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St Paul's Church, Penketh



Annual Report of the Parochial Church Council

For the year ended 31st December 2024

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 2024 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 (to July 2024)
Churchwardens:	Mick Lloyd (from APCM 2023)
	Kevin Bailie (from APCM 2024)

Elected members:

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

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, Mick Lloyd, Marise Seville (from APCM 2016), Elaine Briers (until May 2024), William Sanderson (from APCM 2021). Kevin Baillie (from APCM 2024), Laura Andrus (from May 2024).

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's 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.

Rev. Sarah Peppiatt, Mick Lloyd, Marise Seville (from APCM 2016), Elaine Briers (until May 2024), William Sanderson (from APCM 2021). Kevin Baillie (from APCM 2024), Laura Andrus (from May 2024).

Operations Management Group: The Vicar (Sarah Peppiatt) Operations Manager Stephen Southern, Julie Harrop, Amanda Rawson, Bill Sanderson, Mick Lloyd 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. 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

Since the last AGM there have been 14 people checked for DBS. 6 people have renewed their safeguarding training at level 1 and 2, and one person at level 3.

We have begun ensuring all volunteers have completed confidential safer recruiting forms and 28 of these were received in 2024.

There were 2 safeguarding concerns raised during they year, which were duly reported and advice sought from the diocese but no incidents

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 2024 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, running once a month with a mission goal of providing 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.

Vision

Our church building reached its 5th anniversary in October 2024. This began a year of celebration leading to the 25th anniversary of the Oaks building in 2025. We have begun a Jubilee fund raising campaign as part of this anniversary year, focused on raising money for the Oaks, to do some much-needed works on the building.

The PCC began a season of vision setting for the hospitality ministry centred on the Oaks: starting with a vision night in October 2025. Out of this came a plan for 2025 to review our staffing, re-examine our goals, and set a long term vision for the hospitality ministry so that it might flourish for the next 25 years.

2024 summary

After a year of transition and change the Oaks ministry has settled down well under the new manager's capable supervision. The centre and the café are thriving and popular in our community, drawing significant numbers in each week, and both buildings are well used by the community for a wide variety of groups, alongside our own ministries. We have made efforts to connect with local colleges who offer catering courses, hoping to build partnerships that will help fill some of our volunteer

shortages, while providing a great experience of catering for young people going into that industry.

Mission wise our new congregations. continue to go from strength to strength. Lifetime celebrated its 5th birthday in October, with balloons, bouncy castle and a great celebration. Every year children leave us as they go up to school, and every year new families join us, keeping our numbers steadily high. Café Church has found its feet and attracts a steady core of people new to church, with some excellent outside speakers. Sunday Lunch has been using the year to reflect on how to better attract young families from outside the church. A new youth worker was appointed in 2024, working closely with Penketh High School and setting up a new youth drop in at the council buildings in the centre of Penketh. Plans were set in place for Youth Alpha, and greater connections between the youth ministry we run and the outreach the youth worker leads on. The new youth sessions flourished in 2024, resulting in a thriving fortnightly meeting and a monthly Sunday night meeting with opportunities to build friendships and share faith.

The Oaks Centre continues to provide food, friendship and much more to those who choose to come. The Old School Cafe has achieved its aim to now open 5 days per week from Monday to Friday, serving high quality, low cost meals all prepared on the premises to members of the community and beyond. On the third Friday of every month, the cafe offers "Free Soup Friday" where free soup, bread roll and a hot drink can be obtained free of charge, or for a donation. A recent comparison with menus from 2017 shows that the prices of food on offer has had a minimal increase or even lowered in price which is quite an achievement given the increase in the cost of food over that period of time. The centre also opens through school holidays now, providing play equipment and "Kids Meals for £1.00". Mrs Nutkins Nearly New Shop continues to be a popular feature in the centre, recycling preloved clothing, homeware, books and children's toys preventing those items from going to landfill and giving a new lease of life to good quality donated items. The stock is refreshed seasonally and the Christmas displays are particularly attractive. Both the shop and the cafe have been performing well on a business front and regularly achieving the challenging targets set by the Operations Group.

The major concern for the centre is around the volunteer workforce. The centre relies on the current hardworking team of volunteers. However this number has dwindled over the years and it is becoming increasingly difficult to recruit new volunteers given the change in people's circumstances and their ability to juggle demanding life situations. We are still blessed with genuinely hardworking volunteers, some of whom could be referred to as vulnerable adults. It is pleasing to witness their journey as they grow in confidence and learn new skills before moving onto employment in some cases. The centre and the church are hired out regularly for various events and organisations such as dance schools, fitness classes and parties. We have also hosted training sessions, seminars and consultation events. Warrington Bereavement Support also uses the centre weekly for their counselling sessions.

A regular feature is a weekly visit from Warrington Borough Council's Talking Point Team who provide on the spot advice and support to members of the community.

Some weekly events continue to provide a source of friendship and community spirit such as Knit and Natter, Short Mat Bowling and our Wednesday Social afternoon. It is hoped to start a regular men's group in 2025 following a generous grant of £1500 from the Borough Council.

The PCC continued to explore the possibility of becoming part of a larger single parish.

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 2024 were Barnabas Fund, Bible Society, Sounds of Life, Elam Ministries, Warrington Foodbank, Sankey Good Neighbours, YFC, Multiple Sclerosis Society and the Fishermen's Misson

4. Achievements and performance

Electoral roll

There are now 88 people on the electoral roll.

