THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, CHELTENHAM

England & Wales · Charity number 1130330

Details

Other names	PCC ST PAULS, ST PAUL'S CHELTENHAM PCC
Status	Registered
Legal form	Previously excepted
Registered	2009-06-24
Register	View on the Charity Commission register

Contact

Address	Parish Church of St. Paul St. Pauls Road Cheltenham GL50 4EZ
Phone	01242524572
Email	info@stpaulscheltenham.com
Website	www.stpaulscheltenham.com

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship. Pastoral work, including visiting sick and bereaved. Teaching and promotion of Christianity - sermons, courses, small groups, events, meetings and literature. School assemblies. Provision of youth organisations. Provision of activities for senior citizens, parents & toddlers and other special need groups. Supporting other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£250,989	£238,793	-	-
2023-12-31	£251,242	£252,286	-	-
2022-12-31	£236,873	£192,346	-	-
2021-12-31	£214,739	£209,524	-	-
2020-12-31	£266,565	£230,858	-	-

Trustees

Name	Role	Appointed
Rev ROGER JAMES WIDDECOMBE	Chair	2006-09-01
AMANDA BURTON		2021-07-22
BENJAMIN RUSSELL BOOTH		2017-03-12
CYRIL MEREDITH		2007-09-15
David Richard CHATFIELD		2020-10-21
Dr Holly Louise Shepherd		2024-04-01
Eleanor Claire Margaret Grice		2025-11-01
Esther Margaret Caffell		2025-04-01
Jonathan Mark Platt		2019-04-24
Laura Emily Pulley		2024-04-01
NEIL MICHAEL DENNISS		2014-04-30
Rev David Baker		2023-08-01
Rev Fay Natalie Price		2025-11-18
Sarah Ellen Hillman		2019-04-24

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, CHELTENHAM

England & Wales - Charity number 1130330

Accounts

REGISTERED CHARITY NUMBER: 1130330

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2024

for

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Crowthers Chartered Accountants
15 St Georges Road
Cheltenham
Gloucestershire
GL50 3DT

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Contents of the Financial Statements for the Year Ended 31 December 2024

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The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Report of the Trustees for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Report of the Trustees for the Year Ended 31 December 2024

Objectives and activities
St. Paul's Cheltenham Parochial Church Council ('PCC') has the responsibility of co-operating with the incumbent, Roger Widdecombe, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Paul 's Church and associated property.

Achievements and Performance

Church attendance
There are 104 people on the Church Electoral Roll. There were ten PCC members until April and twelve afterwards due to the election of two members to fill previous vacancies. Rev D Baker was invited to join as an ex-officio member during his curacy from September. The average weekly attendances, counted during October, were 93 adults and 53 children, but these numbers increased significantly on special occasions such as the Christmas services.

Review of the Year 2024
2024 has been something of a 'transition' year, as we have moved from recovery, from the pandemic, into outreach beyond ourselves. Alpha ran three times, albeit with small numbers and planning is well under way for a Youth Alpha course in early 2025. There is a growing sense of God moving us outside of our walls and our comfort zones, and we are beginning to discern fresh vision for the coming season.

We lost both our youth and children's pastors in the summer, which has placed a large burden on the congregation. However, people have responded amazingly with significant numbers of new people serving on the teams. There is still a recognition that some paid resource is necessary, but it is likely to look very different to what we had before.

David Baker has settled in well as our Assistant Pastor and was ordained as our curate (self supporting) in June. Having him on team made the departure of other staff much more manageable.

In December we received planning permission for our building project, where we will seek to rebuild the extensions in order to welcome less able people, create a suitable environment for our youngest members and host more events for our local community. A team has been formed to move the project forward and we hope to break ground in 2026.

The church appears to be growing slightly in numbers, but significantly in capacity and desire for God's kingdom, so 2025 promises to be exciting.

Fabric Report 2023
We received our quinquennial and have begun to organise the different works needed. Most urgently these include some roof maintenance, electrical inspection and gutter check. The flat roofs on the extensions will be nursed through until replaced in the building project above. Otherwise the building is in pretty good condition.

PCC Report
PCC had one full meeting, in March, before the Annual Parochial Church Meeting (APCM) in April, and five afterwards, in May, June, July, September and November.

PCC continued to spend significant time in relation to work on the new building project plans, for which planning was granted at the end of the year. In the second half of the year, PCC also spent a large amount of time addressing the short-term impact of the departure of both our Kids and Youth Pastor on the respective ministries and volunteer teams and beginning to discern the recruitment needs of the staff team moving forwards.

Esther Caffell continued her role as Safeguarding Officer for Children and Young People throughout 2024, with Roger Widdecombe as Safeguarding Officer for Vulnerable Adults.

Financial actions included approving the previous year's accounts and approving the 2025 budget, including one full-time salary for potential recruitment, for which the PCC was reasonably confident to approve a deficit.

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Report of the Trustees for the Year Ended 31 December 2024

The PCC were pleased to continue financial and other support of our Mission Partners: Rapha Medica (Nigeria), Development Aid Nepal, Abound (India) and Superkidz/Church Army (London). Our primary link for the work of Superkidz and Church Army, Nick Russell, retired in the summer of 2024. As a result, the PCC decided not to continue with Superkidz as a Mission Partner after the end of 2024, leaving 3 Mission Partners going into 2025.

Finally, PCC once again reviewed the policy on mission giving. We will continue to give at least 10% of unrestricted income to external giving. In addition to the financial support of the 4 Mission Partners, PCC made gifts again to International Justice Mission, Christians Against Poverty, The Rock, Salvation Army (local victim care) and Cheltenham's SPEAR Centre.

Financial review

On ordinary unrestricted funds total receipts were £236,961 and total payments £236,317. On restricted funds total receipts were £14,028 and total payments £2,476. Total receipts were therefore £250,989 and total payments £238,793 giving a net result for the year of a surplus of £12,196.

It is PCC policy to maintain a balance on unrestricted funds (if possible) to cover emergency situations that may arise from time to time. The PCC has funds restricted to the Vestries Building Project, Membership Hardship, Community Hardship and Organ.

It is PCC policy to invest fund balances in accounts that are covered by the Financial Services Compensation Scheme.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

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

Reference and administrative details

Registered Charity number

1130330

Principal address

St Paul's Church
St Paul's Road
Cheltenham
Gloucestershire
GL50 4EZ

The Parochial Church Council of the
Ecclesiastical Parish of St Paul,
Cheltenham

Report of the Trustees
for the Year Ended 31 December 2024

Trustees
PCC members who have served from 1st January 2024 until the date this report was approved are:

Incumbent
Rev R Widdecombe - Chairman

Wardens
Mr M Hirst - from April 2024
Mr J Platt

Elected Members
Mrs A Burton - Treasurer
Mr B Booth - Vice Chair
Mr N Denniss
Miss S Hillman
Mr A Jenkins
Mr C Meredith
Mr D Chatfield
Mrs H Shepherd - from April 2024
Mrs L Pulley - from April 2024
Rev D Baker - Ex-Officio, from April 2024

Independent Examiner
Crowthers Chartered Accountants
15 St Georges Road
Cheltenham
Gloucestershire
GL50 3DT

Approved by order of the board of trustees on .....7th April 2025..... and signed on its behalf by:

.....
Rev R Widdecombe - Trustee

Independent Examiner's Report to the Trustees of
The Parochial Church Council of the
Ecclesiastical Parish of St Paul,
Cheltenham

Independent examiner's report to the trustees of The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

I report to the charity trustees on my examination of the accounts of The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Sara Crowther

Sara Crowther, FCA

Crowthers Chartered Accountants
15 St Georges Road
Cheltenham
Gloucestershire
GL50 3DT

Date: 22/05/2025

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Statement of Financial Activities for the Year Ended 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		228,644	14,028	242,672	240,208
Other trading activities	2	2,529	-	2,529	1,940
Investment income	3	5,788	-	5,788	3,976
Total		236,961	14,028	250,989	246,124
EXPENDITURE ON					
Charitable activities					
Mission and Charities Fund		134,007	-	134,007	129,444
Other		102,310	2,476	104,786	122,898
Total		236,317	2,476	238,793	252,342
NET INCOME/(EXPENDITURE)		644	11,552	12,196	(6,218)
RECONCILIATION OF FUNDS					
Total funds brought forward		448,290	134,098	582,388	588,606
TOTAL FUNDS CARRIED FORWARD		448,934	145,650	594,584	582,388

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Balance Sheet
31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Investment property	8	250,000	-	250,000	250,000
CURRENT ASSETS					
Debtors	9	8,514	38	8,552	7,910
Cash at bank and in hand		192,016	145,612	337,628	325,302
		200,530	145,650	346,180	333,212
CREDITORS					
Amounts falling due within one year	10	(1,596)	-	(1,596)	(824)
NET CURRENT ASSETS		198,934	145,650	344,584	332,388
TOTAL ASSETS LESS CURRENT LIABILITIES		448,934	145,650	594,584	582,388
NET ASSETS		448,934	145,650	594,584	582,388
FUNDS	11				
Unrestricted funds				448,934	448,290
Restricted funds				145,650	134,098
TOTAL FUNDS				594,584	582,388

The financial statements were approved by the Board of Trustees and authorised for issue on .....7th April 2025..... and were signed on its behalf by:

.....
R Widdecombe - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

These financial statements for the year ended 31 December 2024 are the first that are prepared in accordance with FRS 102. The previous financial statements were prepared in accordance with Receipts and Payments, the date of transition is 1 January 2022.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Investment property
Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

2. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Parochial fees	1,850	1,043
Other	679	897
	2,529	1,940

3. INVESTMENT INCOME

	2024	2023
	£	£
Rents received	2,500	1,200
Deposit account interest	3,288	2,776
	5,788	3,976

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	202,957	37,251	240,208
Other trading activities	1,940	-	1,940
Investment income	3,976	-	3,976
Total	208,873	37,251	246,124
EXPENDITURE ON			
Charitable activities			
Mission and Charities Fund	129,444	-	129,444
Other	100,391	22,507	122,898
Total	229,835	22,507	252,342
NET INCOME/(EXPENDITURE)	(20,962)	14,744	(6,218)
RECONCILIATION OF FUNDS			
Total funds brought forward	469,252	119,354	588,606

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	448,290	134,098	582,388

6. FUNDS

The PCC has decided to hold only working capital (defined as one month's unrestricted expenditure), which in 2025 will be approximately £20,000, in its General (unrestricted) Fund and to hold any surpluses in the Contingency Fund. Every month a regular transfer is made from the General Fund to the Mission and Charities Fund to ensure that sufficient funds are available to make mission gifts when required. Following this the necessary adjustment is made between the General and Contingency Funds.

