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St Paul's Church, Penketh



Annual Report of the Parochial Church Council

For the year ended 31st December 2023

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 APCM 2023)
	Mick Lloyd (from APCM 2023)

Elected members:

- Margaret Sanderson
- Marise Seville
- Lesley Ratcliffe
- Joanna Cottrell (to APCM 2023)
- Karen Howard (to March 2023)
- Derek Cook
- Bill Sanderson (Deanery Synod APCM 2023)
- John Murray (Deanery Synod from APCM 2023)
- John Nolan (from APCM 2023)
- Sue Lloyd (from APCM 2023)
- Anne Molyneux (from APCM 2023)
- Laura Andrus (from APCM 2023)
- Gail Pattullo (from APCM 2023)

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

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 to APCM 2023), Mick Lloyd (from APCM 2023), Marise Seville (from APCM 2016), Elaine Briers (from APCM 2021), William Sanderson (from APCM 2021)

The Standing Committee can be contacted via the chair, Sarah Peppiatt either 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 to APCM 2023), Mick Lloyd (from APCM 2023), Marise Seville (from APCM 2016), Elaine Briers (from APCM 2021), William Sanderson (from APCM 2021)

Operations Management Group: The Vicar, Centre Manager (Karen Howard, to March 2023), Operations Manager (Stephen Southern, from May 2023), Julie Harrop, John Nolan (to Sept 2022), Amanda Rawson (from November 2023), Bill Sanderson, Margaret Bennett (to APCM 2023), Mick Lloyd (from APCM 2023) 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. 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. St Paul's Safeguarding Officer is Margaret Sanderson (Meg).

There have been no safeguarding incidents in 2023.

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 2023 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.
- 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
- Café Church, refreshed and re-launched in the summer of 2023 to provide accessible worship for adults on the fringe of church.

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 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.

2023 summary

2023 was a year of change and transition, as we said goodbye to Karen Howard and Linda Keir, both of whom have given many many years of service to the Oaks. We appointed Stephen Southern as our new operations manager, supported by Elizabeth Spreadbury as admin assistant. We also reintroduced the role of Café Supervisor, initially to support Karen in the transition period to a new manager. We now are operating at 107 paid hours a week to support the hospitality ministry.

Mission wise the pioneer congregations continue to go from strength to strength. We introduced communion at Lifetime, first at Easter and then at the end of the year and Christmas. People have been very appreciative of this and it continues to strengthen the sense of community and church we're building. Sunday Lunch is settling into a steady monthly pattern with a great team of volunteers forming, while Cafe Church has relaunched under Mick's steady leadership, ably supported by some longstanding Café Church team members and some new ones. At the very end of the year we began to experiment with finding spaces for our youth to meet together and we hope to see that flourish in 2024. A youth and schools' worker was appointed in January 2023, in partnership with St Mary's and YFC, but sadly he had to leave in the summer due to family ill health. Progress was made to a fresh appointment, starting in the January of 2024.

On a wider front, the deanery has been prayerfully considering throughout 2023 whether we should be operating on a much closer basis than before. The PCC voted by a majority to continue to be part of this Fit for Mission journey as we explore the possibilities around forming a single large parish across the whole of Warrington. This exploration will take us through 2024 and some of 2025 before a final consultation is held.

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 2023 Barnabas Fund, Bible Society, Sounds of Life, Disaster relief committee - Turkey, Warrington fFoodbank, Sankey Good Neighbours, YFC, Multiple Sclerosis Society Fishermen's Misson

On top of this we began the process of giving the last of our capital donations to large scale project. We gave £7'500 to Scargill House directed to their major re-building project, with a final £7'500 due in 2024.

4. Achievements and performance

Electoral roll

There are now 100 people on the electoral roll.

Worship

Our attendance has steadied off after the ups and downs of the pandemic and now averages around 55 on a usual Sunday. Around 15 children are on our Sunday Gang registers, with the older ones now forming the majority.

Finance, Giving and Fundraising

We have 37 people giving to the church on a regular basis, which is a drop of one from 2023.

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

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 decreased slightly in 2023 giving a year end value of £952 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 ran a small deficit by the end of the year, largely due to a number of unexpected maintenance costs, some of which were substantial. Our mission budget broke even by the end of the year.

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	£ 8776 (grant for Lifetime project)

General	-	£42,009.44
Oaks	-	£15,045.27
Lifetime	-	£8,767.77

6. Plans for the future

The emphases for 2024 are as follows:

- Investing in and developing our pioneering congregations
- Developing the youthwork provision in partnership with St Mary's and YFC
- Looking towards the 5th anniversary of the church building and the 25th anniversary of the Oaks.