Worship

Our attendance 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 38 people giving to the church by the Parish Giving Scheme, and 6 giving regularly by other means into the general account.

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 increased slightly in 2024 giving a year end value of £978 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. 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 2024 were as follows:

Unrestricted funds	£ 19'684
Restricted funds	£10'228 (grant for Lifetime project)

General	-	£48,627.54
Oaks	-	£20.925.44
Lifetime	-	£10'290.58

6. Plans for the future

The emphases for 2025 are as follows:

- Investing in and developing our pioneering congregations
- Developing the youthwork provision in partnership with St Mary's and YFC
- Celebrating the 25th anniversary of the Oaks, including investing for the future.

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: 11th May 2025

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2024

2. Employee costs	2024	2023
	£	£
	<u>72,157</u>	<u>64,361</u>

3. Fixed assets for use by the PCC	Freehold land & buildings	Fixtures & Fittings	Motor vehicle	Total 2024	Total 2023
	£	£	£	£	£
Tangible fixed assets					
Gross book value					
At January 1 2024	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 2024	0	10,696	5,701	16,396	15,204
Disposals	0	0	0	0	0
Charge for year	0	646	325	970	1,192
At 31 December 2023	0	11,342	6,026	17,366	16,396
Net Book Value					
At 31 December 2023	353,540	4,304	1,299	359,144	
At 31 December 2024	353,540	3,658	974	358,174	

4. Investments	2024	2023
	£	£
42.13 shares in Central Board of Finance of the Church of England Investment Fund (CIF 1413S)	978	952
	<u>978</u>	<u>952</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	359,152	0	359,152
Current Assets	70,077	10,288	80,365
Liabilities	(1,219)	0	(1,219)
Fund Balance	428,010	10,288	438,298

6. Surplus is stated after charging	2024	2023
	£	£
Audit Fee	1,000	1,000
Depreciation	970	1,192
	<u>1,970</u>	<u>2,192</u>

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2024

7. Debtors	2024	2023
	£	£
Tax rebate on donations	521	629
Loans Receivable	0	0
	<u>521</u>	<u>629</u>
 8. Creditors: amounts falling due within one year	 2024	 2023
	£	£
PAYE and NIC due	219	270
Creditors for goods and services	1,000	1,000
Missionary & charitable giving	0	0
Loans payable within 12 months	0	0
	<u>1,219</u>	<u>1,270</u>
 9. Liabilities payable after one year	 0	 0
 10. Fund details	 2024	 2023
	£	£
Unrestricted Funds		
General	35,487	28,898
Designated - Oaks Centre	345,336	339,720
- Minibus	775	1,481
- Newbuild	46,412	46,412
	<u>428,010</u>	<u>416,511</u>
 Restricted Funds		
Lifetime Fund	10,288	8,766

Parochial Church Council of St Paul, Penketh
Notes to the financial statements
For the year ended 31 December 2024

Fund movement by type

Note 11

	B'Fwd	Incoming	Outgoing	P/Y Gains & Losses	C'Fwd
General Fund Unrestricted	27,946	98,543	(91,980)		34,509
CBF/CIF 1413S Restricted	952			26	978
New Building Fund Designated	46,412				46,412
Mini Bus Fund Designated	1,481	2,217	(2,923)		775
Oaks Fund Designated	339,720	144,305	(138,689)		345,336
Lifetime Fund Restricted	8,766	5,395	(3,873)		10,288
	425,277	250,460	(237,465)		438,298

Parochial Church Council of St Paul, Penketh
Balance Sheet as at 31 December 2024

	Note	2024 £	2023 £
Fixed Asset			
Tangible	3	358,174	359,144
Investments	4	978	952
		359,152	360,096
 Current Assets			
Debtors	7	521	629
Cash at Bank and Hand	5	79,844	65,822
		80,365	66,451
 Liabilities:			
within one year	8	1,219	1,270
 Net Current Assets/Liabilities		79,146	65,181
 Total Assets/Lia		438,298	425,277
Liabilities:			
after more than one year	9	0	0
		438,298	425,277
 Unrestricted funds		428,010	416,511
Restricted funds	10	10,288	8,766
Total funds		438,298	425,277

Parochial Church Council of St Paul, Penketh

Statement of Financial Activities for the year ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Incoming resources					
Incoming resources from donors		1,142		1,142	88,196
Income from charitable and ancillary trading		197,076	5,395	202,471	105,084
Income from investments		26		26	26
Other incoming resources		18,872		18,872	9,439
Total incoming resources	10	217,116	5,395	222,511	202,745
Resources expended					
Activities directly related to church work		59,708	3,873	63,581	94,057
Charitable Activities		3,765		3,765	11,210
Cost of Generating Funds		141,200		141,200	122,350
Total resources expended	10	204,673	3,873	208,546	227,617
Incoming resources before transfers		12,443	1,522	13,965	(24,872)
Depreciation		(970)		(970)	(1,192)
Transfer between funds		0	0	0	0
Net incoming resources		11,473	1,522	12,995	(26,064)
Gains/(losses) on investments		26	0	26	(43)
Prior Year Adjustment		0	0	0	0
Net movement in funds		11,499	1,522	13,021	(26,107)
Balances at 1 January 2024		416,511	8,766	425,277	
Balances at 31 December 2024		428,010	10,288	438,298	

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 2024, 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: 01/04/2025