The Community Fund was set up to assist people in the local community who are not church members but are in particular need. It is funded primarily by donations from members.

The Hardship Fund is funded entirely by church members and is used to assist other church members who are in particular need.

7. MISSION AND CHARITIES FUND

Donations made during the year:

Church Army £1,925
Superkidz Community Trust £1,925
ABOUND £5,250
Rapha Medica Project £5,250
Development Aid Napal £5,250
Salvation Army Victim Care Fund £500
CAP Cheltenham Debt Centre £1,500
International Justice Mission £1,500
The Rock £1,000
SPEAR £3,000
Children's Society £150

Total £27,250

8. INVESTMENT PROPERTY

	£
Fair value	
At 1 January 2024 and 31 December 2024	250,000
Net book value	
At 31 December 2024	250,000
At 31 December 2023	250,000

The property was bequeathed to the PCC in 2016 and in 2018 the PCC valued the property at the current value of £250,000.

continued...

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Income tax recoverable	8,552	7,910

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	1,596	824

11. MOVEMENT IN FUNDS

	At 1/1/24	Net movement in funds	Transfers between funds	At 31/12/24
	£	£	£	£
Unrestricted funds				
Unrestricted Funds	277,048	27,894	(27,849)	277,093
Designated Funds	171,242	(27,250)	27,849	171,841
	448,290	644	-	448,934
Restricted funds				
Vestries Building Project Fund	124,001	12,500	-	136,501
Community Fund	1,052	(20)	-	1,032
Hardship Fund	7,611	(928)	-	6,683
Organ Fund	1,434	-	-	1,434
	134,098	11,552	-	145,650
TOTAL FUNDS	582,388	12,196	-	594,584

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Unrestricted Funds	236,961	(209,067)	27,894
Designated Funds	-	(27,250)	(27,250)
	236,961	(236,317)	644
Restricted funds			
Vestries Building Project Fund	12,500	-	12,500
Community Fund	10	(30)	(20)
Hardship Fund	1,518	(2,446)	(928)
	14,028	(2,476)	11,552
TOTAL FUNDS	250,989	(238,793)	12,196

continued...

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
Unrestricted Funds	276,973	29,136	(29,061)	277,048
Designated Funds	119,846	(25,095)	76,491	171,242
Youth Pastor Fund	72,433	(25,003)	(47,430)	-
	469,252	(20,962)	-	448,290
Restricted funds				
Vestries Building Project Fund	102,330	21,671	-	124,001
Community Fund	1,232	(180)	-	1,052
Hardship Fund	14,358	(6,747)	-	7,611
Organ Fund	1,434	-	-	1,434
	119,354	14,744	-	134,098
TOTAL FUNDS	588,606	(6,218)	-	582,388

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted Funds	208,298	(179,162)	29,136
Designated Funds	575	(25,670)	(25,095)
Youth Pastor Fund	-	(25,003)	(25,003)
	208,873	(229,835)	(20,962)
Restricted funds			
Vestries Building Project Fund	39,000	(17,329)	21,671
Community Fund	2,750	(2,930)	(180)
Hardship Fund	(4,499)	(2,248)	(6,747)
	37,251	(22,507)	14,744
TOTAL FUNDS	246,124	(252,342)	(6,218)

continued...

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
Unrestricted Funds	276,973	57,030	(56,910)	277,093
Designated Funds	119,846	(52,345)	104,340	171,841
Youth Pastor Fund	72,433	(25,003)	(47,430)	-
	469,252	(20,318)	-	448,934
Restricted funds				
Vestries Building Project Fund	102,330	34,171	-	136,501
Community Fund	1,232	(200)	-	1,032
Hardship Fund	14,358	(7,675)	-	6,683
Organ Fund	1,434	-	-	1,434
	119,354	26,296	-	145,650
TOTAL FUNDS	588,606	5,978	-	594,584

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted Funds	445,259	(388,229)	57,030
Designated Funds	575	(52,920)	(52,345)
Youth Pastor Fund	-	(25,003)	(25,003)
	445,834	(466,152)	(20,318)
Restricted funds			
Vestries Building Project Fund	51,500	(17,329)	34,171
Community Fund	2,760	(2,960)	(200)
Hardship Fund	(2,981)	(4,694)	(7,675)
	51,279	(24,983)	26,296
TOTAL FUNDS	497,113	(491,135)	5,978

continued...

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

13. FIRST YEAR ADOPTION

Previously the charity reported income and expenditure on a Receipts and Payments basis and a balance sheet on the accruals basis. Therefore, the balance sheet has been unaffected by the first year adoption. The increase on the Statement of Financial Activities is to reduce funds by £5,174 in 2023.

The Parochial Church Council of the Ecclesiastical Parish of St Paul, Cheltenham

Detailed Statement of Financial Activities for the Year Ended 31 December 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	207,416	199,489
Gift aid	35,256	40,719
	242,672	240,208
Other trading activities		
Parochial fees	1,850	1,043
Other	679	897
	2,529	1,940
Investment income		
Rents received	2,500	1,200
Deposit account interest	3,288	2,776
	5,788	3,976
Total incoming resources	250,989	246,124
EXPENDITURE		
Charitable activities		
Mission and evangelism	5,496	6,817
Parish share	64,119	59,920
Clergy expenses	4,400	4,663
Church running expenses	31,220	29,878
Churchyard maintenance	1,522	2,496
Grants to institutions	27,250	25,670
	134,007	129,444
Other		
Support costs	1,907	2,287
Administration costs	94,944	91,518
Other	6,966	9,394
Property repairs	969	19,699
	104,786	122,898
Total resources expended	238,793	252,342
Net income/(expenditure)	12,196	(6,218)

This page does not form part of the statutory financial statements

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, CHELTENHAM

England & Wales - Charity number 1130330

Accounts

St Paul's church

The Parochial Church Council of
Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2023

Trustees Report

THE CHURCH OF ENGLAND

DIOCESE OF GLOUCESTER

Administrative information

St. Paul's Church is situated in St. Paul's, Cheltenham. It is part of the Diocese of Gloucester within the Church of England. The correspondence address is St Paul's Old School, St Paul's Rd, Cheltenham GL50 4EZ.

The Parochial Church Council (PCC) is a registered charity with charity number 1130330.

PCC members who have served from 1st January 2023 until the date this report was approved are:

Incumbent	Rev R Widdecombe	Chairman
Wardens	Mr B Booth	Vice Chairman
	Mr J Platt	
Elected Members	Mrs A Burton	Treasurer
	Mr N Denniss	
	Miss S Hillman	
	Mr M Hirst	
	Mr A Jenkins	
	Mr C Meredith	
	Mr S Russell	To April 2023
	Mr D Chatfield	
	Mrs L Constant-Ford	To March 2023

Structure, governance and management

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

Objectives and Activities

St. Paul's Cheltenham PCC has the responsibility of co-operating with the incumbent, Roger Widdecombe, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Paul's Church and associated property.

A**chievements and Performance**

Church attendance

There are 101 people on the Church Electoral Roll; this number has changed with some members leaving and other new members joining. There were twelve PCC members until March, eleven until April and ten for the remainder of the year due to the resignation of two members. The average weekly attendances, counted during October, were 83 adults and 45 children, but these numbers increased significantly on special occasions such as the Christmas services. Changes in the risks of the coronavirus pandemic continued to affect attendance at different times in the year.

Review of the Year 2023

Building upon the start we made in 2022 we have continued our focus on discipleship and continue to grow a culture of 'next steps' in our individual walks with Jesus. In the early part of the year we introduced the 'Grow Circle', a very simple discipleship tools to help each of us evaluate where are are with Jesus and what season we are in. We have then begun every term with a teaching series on 'what it means to be a prayerful, Bible shaped followers of Jesus at St Paul's'. In the summer term we looked at 'learning to love well' and in the Autumn term 'being rooted in Christian community'. 2024 will see 'being empowered by the Spirit' in January, 'engaging in spiritual formation' in the Summer and 'moving outwards' in the Autumn.

We are also actively pursuing what our next steps are as a body, with a sense that we are increasingly 'recovered' after the disruption of the pandemic. Not that recovery is total or that we are simply going back to the same patterns, but that we sense it is time to look ahead and receive vision for God's kingdom in St Paul's for the next few years. Examples of this would be an increase in prayer, beginning irregular Sunday evening prayer and praise times and planning an Alpha course for the Spring.