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: 12th May 2024

Parochial Church Council of St Paul, Penketh
Statement of Financial Activities for the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming resources					
Incoming resources from donors		88,196		88,196	111,886
Income from charitable and ancillary trading		105,084		105,084	52,110
Income from investments		26		26	26
Other incoming resources		1,500	7,939	9,439	59,562
Total incoming resources	10	194,806	7,939	202,745	223,584
Resources expended					
Activities directly related to church work		88,256	5,801	94,057	133,572
Charitable Activities		11,210		11,210	19,522
Cost of Generating Funds		122,350		122,350	55,121
Total resources expended	10	221,816	5,801	227,617	208,215
Incoming resources before transfers		(27,010)	2,138	(24,872)	15,369
Depreciation		(1,192)		(1,192)	(1,471)
Transfer between funds		0	0	0	0
Net incoming resources		(28,202)	2,138	(26,064)	13,898
Gains/(losses) on investments		(43)	0	(43)	150
Prior Year Adjustment		0	0	0	0
Net movement in funds		(28,245)	2,138	(26,107)	14,048
Balances at 1 January 2023		444,756	6,628	451,384	
Balances at 31 December 2023		416,511	8,766	425,277	

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2023

2. Employee costs

2023	2022
£	£
<u>64,361</u>	<u>46,312</u>

3. Fixed assets for use by the PCC

	Freehold land & buildings	Fixtures & Fittings	Motor vehicle	Total 2023	Total 2022
	£	£	£	£	£
Tangible fixed assets					
Gross book value					
At January 1 2023	353,540	15,000	7,000	375,540	375,540
Additions/Disposals	0	0	0	0	
At 31 December 2023	353,540	15,000	7,000	375,540	375,540
Depreciation					
At January 1 2023	0	9,937	5,268	15,204	13,733
Disposals	0	0	0	0	0
Charge for year	0	759	433	1,192	1,471
At 31 December 2023	0	10,696	5,701	16,396	15,204
Net Book Value					
At 31 December 2022	353,540	5,063	1,732	360,336	
At 31 December 2023	353,540	4,304	1,299	359,144	

4. Investments

	2023	2022
	£	£
42.13 shares in Central Board of Finance of the Church of England Investment Fund (CIF 1413S)	952	995
	<u>952</u>	<u>995</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	360,096	0	360,096
Current Assets	57,685	8,766	66,451
Liabilities	(1,270)	0	(1,270)
Fund Balance	416,511	8,766	425,277

6. Surplus is stated after charging

	2023	2022
	£	£
Audit Fee	1,000	1,000
Depreciation	1,192	1,471
	<u>2,192</u>	<u>2,471</u>

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2023

7. Debtors	2023	2022
	£	£
Tax rebate on donations	629	3,885
Loans Receivable	0	0
	<u>629</u>	<u>3,885</u>
 8. Creditors: amounts falling due within one year	 2023	 2022
	£	£
PAYE and NIC due	270	199
Creditors for goods and services	1,000	1,000
Missionary & charitable giving	0	0
Loans payable within 12 months	0	1,000
	<u>1,270</u>	<u>2,199</u>
 9. Liabilities payable after one year	 0	 0
 10. Fund details	 2023	 2022
	£	£
Unrestricted Funds		
General	28,898	35,010
Designated - Oaks Centre	339,720	360,661
- Minibus	1,481	2,673
- Newbuild	46,412	46,412
	<u>416,511</u>	<u>444,756</u>
 Restricted Funds		
Lifetime Fund	8,766	6,628

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2023

Fund movement by type

Note 11

	B'Fwd	Incoming	Outgoing	P/Y Gains & Losses	C'Fwd
General Fund Unrestricted	34,015	90,750	(96,819)		27,946
CBF/CIF 1413S Restricted	995			(43)	952
New Building Fund Designated	46,412	0	0		46,412
Mini Bus Fund Designated	2,673	0	(1,192)		1,481
Oaks Fund Designated	360,661	104,056	(124,997)		339,720
Lifetime Fund Restricted	6,628	7,939	(5,801)		8,766
	451,384	202,745	(228,809)		425,277

Parochial Church Council of St Paul, Penketh
Balance Sheet as at 31 December 2023

	Note	2023 £	2022 £
Fixed Asset			
Tangible	3	359,144	360,336
Investments	4	952	995
		360,096	361,331
Current Assets			
Debtors	7	629	3,885
Cash at Bank and Hand	5	65,822	88,367
		66,451	92,252
Liabilities:			
within one year	8	1,270	2,199
Net Current Assets/Liabilities		65,181	90,053
Total Assets/Lia		425,277	451,384
Liabilities:			
after more than one year	9	0	0
		425,277	451,384
Unrestricted funds		416,511	444,756
Restricted funds	10	8,766	6,628
Total funds		425,277	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 2023, 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: 22/03/2024