assets/Lia		451,384	438,336
Liabilities:			
after more than one year	9	0	1,000
		451,384	437,336
Unrestricted funds		444,756	432,812
Restricted funds	10	6,628	4,524
Total funds		451,384	437,336

Parochial Church Council of St Paul, Penketh
Statement of Financial Activities for the year ended 31 December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Incoming resources					
Incoming resources from donors		111,886		111,886	98,199
Income from charitable and ancillary trading		52,110		52,110	62,464
Income from investments		26		26	25
Other incoming resources		54,260	5,302	59,562	54,553
Total incoming resources	10	218,282	5,302	223,584	215,241
Resources expended					
Activities directly related to church work		130,374	3,198	133,572	123,602
Charitable Activities		19,522		19,522	3,626
Cost of Generating Funds		55,121		55,121	50,852
Total resources expended	10	205,017	3,198	208,215	178,080
Incoming resources before transfers		13,265	2,104	15,369	37,161
Depreciation		(1,471)		(1,471)	(1,821)
Transfer between funds		0	0	0	0
Net incoming resources		11,794	2,104	13,898	35,340
Gains/(losses) on investments		150	0	150	(18)
Prior Year Adjustment		0	0	0	0
Net movement in funds		11,944	2,104	14,048	35,322
Balances at 1 January 2022		432,812	4,524	437,336	
Balances at 31 December 2022		444,756	6,628	451,384	

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2022

2. Employee costs	2022	2021
	£	£
	<u>46,312</u>	<u>49,557</u>

3. Fixed assets for use by the PCC	Freehold land & buildings	Fixtures & Fittings	Motor vehicle	Total 2022	Total 2021
	£	£	£	£	£
Tangible fixed assets					
Gross book value					
At January 1 2022	353,540	15,000	7,000	375,540	
Additions/Disposals	0	0	0	0	
At 31 December 2022	353,540	15,000	7,000	375,540	375,540
Depreciation					
At January 1 2022	0	9,043	4,690	13,733	11,912
Disposals	0	0	0	0	0
Charge for year	0	894	578	1,471	1,821
At 31 December 2022	0	9,937	5,268	15,204	13,733
Net Book Value					
At 31 December 2021	353,540	5,957	2,310	361,807	
At 31 December 2022	353,540	5,063	1,733	360,336	

4. Investments	2022	2021
	£	£
42.13 shares in Central Board of Finance of the Church of England Investment Fund (CIF 1413S)	995	845
	<u>995</u>	<u>845</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	361,331	0	361,331
Current Assets	85,624	6,628	92,252
Liabilities	(2,199)	0	(2,199)
Fund Balance	444,756	6,628	451,384

6. Surplus is stated after charging	2022	2021
	£	£
Audit Fee	1,000	900
Depreciation	1,471	1,821
	<u>2,471</u>	<u>2,721</u>

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2022

7. Debtors	2022	2021
	£	£
Tax rebate on donations	3,885	4,165
Loans Receivable	0	0
	<u>3,885</u>	<u>4,165</u>
 8. Creditors: amounts falling due within one year	 2022	 2021
	£	£
PAYE and NIC due	199	214
Creditors for goods and services	1,000	900
Missionary & charitable giving	0	0
Loans payable within 12 months	1,000	7,281
	<u>2,199</u>	<u>8,395</u>
 9. Liabilities payable after one year	 0	 1,000
 10. Fund details	 2022	 2021
	£	£
Unrestricted Funds		
General	35,010	24,645
Designated - Oaks Centre	360,661	368,575
- Minibus	2,673	1,184
- Newbuild	46,412	38,408
	<u>444,756</u>	<u>432,812</u>
 Restricted Funds		
Lifetime Fund	6,628	4,524

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2022

Fund movement by type

Note 11

	B'Fwd	Incoming	Outgoing	P/Y Gains & Losses	C'Fwd
General Fund Unrestricted	23,800	113,248	(103,033)		34,015
CBF/CIF 1413S Restricted	845			150	995
New Building Fund Designated	38,408	22,494	(14,490)		46,412
Mini Bus Fund Designated	1,184	3,405	(1,916)		2,673
Oaks Fund Designated	368,575	79,135	(87,049)		360,661
Lifetime Fund Restricted	4,524	5,302	(3,198)		6,628
	437,336	223,584	(209,686)		451,384

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 2022, 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.



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

Dated: 13/03/2023

Parochial Church Council of St Paul, Penketh
Balance Sheet as at 31 December 2022

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after more than one year	9	0	1,000
		<u>451,384</u>	<u>437,336</u>
Unrestricted funds		444,756	432,812
Restricted funds	10	6,628	4,524
Total funds		<u>451,384</u>	<u>437,336</u>