The big news of '23 was employing David Baker as our Assistant Pastor. David has recently finished vicar training and will be ordained in June '24 as our curate, alongside being our Assistant Pastor. The PCC bravely allocated most of our reserves to pay David for three years and our hope is that over the those three years giving will increase to cover his salary. David is an experienced pastor and has proved his worth in the few short months he's been with us.

We face some challenges in 2024 with our outgoings being greater than income in 2023 for the first time in a number of years. We also are trying hard to progress the renovation of the creche room and toilets.

Finally, a very exciting development has been the growth of the 12 step programme in St Paul's. This has been spearheaded by people in the wider community, but using the Herrington Rooms. There is now sizeable gathering each Saturday evening at Cocaine Anonymous and there is potential to begin an Alpha group out of this.

Gatherings

We continued to primarily gather as one congregation on Sunday mornings, with developments in the youth ministry to offer provision for older young people in the mornings as well as their continued Sunday evening sessions. The emphasis is now completely on gathering in-person, alongside recording teaching and sharing this on YouTube.

After a pause of the Monthly Prayer mid-week gatherings at the very beginning of the year, we began holding 'Prayer & Praise' evenings on Sundays roughly once every six weeks from July. These evenings have continued since then and are currently proving very encouraging as we seek the presence of God as a congregation.

Community Mission and Care

The Foodbank has continued to be the key vessel through which we seek to bless the local community. Seasonal events such as Christmas Craft Fair and the Holiday Club once again provided key relationship-building and evangelism opportunities, and St Paul's Toddlers on Wednesday mornings has continued to be a fruitful place for developing relationships between Christian and non-Christian families. We once again received a generous financial donation from a local business during the Christmas period which we were able to use to bless local households struggling with Christmas costs.

Fabric Report 2023

As hoped, the glass room - often called the 'baby room' - project was completed in the Spring of 2023 and has been much used weekly by parents with babies/young children. The room has also occasionally provided a helpful space for smaller meetings and prayer ministry.

The PCC continued to evaluate options for the right next steps in a building project throughout 2023. By September, PCC had reached a general consensus not to pursue a project which would involve increasing the footprint of the church, but instead to pursue a rebuilding of the creche room and refurbishment of the toilets and Herrington Rooms. Therefore, the latter part of the year was spent working with our architect again on new plans, while the PCC continues to discern how and when to proceed with the works.

PCC Report

PCC had one full meeting, in February, before the Annual Parochial Church Meeting (APCM) in March, and four afterwards, in May, July, September and November.

PCC spent time reassessing building needs and pursuing new options for refurbishments and other works to the toilets, old creche area and also in the Old School. These centred around both pressing practical needs, such as accessible toilets, and visionary questions for St Paul's, such as to what size the PCC envisages the church community growing.

Esther Caffell continued her role as Safeguarding Officer for Children and Young People throughout 2023, with Roger Widdecombe as Safeguarding Officer for Vulnerable Adults.

Having ring-fenced money for the youth pastor role for three years, PCC have been encouraged not to have needed to use it. Other financial actions included approving the previous year's accounts and approving the 2024 budget, for which the PCC was confident to approve a deficit.

The end of AFIRM India's ministry from the UK gave the PCC an opportunity to adopt a new Mission Partner. A new connection developed with 'Abound', a Christian ministry focused on education and working in the Diocese of Sambalpur in India, through a congregation member. PCC were delighted to officially adopt Abound as a Mission Partner at the very end of the year.

Finally, PCC once again reviewed the policy on mission giving. We will continue to give at least 10% of unrestricted income to external giving. In 2023, we supported four main mission partners, Church Army/Superkidz (London), Development Aid Nepal, Rapha Medica (Nigeria) and Abound (India). In addition to this, PCC made gifts again to Chris & Abi Arnold in Kenya, International Justice Mission, Christians Against Poverty, The Rock, Salvation Army (local victim care), GodFirst Church (Barry) and Cheltenham's SPEAR Centre.

Financial Review

On ordinary unrestricted funds total receipts were £208,742 and total payments £229,779. On restricted funds total receipts were £42500 and total payments £22507. Total receipts were therefore £251,242 and total payments £252,286 giving a net result for the year of a deficit of receipts over payments of £1044. Details can be found in the Financial Statements.

It is PCC policy to maintain a balance on unrestricted funds (if possible) to cover emergency situations that may arise from time to time. The PCC has funds restricted to the Vestries Building Project, Membership Hardship, Community Hardship and Organ.
It is PCC policy to invest fund balances in accounts that are covered by the Financial Services Compensation Scheme.

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022	Notes
Incoming resources						
Voluntary income						
Planned giving	166425			166425	168885	
Collections,donations and other giving	2139	575	30350	33064	28524	1
Income tax recovered	34113		12150	46263	34881	2
Legacies						
Activities for raising funds						
Lettings	1200			1200	1753	
Investment income						
Interest and dividends	2776			2776	794	
Income from charitable activities						
Parochial fees	617			617	1523	
Other incoming resources						
Other	897			897	513	
Total receipts	**208167**	**575**	**42500**	**251242**	**236873**	
Resources expended						
Charitable activities						
Donations/grants to charities		25670		25670	26622	
Mission and evangelism	6817			6817	4904	3
Parish share	59920			59920	56000	4
Clergy expenses	4663			4663	3457	
Church running expenses	29822			29822	24276	5
Churchyard maintenance	2496			2496	161	
Cost of raising funds				0		
Running costs				0		
Support costs	1452	835		2287	1098	6
Administration costs	67350	24168		91518	65665	7
Other	4216		5178	9394	9901	
Major expenditure				0		
Repairs to church buildings	866			866	262	
Repairs to other buildings	1504			1504		
Capital purchases/additions			17329	17329		
Total resources expended	**179106**	**50673**	**22507**	**252286**	**192346**	
Net (outgoing) incoming resources	**29061**	**-50098**	**19993**	**-1044**	**44527**	
Transfers between funds	-29061	29061	0			
Net (outgoing) incoming resources	**0**	**-21037**	**19993**	**-1044**	**44527**	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

RECEIPTS AND PAYMENTS ACCOUNT

	2023 Payments	2023 Receipts	2022 Payments	2022 Receipts	Notes
Missions and Charities Fund (Designated Fund)					
Church Army	2040		1657		
Superkidz Community Trust	2040		1657		
AFIRM India			3315		
ABOUND	4080				
Rapha Medica Project	4080		3315		
Development Aid Nepal	4280		3315		
Salvation Army Victim Care Fund	500		500		
CAP Cheltenham Debt Centre	1000		1000		
International Justice Mission	1500		1500		
The Rock	1000		1000		
Ukraine			4212		
Godfirst Church Barry (R&R Gronow)	1000		1000		
SPEAR	2500		2500		
Chris and Abigail Arnold (Kenya)	1500		1500		
Children's Society	150		150		
Donations		575		4024	
Tax refunds		0		957	
From PCC General Fund		24716		19716	
Deficit		379		1924	
Totals	25670	25670	26621	26621	
Contingency Fund (Designated Fund)					
From PCC General Fund		4345		51784	8
From Youth Pastor Fund		47429			9
Income					
Surplus	51774		51784		
Totals	51774	51774	51784	51784	
Vestries Building Project Fund (Restricted Fund)					
Donations		27000		21000	
Tax refunds		12000			10
Expenditure	17329				11
Surplus	21671		21000		
Totals	39000	39000	21000	21000	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

RECEIPTS AND PAYMENTS ACCOUNT (CONTINUED)

	2023 Payments	2023 Receipts	2022 Payments	2022 Receipts	Notes
Community Fund (Restricted Fund)					12
Donations		2750		2300	
Tax refunds				75	
Expenditure	2930		1915		
Donation from PCC					
Deficit/Surplus		180	460		
Totals	2930	2930	2375	2375	
Hardship Fund (Restricted Fund)					13
Donations from members		600		900	
Tax refunds		150		225	
Gifts to members	2248		4560		
Deficit		1498		3435	
Totals	2248	2248	4560	4560	
Organ Fund (Restricted Fund)					
There were no transactions in either 2022 or 2023.					
Youth Pastor Fund (Designated Fund)					14
From Contingency Fund					
Rental received (24SPSN)				4800	
Deposit returned				1264	
Salary, Expenses and Rental paid	25003		29421		
Funds transferred back to contingency	47429				
Deficit		72432		23357	
Totals	72432	72432	29421	29421	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022	Notes
Fixed assets						
24 St Paul's Street North	250000			250000	250000	
Current assets						
Cash funds						
NatWest current account	15000	60262		75262	149786	
Virgin deposit fund		40000	45000	85000	85000	
Shawbrook (CAF) deposit fund			85000	85000	85000	
Co-Operative Community Direct Accou	5000	70979	4060	80039	6560	
Total current and deposit accounts	20000	171241	134060	325301	326346	15
Other monetary assets						
Income tax recoverable	7872		38	7910	13454	
Total other monetary assets	7872	0	38	7910	13454	
Total current assets	27872	171241	134098	333211	339800	
Total assets	**277872**	**171241**	**134098**	**583211**	**589800**	
Liabilities						
Utility companies	824			824	515	
Diocese of Gloucester (fees)	0			0	426	
Other liabilities				0	253	
Total liabilities	**824**	**0**	**0**	**824**	**1194**	
Assets less liabilities	**277048**	**171241**	**134098**	**582387**	**588606**	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS

The financial statements have been prepared in accordance with the requirements of the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are recognised but not necessarily valued in the Statement of Assets and Liabilities.

Note

1 Analysis of donations and other giving

Unrestricted donations	850
Hardship Fund donations	600
Community Fund donations	2750
Mission Fund donations	575
Vestries Fund donations	27000
Non-Recurring grants	1289

2 The 2023 figure relates to donations received between October 2022 and September 2023 inclusive.
The 2022 figure relates to donations received between October 2021 and September 2022 inclusive.

3 Analysis of mission and evangelism costs

Craft Fayre	563
May fun day	801
Children	2391
Youth	2873
Other mission costs	189

In 2024 we also decided to transfer an extra £5000 to the Mission fund to be given on top of the usual 10% to enable us to give more generously to local charities

4 We increased our Parish Share by 7% from 2022 levels.

5 Analysis of church running expenses

Discipleship and pastoral care	789
Prayer and worship	2040
Servery	900
Vicar's discretionary fund	417
Utilities	7534
Hire of rooms	7000
Minor capital expenditure	1223
Cleaning and materials	3982
Servicing and other routine church maintenance	5937

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS (CONTINUED)

Note

6 Support costs are the expenses of the the youth pastor, the children's pastor, the associate pastor and the administrator.

7 Administration costs consist of the employment costs of the children's pastor, youth pastor, the associate pastor and administrator (totalling £85,997), visiting speaker costs (£600) and general administrative expenses (£4921).

8 The PCC has decided to hold only working capital (defined as one month's unrestricted expenditure, which in 2023 will be approximately £20000, in its General (unrestricted) Fund and to hold any surpluses in the Contingency Fund. Every month a regular transfer is made from the General Fund to the Mission and Charities Fund to ensure that sufficient funds are available to make mission gifts when required. Following this the necessary adjustment is made between the General and Contingency Funds.

9 In 2023 we decided it was not necessary to keep the youth pastor fund separate to the contingency particularly because we employed an associate pastor with the same risks. Therefore we transferred the remaining £47429 back into the contingency fund.

10 A significant percentage of the vestries tax refunds were from gifts given in the last quarter of 2022.

11 The expenditure from the vestries fund was on the creche room.

12 The Community Fund was set up to assist people in the local community who are not church members but are in particular need. It is funded primarily by donations from members but GE made a large donation this year.

13 The Hardship Fund is funded entirely by church members and is used to assist other church members who are in particular need.

14 The Youth Pastor Fund was set up to cover the costs of the newly appointed Youth Pastor for the first three years. We have removed this fund at the end of 2024.

15 The £20000 in the General (unrestricted) Fund reflects the policy described in note 9.

The £134,060 restricted funds consist of:
£124,001 in restricted Vestries Building Project fund
£1434 in restricted Organ fund
£7573 in the restricted Hardship fund
£1052 in the restricted Community fund

The £171,241 designated funds consist of:
£0 in the designated Youth Pastor fund
£168,294 in the designated Contingency fund
£2947 in the designated Mission fund

There is also £170 Wolfson Foundation grant to be used for window refurbishment held in the designated Contingency fund.

Independent examiner's report to the PCC of St Paul's Cheltenham

I report on the accounts of the charity for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility:

- to examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Karen Horwood
The Bothy
Cleevelands Avenue,
Cheltenham
Gloucestershire
GL50 4PY

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, CHELTENHAM

England & Wales - Charity number 1130330

Accounts

stpaul'schurch

The Parochial Church Council of Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2022

Trustees Report

THE CHURCH OF ENGLAND

DIOCESE OF GLOUCESTER

Administrative information

St. Paul's Church is situated in St. Paul's, Cheltenham. It is part of the Diocese of Gloucester within the Church of England. The correspondence address is St Paul's Old School, St Paul's Rd, Cheltenham GL50 4EZ.

The Parochial Church Council (PCC) is a registered charity with charity number 1130330.

PCC members who have served from 1st January 2022 until the date this report was approved are:

Incumbent	Rev R Widdecombe	Chairman
Wardens	Mr B Booth	Vice Chairman
	Mr J Platt	
Elected Members	Mrs A Burton	Treasurer
	Mr M Constance	To Oct 2022
	Mr N Denniss	
	Miss S Hillman	
	Mr M Hirst	
	Mr A Jenkins	
	Mr C Meredith	
	Mr S Russell	
	Mr D Chatfield	
	Mrs L Constant-Ford	

Structure, governance and management

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

Objectives and Activities

St. Paul's Cheltenham PCC has the responsibility of co-operating with the incumbent, Roger Widdecombe, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Paul's Church and associated property.

Achievements and Performance

Church attendance

There are 114 people on the Church Electoral Roll; this number is the same as last year. There were thirteen PCC members throughout the year. The average weekly attendances, counted during October, were 92 adults and 43 children, but these numbers increased significantly on special occasions such as the Christmas services. Changes in the risks of the coronavirus pandemic continued to affect attendance at different times in the year.

Review of the Year 2022

Throughout 2022, we have continued to sense the call to deepen personal discipleship journeys and equip church members to walk closely with God through all seasons of life. Much of our activity, teaching and ministry focused on discipleship, as well as trying to strengthen the sense of community which we recognise as central to being able to do discipleship well. Another key value identified in the previous year, equipping and releasing more lay people into leading different aspects of our ministry, was built upon, with new ministry, small group and gathering leaders being trained. Both Kris Forster and Jemima Downing have settled well into their ministries, and the staff team has thus consolidated and spent a lot of time working on some 'big picture' discipleship tools to be introduced and implemented in 2023.

Gatherings

With covid restrictions more or less behind us, almost all of our active members have returned to worship in-person, with live-streaming remaining for a few exceptional cases only. We've also seen an increasing number of new faces, which has resulted in a sense of growing once again as a community, after a few years of maintenance - and even decline - during the pandemic. A particular encouragement in recent months is that we are becoming more diverse as a community, having a sense of God bringing people to us with heritage from around the world.

Since reestablishing at the end of 2021, our Children's and Youth Sunday Ministries are now flourishing again at the end of 2022. A 'baby boom' this year has also resulted in the development of plans for a glass room within the nave of the church to allow our increasing number of parents of young babies to have a relaxed space in which to continue engaging with Sunday Gatherings.

Community Mission and Care

As we have continued to build on discipleship through 2022, Community Mission and Care has not expanded a great deal, but has continued in Foodbank and seasonal events such as Christmas Craft Fair. We were also able to bless many household with gift cards for food at Christmas due to the generous donation from a local business.

Staffing

After a few years containing lots of change in the Staff Team, 2022 was a calmer year in which the new team were able to settle and form strong relationships together. Jemima Downing and Kris Forster both continued to establish their visions for Kids and Youth Ministries and inject enthusiasm and life into a wide range of midweek and Sunday provision. In January, Rachel Bourner was promoted to Operations Manager, in April Jemima Downing was promoted to full time Children's Pastor and Lauren Atherton began as a volunteer Admin Assistant. The team spent time throughout the year developing the 'Grow Circle', a discipleship tool to be launched in 2023. Hannah Widdecombe continued to lead alongside Roger in many areas of ministry and church life, particularly in discipleship and the equipping of Small Group leaders to deliver the Emotionally Healthy Spirituality Course in their groups.

Fabric Report 2022

There weren't any significant material changes to our buildings in 2022. However, plans for the future took a significant turn when the PCC received a rejection of the planning application for our original building project. This caused the PCC to reconsider the objectives of the project and it was agreed that the needs and solutions proposed should be reevaluated.

Alongside this, the ‘baby boom’ in 2022 resulted in PCC agreeing to the installation of a soundproof glass room in the back of the nave, to be used by parents and babies during our Sunday gatherings. The plans for this were approved in the Autumn term, and the work is hoped to be completed in the Spring of 2023.

PCC Report

PCC had one full meeting, in January, before the Annual Parochial Church Meeting (APCM) in April, and four afterwards, in May, July, October and November.

PCC spent time discussing the progress of the building project during 2022; sensing a call to reevaluate the church’s needs and available solutions in light of the first application’s rejection. In addition to this, the PCC discussed a renovation of the toilets in the current extension and the installation of the ‘Baby Room’ in the nave.

Having been approved at the very end of 2021, Esther Caffell continued her role as Safeguarding Officer for Children and Young People throughout 2022, with Roger Widdecombe as Safeguarding Officer for Vulnerable Adults.

Having ring fenced money for the youth pastor role for three years PCC have been encouraged to not have needed to use it and thus more resource will be available for the building project when the time comes. Other financial actions included approving the previous year’s accounts and approving the 2022 budget, for which the PCC was confident to approve a deficit.

Finally, PCC once again reviewed the policy on mission giving. We will continue to give at least 10% of unrestricted income to external giving. In 2022, we supported four main mission partners, AFIRM (India), Church Army/Superkidz (London), Development Aid Nepal and Rapha Medica (Nigeria), and also made sizeable donations to Christians Against Poverty, The Rock, GodFirst Church (Barry), Cheltenham’s SPEAR Centre, Chris & Abi Arnold in Kenya, The Salvation Army and International Justice Mission.

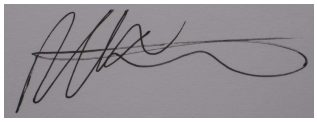
Financial Review

On ordinary unrestricted funds total receipts were £212,373 and total payments £185,871. On restricted funds total receipts were £24500 and total payments £6475. Total receipts were therefore £236873 and total payments £192346 giving a net result for the year of an excess of receipts over payments of £44527. Details can be found in the Financial Statements.

It is PCC policy to maintain a balance on unrestricted funds (if possible) to cover emergency situations that may arise from time to time. The PCC has funds restricted to the Vestries Building Project, Membership Hardship, Community Hardship and Organ.

It is PCC policy to invest fund balances in accounts that are covered by the Financial Services Compensation Scheme.

Approved by the PCC on 27/03/2023 and signed on its behalf by



Roger Widdecombe
Chairman

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021	Notes
Incoming resources						
Voluntary income						
Planned giving	168885			168885	167761	
Collections,donations and other giving	300	4024	24200	28524	10595	1
Income tax recovered	33624	957	300	34881	34239	2
Legacies						
Activities for raising funds						
Lettings	1753			1753		
Investment income						
Interest and dividends	794			794	790	
Income from charitable activities						
Parochial fees	1523			1523	1037	
Other incoming resources						
Other	513			513	317	
Total receipts	**207392**	**4981**	**24500**	**236873**	**214739**	
Resources expended						
Charitable activities						
Donations/grants to charities		26622		26622	26550	
Mission and evangelism	4904			4904	7245	3
Parish share	56000			56000	58700	4
Clergy expenses	3457			3457	3868	
Church running expenses	24276			24276	24496	5
Churchyard maintenance	161			161	1704	
Cost of raising funds						
Running costs						
Support costs	1098			1098	5727	6
Administration costs	42308	23357		65665	69592	7
Other	3426		6475	9901	8157	
Major expenditure						
Repairs to church buildings	262			262	3485	
Repairs to other buildings						
Capital purchases/additions						
Total resources expended	**135892**	**49979**	**6475**	**192346**	**209524**	
Net (outgoing) incoming resources	**71500**	**-44998**	**18025**	**44527**	**5215**	
Transfers between funds	-71500	71500	0			
Net (outgoing) incoming resources	**0**	**26502**	**18025**	**44527**	**5215**	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

RECEIPTS AND PAYMENTS ACCOUNT

	2022 Payments	2022 Receipts	2021 Payments	2021 Receipts	Notes
Missions and Charities Fund (Designated Fund)					
Church Army	1657		1700		
Superkidz Community Trust	1657		1700		
AFIRM India	3315		4400		
Rapha Medica Project	3315		4400		
Development Aid Nepal	3315		4400		
Salvation Army Victim Care Fund	500		500		
CAP Cheltenham Debt Centre	1000		1000		
International Justice Mission	1500		1500		
The Rock	1000		2000		
Ukraine	4212				
Godfirst Church Barry (R&R Gronow)	1000		2200		
CBH - St Paul's Events and Activities					
SPEAR	2500				
Chris and Abigail Arnold (Kenya)	1500		1600		
Trinity Sri Lanka mission partner			1000		
Children's Society	150		150		
Community Fund					
Donations		4024		6000	
Tax refunds		957			
From PCC General Fund		19716		14800	
Deficit		1924		5750	
Totals	26621	26621	26550	26550	
Contingency Fund (Designated Fund)					
From PCC General Fund		51784		23800	8
To Youth Pastor Fund			105000		
Income					
Expenditure					
Surplus	51784			81200	
Totals	51784	51784	105000	105000	
Vestries Building Project Fund (Restricted Fund)					
Donations		21000			
Tax refunds					
Expenditure					
Surplus	21000				
Totals	21000	21000	0	0	

RECEIPTS AND PAYMENTS ACCOUNT (CONTINUED)

	2022 Payments	2022 Receipts	2021 Payments	2021 Receipts	Notes
Community Fund (Restricted Fund)					9
Donations		2300			
Tax refunds		75			
Net community meals expenditure			275		
Net community meals income				40	
Expenditure	1915				
Gift to Feed Cheltenham					
Donation from PCC					
Surplus	460			235	
Totals	2375	2375	275	275	
Hardship Fund (Restricted Fund)					10
Donations from members		900		600	
Tax refunds		225		160	
Grant (Barnwood Trust)					
Gifts to members	4560		4150		
Deficit		3435		3390	
Totals	4560	4560	4150	4150	
Organ Fund (Restricted Fund)					
There were no transactions in either 2021 or 2022.					
Youth Pastor Fund (Designated Fund)					11
From Contingency Fund				105000	
Rental received (24SPSN)		4800		1200	
Deposit returned		1264			
Salary, Expenses and Rental paid	29421		10410		
Deficit/Surplus		23357	95790		
Totals	29421	29421	106200	106200	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021	Notes
Fixed assets						
24 St Paul's Street North	250000			250000	250000	
Current assets						
Cash funds						
NatWest current account	13440	119846	16500	149786	111818	
Virgin deposit fund		72433	12567	85000	85000	
Shawbrook (CAF) deposit fund			85000	85000	85000	
Co-Operative Community Direct Accou	6560			6560		12
Total current and deposit accounts	20000	192279	114067	326346	281818	13
Other monetary assets						
Income tax recoverable	8167		5287	13454	8362	
VAT refundable						
Youth pastor house deposit					1263	
Miscellaneous assets					450	
Total other monetary assets	8167	0	5287	13454	10075	
Total current assets	28167	192279	119354	339800	291893	
Total assets	**278167**	**192279**	**119354**	**589800**	**541893**	
Liabilities						
Utility companies	515			515	1038	
Diocese of Gloucester (fees)	426			426	274	
Mission giving				0	140	
Other liabilities	253			253	250	
Total liabilities	**1194**	**0**	**0**	**1194**	**1702**	
Assets less liabilities	**276973**	**192279**	**119354**	**588606**	**540191**	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS

The financial statements have been prepared in accordance with the requirements of the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are recognised but not necessarily valued in the Statement of Assets and Liabilities.

Note

1 Analysis of donations and other giving

Unrestricted donations	300
Hardship Fund donations	900
Community Fund donations	2300
Mission Fund donations	4024
Vestries Fund donations	21000

2 The 2022 figure relates to donations received between October 2021 and September 2022 inclusive.
The 2021 figure relates to donations received between October 2020 and September 2021 inclusive.

3 Analysis of mission and evangelism costs

Craft Fayre	460
Children	2254
Youth	2160
Other mission costs	30

4 A grant of £15167 was received from the 'Bias to the Poor' allocation and £3833 from ther DSF allocation.
This is shown as a reduction in Parish Share.

5 Analysis of church running expenses

Discipleship and pastoral care	1218
Prayer and worship	2051
Servery	869
Vicar's discretionary fund	141
Utilities	4812
Hire of rooms	7000
Minor capital expenditure	1442
Cleaning and materials	3680
Servicing and other routine church maintenance	3063

NOTES TO THE ACCOUNTS (CONTINUED)

Note

6 Support costs are the expenses of the the youth pastor, the children's worker, and the administrator.

7 Administration costs consist of the employment costs of the children's pastor, youth pastor and administrator (totalling £59,423), visiting speaker costs (£900) and general administrative expenses (£5342).

8 The PCC has decided to hold only working capital (defined as one month's unrestricted expenditure, which in 2022 will be approximately £20000, in its General (unrestricted) Fund and to hold any surpluses in the Contingency Fund. Every month a regular transfer is made from the General Fund to the Mission and Charities Fund to ensure that sufficient funds are available to make mission gifts when required. Following this the necessary adjustment is made between the General and Contingency Funds.

9 The Community Fund was set up to assist people in the local community who are not church members but are in particular need. It is funded primarily by donations from members but GE made a large donation this year.

10 The Hardship Fund is funded entirely by church members and is used to assist other church members who are in particular need.

11 The Youth Pastor Fund was set up to cover the costs of the newly appointed Youth Pastor for the first three years.

12 A new account was opened this year to allow dual authorisation payments to be made online. Money is transferred in from the NatWest account monthly.

13 The £20000 in the General (unrestricted) Fund reflects the policy described in note 9.

The £114,067 restricted funds consist of:
£102,330 in restricted Vestries Building Project fund
£1434 in restricted Organ fund
£9071 in the restricted Hardship fund
£1232 in the restricted Community fund

The £192,279 designated funds consist of:
£72,433 in the designated Youth Pastor fund
£116,520 in the designated Contingency fund
£3326 in the designated Mission fund

There is also £170 (reduced from £259 due to £89 on glass repairs) Wolfson Foundation grant to be used for window refurbishment held in the designated Contingency fund.

Independent examiner's report to the PCC of St Paul's Cheltenham

I report on the accounts of the charity for the year ended 31 December 2022.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility:

- to examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Karen Horwood.

Karen Horwood
The Bothy
Cleevelands Avenue,
Cheltenham
Gloucestershire
GL50 4PY

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, CHELTENHAM

England & Wales - Charity number 1130330

Accounts

stpaul'schurch

The Parochial Church Council of Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2021

Trustees Report

THE CHURCH OF ENGLAND

DIOCESE OF GLOUCESTER

Administrative information

St. Paul's Church is situated in St. Paul's, Cheltenham. It is part of the Diocese of Gloucester within the Church of England. The correspondence address is St Paul's Old School, St Paul's Rd, Cheltenham GL50 4EZ.

The Parochial Church Council (PCC) is a registered charity with charity number 1130330.

PCC members who have served from 1st January 2021 until the date this report was approved are:

Incumbent	Rev R Widdecombe	Chairman
Wardens	Mr B Booth	Vice Chairman
	Mr J Platt	
Elected Members	Mr C Meredith	Treasurer until 27/07/21
	Mr M Constance	
	Mr N Denniss	
	Miss S Hillman	
	Mr M Hirst	
	Mr A Jenkins	
	Mr S Russell	
	Mr D Chatfield	
	Mrs L Constant-Ford	
	Mrs J Fellows	Until 30/11/21
Co-Opted Members	Mrs A Burton	Treasurer from 27/07/21

Structure, governance and management

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

Objectives and Activities

St. Paul's Cheltenham PCC has the responsibility of co-operating with the incumbent, Roger Widdecombe, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Paul's Church and associated property.

Achievements and Performance

Church attendance

There are 114 people on the Church Electoral Roll; this number is the same as last year. There were thirteen PCC members throughout the year. The average weekly attendances, counted during October, were 96 adults and 40 children, but these numbers increased significantly on special occasions such as the Christmas services. Changes in the risks of the coronavirus pandemic continued to affect attendance at different times in the year.

Review of the Year 2021

The impact of the coronavirus pandemic, social restrictions and lockdowns continued throughout 2021. There remains a need for people to heal from and process their experiences, and this has perhaps evolved in 2021 to learning how to 'live with' Covid-19 and its effects on our society. We have continued to see a pattern of pre-covid Church activities being reevaluated or reimagined, and continue to feel a strong call to act slowly and wisely with regards to which activities we give our time and resources.

A key theme which has emerged during 2021 is the call to deepen personal discipleship journeys and equip church members for the next season; our church activities will facilitate and focus on this into 2022. Changes in our staff team have also reminded us of the value and importance of empowering and training everyone, and this too will be a key priority moving forward.

Gatherings

2021 began with another lockdown, and changing social restrictions meant we had to adapt our programme throughout the year. Unlike previous lockdowns in 2020, churches were able to stay open for gatherings, and so we continued to use a 'mixed-mode' of engagement; remaining open for those who wanted and were comfortable to attend, whilst providing a YouTube livestream for those who weren't. Most church members had returned to 'in person' church bye the end of the year, with only a few still to take the plunge. Around 25% of our weekly attendance has tailed off, however this appears to be made up of occasional attenders rather than committed members.

From January to September, our mornings focused on intergenerational worship for all generations to engage with together, while our evening gatherings provided a quieter, more reflective space. With restrictions on singing in place at various times throughout 2021, we took the opportunity to gather outdoors at Easter, Pentecost and Christmas. In September, we 'relaunched' our Children's and Youth Sunday Ministries and this marked a shift back to primarily in-person meetings.

Community Mission and Care

Community mission took a big hit in the latter stages of the pandemic. Whilst we were able to care for a good number of our community in the early stages, that need settled down and our missional opportunities reduced. Highlights however included the opening of our foodbank in partnership with Cheltenham Elim Church and the Trussell Trust. This operates every Friday and has proved very valuable. Another highlight was the return of our Christmas Craft Fair in person in December.

Staffing

2021 was another year of significant changes in our staff team. Isaac and Maddie Watson moved on from St. Paul's in the summer as Isaac prepared to begin ordination training. Simon and Jennifer Fellows left us at the very end of 2021 as they prepared to finish Simon's ordination

training with Trinity Cheltenham in 2022, where Simon will serve his curacy. We were delighted to be able to recruit Kris Forster into the full-time Youth Pastor position in October and Jemima Downing into a fixed-term training contract for the role of Children's Pastor in September.

Fabric Report 2021

There weren't many significant changes to the building in 2021. The PCC continued to prioritise building maintenance and fulfilling the recommendations of the quinquennial survey.

Our continued 'big item' is the creche development project. The progress on this in 2021 continued to be slow, due not only to the pandemic but also the illness of our architect. It is hoped that progress with the application will accelerate in 2022.

An unexpected but significant partnership which arose in 2021 was with The Coconut Tree restaurant, who erected a temporary outdoor seating area on the church lawn to allow them to have customers in line with social restrictions on hospitality at various times throughout the year. The PCC was pleased to be able to facilitate this for a local business at a difficult time. The donations received from The Coconut Tree were distributed by the PCC to various organisations who particularly benefited from the support during the pandemic. A retrospective faculty was granted and, in 2022, the grass will need reseeding as a result of having the temporary structure on the lawn for a number of months.

The clock repairs took place early in the year and the clock is working again for the first time in many years. We are still getting to grips with adjusting the time, but hope that will soon become settled.

PCC Report

PCC had five full meetings, in November (2020), February, March, April and June, before the Annual Parochial Church Meeting (APCM) in July.

Much like 2020, the PCC spent less time on buildings than in previous years. The building project continued to experience slow progress due to both the pandemic and unavailability of our architect for a number of weeks.

The PCC spent the majority of it's time on discussion around worship and activities in the continuing pandemic, such as in-person gatherings, our online presence and livestream, the Coconut Tree 'Pop-Up' on the church lawn and the use of resources and the church's focus once we begin to emerge from the pandemic. The Hardship Fund, which had been set up in the previous year, was reviewed and it was found that this was being used less but was still a valuable support to a number of members of the church community.

Jennifer Fellows continued in her role as Safeguarding Officer, and the church's safeguarding practices and policies were reviewed and approved for the next year in April.

A key decision undertaken by the PCC was the safeguarding of a 3-year contingency fund for the Youth Pastor position, in order to provide a level of job security for applicants to the role. Other financial actions included approving the previous year's accounts and approving the 2022 budget, for which the PCC was confident to approve a deficit.

Finally, PCC once again reviewed the policy on mission giving. We will continue to give at least 10% of unrestricted income to external giving. In 2020, we supported four main mission partners, AFIRM (India), Church Army/Superkidz (London), Development Aid Nepal and Rapha Medica (Nigeria), and also made sizeable donations to GodFirst Church (Barry), The Rock, Cheltenham Borough Homes, Chris & Abi Arnold in Kenya, Christians Against Poverty, The Salvation Army and

International Justice Mission. The donations from The Coconut Tree between April and October were distributed as extra gifts to AFIRM India, Development Aid Nepal and Rapha Medica, as well as a donation to the Sri Lankan Mission Partners of Trinity Cheltenham.

Financial Review

On ordinary unrestricted funds total receipts were £213939 and total payments £205099. On restricted funds total receipts were £800 and total payments £4425. The largest item of expenditure was £63600 for staff employment. Total receipts were therefore £214739 and total payments £209524 giving a net result for the year of an excess of receipts over payments of £5215. Details can be found in the Financial Statements.

It is PCC policy to maintain a balance on unrestricted funds (if possible) to cover emergency situations that may arise from time to time. The PCC has funds restricted to the Vestries Building Project, Membership Hardship, Community Hardship and Organ.

It is PCC policy to invest fund balances in accounts that are covered by the Financial Services Compensation Scheme.

Approved by the PCC on 06.04.22 and signed on its behalf by

Roger Widdecombe
Chairman

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020	Notes
Incoming resources						
Voluntary income						
Planned giving	167761			167761	184499	
Collections,donations and other giving	3955	6000	640	10595	36941	1
Income tax recovered	34079		160	34239	41517	2
Legacies						
Activities for raising funds						
Lettings					1168	
Investment income						
Interest and dividends	790			790	1468	
Income from charitable activities						
Parochial fees	1037			1037	117	
Other incoming resources						
Other	317			317	855	
Total receipts	**207939**	**6000**	**800**	**214739**	**266565**	
Resources expended						
Charitable activities						
Donations/grants to charities		26550		26550	30665	
Mission and evangelism	7245			7245	10872	3
Parish share	58700			58700	60040	4
Clergy expenses	3868			3868	3361	
Church running expenses	24496			24496	28349	5
Churchyard maintenance	1704			1704	1674	
Cost of raising funds						
Running costs						
Support costs	5727			5727	3285	6
Administration costs	60382	9210		69592	77134	7
Other	3732		4425	8157	12682	
Major expenditure						
Repairs to church buildings	3485			3485	1590	8
Repairs to other buildings					606	
Capital purchases/additions					600	
Total resources expended	**169339**	**35760**	**4425**	**209524**	**230858**	
Net (outgoing) incoming resources	**38600**	**(29760)**	**(3625)**	**5215**	**35707**	
Transfers between funds	(38600)	38600				
Net (outgoing) incoming resources	**0**	**8840**	**(3625)**	**5215**	**35707**	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

RECEIPTS AND PAYMENTS ACCOUNT

	2021 Payments	2021 Receipts	2020 Payments	2020 Receipts	Notes
Missions and Charities Fund (Designated Fund)					
Church Army	1700		1800		
Superkidz Community Trust	1700		3450		
AFIRM India	4400		5250		
Rapha Medica Project	4400		5250		
Development Aid Nepal	4400		5290		
Salvation Army Victim Care Fund	500		500		
CAP Cheltenham Debt Centre	1000		1000		
International Justice Mission	1500		1000		
The Rock	2000		1000		
PSALMS			1000		
Godfirst Church Barry (R&R Gronow)	2200		2200		
CBH - St Paul's Events and Activities			1000		
Agape Freedom Fighters			1008		
Chris and Abigail Arnold (Kenya)	1600				
Trinity Sri Lanka mission partner	1000				
Children's Society	150		150		
Community Fund			500		
Donations		6000			
Tax refunds					
From PCC General Fund		14800		27398	
Deficit		5750		3000	
Totals	26550	26550	30398	30398	
Contingency Fund (Designated Fund)					
From PCC General Fund		23800		15414	9
To Youth Pastor Fund	105000				
Income					
Expenditure			511		
Surplus/Deficit		81200	14903		
Totals	105000	105000	15414	15414	
Vestries Building Project Fund (Restricted Fund)					
Donations				6000	
Tax refunds				1500	
Expenditure			600		
Surplus			6900		
Totals	0	0	7500	7500	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

RECEIPTS AND PAYMENTS ACCOUNT (CONTINUED)

	2021 Payments	2021 Receipts	2020 Payments	2021 Receipts	Notes
Community Fund (Restricted Fund)					10
Member donations				1110	
Tax refunds				275	
Net community meals expenditure	275		611		
Net community meals income		40			
Gift to Feed Cheltenham			267		
Donation from PCC				500	
Deficit/Surplus		235	1007		
Totals	275	275	1885	1885	
Hardship (previouslySamaritan) Fund (Restricted Fund)					11
Donations from members		600		21450	
Tax refunds		160		1528	
Grant (Barnwood Trust)				500	
Gifts to members	4150		8581		
Deficit/Surplus		3390	14897		
Totals	4150	4150	23478	23478	
Organ Fund (Restricted Fund)					
There were no transactions in either 2020 or 2021.					
Youth Pastor Fund (Designated Fund)					12
From Contingency Fund		105000			
Rental received (24SPSN)		1200			
Salary and Rental paid	10410				
Surplus	95790				
Totals	106200	106200			

STATEMENT OF ASSETS AND LIABILITIES						
	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020	Notes
Fixed assets						
24 St Paul's Street North				250000	250000	
Current assets						
Cash funds						
NatWest current account	20000	65776	26042	111818	106604	
Virgin deposit fund		85000		85000	85000	
Shawbrook (CAF) deposit fund		15000	70000	85000	85000	
Total current and deposit accounts	20000	165776	96042	281818	276604	13
Other monetary assets						
Income tax recoverable	8324		38	8362	9800	
VAT refundable					59	
Youth pastor house deposit		1263		1263		
Miscellaneous assets	450			450		
Total other monetary assets	8774	1263	38	10075	9859	
Total current assets	28774	167039	96080	291893	286463	
Total assets	**28774**	**167039**	**96080**	**541893**	**536463**	
Liabilities						
Utility companies	1038			1038	901	
Diocese of Gloucester (fees)	274			274	199	
Mission giving		140		140	208	
Other liabilities	250			250		
Total liabilities	**1562**	**140**	**0**	**1702**	**1308**	
Assets less liabilities	**27212**	**166899**	**96080**	**540191**	**535155**	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS

The financial statements have been prepared in accordance with the requirements of the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are recognised but not necessarily valued in the Statement of Assets and Liabilities.

The expenses paid to the incumbent and to Mrs Fellows may include a small immaterial proportion which relate to their functions as PCC members. Mrs Fellows received £22537 as assistant pastor. This payment includes pension contributions. No other payments were made to PCC members.

Note		
1	Analysis of donations and other giving	
	Grant from Church of England for clock repair	2000
	Unrestricted donations	1955
	The Coconut Tree donations	6000
	Hardship Fund donations	600
	Community Fund donations	40
2	The 2021 figure relates to donations received between October 2020 and September 2021 inclusive.	
	The 2020 figure relates to donations received between October 2019 and September 2020 inclusive.	
3	Analysis of mission and evangelism costs	
	May Fayre	
	Craft Fayre	432
	Hub	16
	Alpha	246
	Children	2179
	Youth	3603
	Other mission costs	769
4	A grant of £15000 was received from the 'Bias to the Poor' Fund. This is shown as a reduction in Parish Share.	
5	Analysis of church running expenses	
	Training	500
	Discipleship and pastoral care	430
	Prayer and worship	3267
	Servery	50
	Vicar's discretionary fund	160
	Utilities	5211
	Hire of rooms	7000
	Minor capital expenditure	1860
	Cleaning and materials	3535
	Servicing and other routine church maintenance	2484

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS (CONTINUED)

Note	
6	Support costs are the expenses of the assistant pastor, the youth pastors, the trainee children's worker, the administrator and the personal assistant.
7	Administration costs consist of the employment costs of the assistant pastor, the youth pastors, the administrator and the personal assistant (£63600), visiting speaker costs (£650) and general administrative expenses (£5342).
8	Repairs to church buildings is the cost of the clock repair. This was offset by a £2000 conservation grant from the Church of England.
9	The PCC has decided to hold only working capital (defined as one month's unrestricted expenditure, which in 2022 will be approximately £20000, in its General (unrestricted) Fund and to hold any surpluses in the Contingency Fund. Every month a regular transfer is made from the General Fund to the Mission and Charities Fund to ensure that sufficient funds are available to make mission gifts when required. Following this the necessary adjustment is made between the General and Contingency Funds.
10	The Community Fund was set up to assist people in the local community who are not church members but are in particular need. It is funded primarily by donations from members.
11	The Hardship Fund is funded entirely by church members and is used to assist other church members who are in particular need.
12	The Youth Pastor Fund was set up to cover the costs of the newly appointed Youth Pastor for the next three years.
13	The £20000 in the General (unrestricted) Fund reflects the policy described in note 9. The £96301 restricted monies comprise £259 remaining from the 2014 Wolfson Foundation grant to be used for window refurbishment (this is held in the designated Contingency Fund), £81330 in the restricted Vestries Building Project Fund, £1434 in the restricted Organ Fund, £12506 in the restricted Hardship Fund and £772 in the restricted Community Fund. The designated Missions and Charities Fund contains £5250, the Youth Pastor Fund contains £95790 and the Contingency Fund contains £64736 designated monies.

Independent examiner's report to the PCC of St Paul's Cheltenham

I report on the accounts of the charity for the year ended 31 December 2021.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility:

- to examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew J Ellis FCA
60 London Road,
Cheltenham.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL, CHELTENHAM

England & Wales - Charity number 1130330

Accounts

stpaul'schurch

The Parochial Church Council of Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2020

Trustees Report

THE CHURCH OF ENGLAND

DIOCESE OF GLOUCESTER

Administrative information

St. Paul's Church is situated in St. Paul's, Cheltenham. It is part of the Diocese of Gloucester within the Church of England. The correspondence address is St Paul's Old School, St Paul's Rd, Cheltenham GL50 4EZ.

The Parochial Church Council (PCC) is a registered charity with charity number 1130330.

PCC members who have served from 1st January 2020 until the date this report was approved are:

Incumbent	Rev R Widdecombe	Chairman
Wardens	Mr B Booth	Vice Chairman
	Mr J Platt	From Apr 2019
Elected Members	Mrs C Sandys	To July 2020
	Miss H Skerratt	To Oct 2020
	Mr M Constance	
	Mr N Denniss	
	Miss S Hillman	
	Mr M Hirst	
	Mr A Jenkins	
	Mr C Meredith	Treasurer
	Mr S Russell	
	Mr D Chatfield	From Oct 2020
	Mrs L Constant-Ford	From Oct 2020
Co-opted Member	Mrs J Fellows	

Structure, governance and management

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

Objectives and Activities

St. Paul's Cheltenham PCC has the responsibility of co-operating with the incumbent, Roger Widdecombe, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Paul's Church and associated property.

Achievements and Performance

Church attendance

There are 114 people on the Church Electoral Roll; this number is 4 more than last year. There were thirteen PCC members throughout the year. The average weekly attendances, counted during October, were 87 adults and 46 children, but these numbers increased significantly on special occasions such as the Christmas services. It is also worth noting the effect of the pandemic on physical attendance.

Review of the Year 2020

2020 was one of the most unexpected years in recent history, due to the outbreak of the Coronavirus pandemic, the subsequent social restrictions put in place and even 'lockdowns' where we, along with the rest of the country, were required to stay at home. The unforeseen nature of this health crisis meant that 2020 became a year of constant adaptation for our church community and activities. Maintaining a sense of 'community' and pastoral care became the chief concern for both our church and local community throughout much of the year, as members of our congregation experienced isolation, anxiety for their health and the health of loved ones, and a greater practical need due to job insecurity and those in vulnerable groups 'shielding'.

By God's grace, the local St. Paul's area did not experience many COVID-related deaths, and the wider church family was also kept mainly safe. However, the impact of social restrictions and lockdowns was keenly felt by all, and we are still aware of a need for people to heal from and process their experiences. Through all of this, however, we have also felt God's guidance and a clear sense that He will use this time for His glory. In particular, we have come to see the 'ceasing' of our usual programme of activities and ways of gathering as a long-term blessing as, in this slowing-down, we have been able to evaluate our vision and direction as a church and explore God's will for St. Paul's in a deeper way than we may otherwise have done.

Gatherings

From March to July 2020, the first national lockdown prevented us from gathering people physically. Using recordings of talks and sung worship, as well as a new technology called 'Zoom' to gather virtually, these months were spent exploring how people could be church in their homes. Small groups continued to meet online and provide a place of deeper connection, prayer support and other pastoral care; it was perhaps clearer in 2020 than ever before how much they are the lifeblood of the church. Later in the year, a relaxation of the restrictions allowed some people to gather physically in limited numbers. We invested in technical equipment to allow us to 'livestream' from the building, and we accepted a 'mixed-mode' of church for a number of weeks, with some people attending physically and others continuing to engage from their homes. Finally, we took the opportunity created by the temporary easing of restrictions for Christmas gatherings and held a Nativity Trail, Carols in the Churchyard and our Christmas Morning Celebration outdoors on the church grounds; all of which were a real blessing at the end of the year.

Community Mission and Care

A significant portion of our time and resources in 2020 were spent on meeting practical and pastoral needs in the community and reaching out to them with the gospel. The pandemic brought to light many immediate needs of local people, such as food and someone to collect medicine and go shopping for them. We set up a dedicated email address for the community to get in touch, and joined the Long Table 'Feed The Five Thousand' scheme to deliver healthy ready meals to many in the St. Paul's area over the summer. At Christmas, we once again distributed some Long Table meals, and also gave away around 100 turkeys and additional food to local families on the doorstep of the church.

Unable to finish our Spring Alpha course or run a second one in-person, we moved online and the team found that this was a great success. The Youth team also ran an online Youth Alpha course and again saw some great fruit, with many young people inviting their friends to join in. Many explored faith questions in this format and we have already seen some come to faith.

Unfortunately, the pandemic meant that Cheltenham Borough Homes shut the Hub for many months, and we were unable to continue some of our groups and activities there during 2020. However, we were pleased to be able to run our alternative to the annual 'Craft Fair' in partnership with CBH and the Hub, and this felt like another encouraging example of how God is allowing us to partner with others in the community.

Staffing

We had some more changes to the staff team in 2020. With their temporary contract ending in the summer, Will Prothero moved on from Cheltenham and Isaac Watson renewed his contract as part-time Youth Pastor for a further year. We were delighted that Maddie Watson, Isaac's wife, joined the team as the other part-time Youth Pastor.

Simon Fellows started his training for ordination in September, and became an ordinand with us for the academic year; taking on the leadership of Alpha amongst other general duties.

Fabric Report 2020

Once again, very little happened with the building in 2020, largely due to the PCC policy of keeping on top of maintenance and executing the recommendations on the quinquennial survey.

The big item continues to be the creche development project, which has progressed painfully slowly, largely due to our architect being seriously ill with covid at the beginning of the pandemic. The plans are still being revised in the light of some new information and we hope to apply for planning in 2021.

A number of skylights in the Herrington Rooms and toilet corridor were vandalised this year, highlighting the need for the creche development project. The skylights were simply boarded as it is hoped the development will get underway soon.

The grounds provided the most interest with a number of new trees being planted to replace the ones that had to be felled due to their size. The lawn also received some attention as it was not being used for parking whilst the church was shut. Posts and chain have now been installed around the perimeter of the grass and it will not be available for parking apart from Sundays. This should mean that the grass has the opportunity to recover each week.

Quotes have been obtained for the repair and automation of the clock and we hope that will be done in early 2021.

PCC Report

PCC had five full meetings, in February, April, July, September and November, as well as a brief meeting immediately before the Annual Parochial Church Meeting (APCM) in October.

Compared with other years, less of the PCC's time was spent on buildings; since much time was given to the ongoing pandemic response. However, approvals were made for the church clock to be repaired and eventually automated and chained posts to be installed around the churchyard grass; mentioned above. Due to the pandemic, progress with the building project significantly slowed.

Much of the PCC's time was spent on discussion around worshipping during the covid lockdowns and, then, gradually reopening the church building in the late summer and autumn. In addition, PCC approved the church's involvement in a community meals scheme run by a local social enterprise called The Long Table. PCC approved the purchase and distribution of over 600 meals to residents in the St. Paul's area between April and September. Prior to the start of the pandemic in March, PCC approved the creation of a Hardship Fund for church members in need of relief in financial difficulties. This became a valuable resource which was used during the pandemic.

With the appointment of Maddie Watson, and looking ahead to the future recruitment of a new Youth Pastor, PCC also approved a new Recruitment Policy to strengthen the recruitment process of future staff members.

Jennifer Fellows continued in her role as Safeguarding Officer, and the church's safeguarding practices and policies were reviewed and approved for the next year in September.

On the finance side we approved the previous year's accounts, reviewed the financial position throughout the year and approved the 2021 budget. Some significant assumptions had to be made in light of the pandemic, however PCC were confident in approving a deficit budget.

Finally, PCC once again reviewed the policy on mission giving. We will continue to give at least 10% of unrestricted income to external giving. In 2020, we supported four main mission partners, AFIRM (India), Church Army/Superkidz (London), Development Aid Nepal and Rapha Medica (Nigeria), and also made sizeable donations to GodFirst Church (Barry), The Rock, Cheltenham Borough Homes, Psalms, Christians Against Poverty and International Justice Mission.

Financial Review

On ordinary unrestricted funds total receipts were £233702 and total payments £220799. On restricted funds total receipts were £32863 and total payments £10059. The largest item of expenditure was £70760 for staff employment. Total receipts were therefore £266565 and total payments £230858 giving a net result for the year of an excess of receipts over payments of £35707. Details can be found in the Financial Statements.

It is PCC policy to maintain a balance on unrestricted funds (if possible) to cover emergency situations that may arise from time to time. The PCC has funds restricted to the Vestries Building Project, Membership Hardship, Community Hardship and Organ.

It is PCC policy to invest fund balances in accounts that are covered by the Financial Services Compensation Scheme.

Approved by the PCC on ??? and signed on its behalf by

Roger Widdecombe

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2020	Total 2019	**Notes**
Incoming resources						
Voluntary income						
Planned giving	184499			184499	219877	
Collections,donations and other giving	7381		29560	36941	25199	1
Income tax recovered	38214		3303	41517	45873	2
Legacies						
Activities for raising funds						
Lettings	1168			1168	2209	
Investment income						
Interest and dividends	1468			1468	1490	
Income from charitable activities						
Parochial fees	117			117	2399	
Other incoming resources						
Other	855			855	1717	
Total receipts	233702	0	32863	266565	298764	
Resources expended						
Charitable activities						
Donations/grants to charities		30398	267	30665	49671	
Mission and evangelism	10872			10872	9559	3
Parish share	60040			60040	56433	4
Clergy expenses	3361			3361	4735	
Church running expenses	28133	216		28349	34706	5
Churchyard maintenance	1674			1674	2050	
Cost of raising funds						
Running costs						
Support costs	3285			3285	3779	6
Administration costs	77134			77134	49071	7
Other	3490		9192	12682	4904	
Major expenditure						
Repairs to church buildings	1295	295		1590	6378	8
Repairs to other buildings	606			606	454	
Capital purchases/additions			600	600	1125	
Total resources expended	189890	30909	10059	230858	222865	
Net (outgoing) incoming resources	**43812**	**(30909)**	**22804**	**35707**	**75899**	
Transfers between funds	(42812)	42812				9
Net (outgoing) incoming resources	**1000**	**11903**	**22804**	**35707**	**75899**	

RECEIPTS AND PAYMENTS ACCOUNT

	2020 Payments	2020 Receipts	2019 Payments	2019 Receipts
Missions and Charities Fund (Designated Fund)				
Church Army	1800		2545	
Superkidz Community Trust	3450		2545	
AFIRM India	5250		5090	
Rapha Medica Project	5250		5090	
Development Aid Nepal	5290		21090	
Salvation Army Victim Care Fund	500		1500	
CAP Cheltenham Debt Centre	1000		2000	
International Justice Mission	1000		1500	
The Rock	1000		2000	
PSALMS	1000		2000	
Godfirst Church Barry (R&R Gronow)	2200		2800	
CBH - St Paul's Events and Activities	1000		500	
Agape Freedom Fighters	1008			
CCP - Bramah House			861	
Children's Society	150		150	
Community Fund	500			
Donations				12860
Tax refunds				3140
From PCC General Fund		27398		29566
Deficit		3000		4105
Totals	30398	30398	49671	49671
Contingency Fund (Designated Fund)				
From PCC General Fund		15414		74007
Income				1250
Expenditure	511		6378	
Surplus	14903		68879	
Totals	15414	15414	75257	75257
Vestries Building Project Fund (Restricted Fund)				
Donations		6000		9000
Tax refunds		1500		1250
Expenditure	600		1125	
Surplus	6900		9125	
Totals	7500	7500	10250	10250

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

RECEIPTS AND PAYMENTS ACCOUNT (CONTINUED)

	2020 Payments	2020 Receipts	2019 Payments	2019 Receipts	Notes
Community Fund (Restricted Fund)					11
Member donations		1110			
Tax refunds		275			
Net community meals expenditure	611				
Gift to Feed Cheltenham	267				
Donation from PCC		500			
Surplus	1007				
Totals	1885	1885	0	0	
Hardship (previouslySamaritan) Fund (Restricted Fund)					12
Donations from members		21450		1000	
Tax refunds		1528			
Grant (Barnwood Trust)		500			
Gifts to members	8581				
Surplus	14897		1000		
Totals	23478	23478	1000	1000	

Organ Fund (Restricted Fund)

There were no transactions in either 2019 or 2020.

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2020	Total 2019	Notes
Fixed assets						
24 St Paul's Street North	250000			250000	250000	
Current assets						
Cash funds						
NatWest current account	20000	56677	29927	106604	70897	
Virgin deposit fund		15000	70000	85000	85000	
Shawbrook (CAF) deposit fund		85000		85000	85000	
Total current and deposit accounts	20000	156677	99927	276604	240897	13
Other monetary assets						
Income tax recoverable		9800		9800	8525	
VAT refundable		59		59	839	
Hire income receivable					455	
Total other monetary assets	0	9859	0	9859	9819	
Total current assets	20000	166536	99927	286463	250716	
Total assets	270000	166536	99927	536463	500716	
Liabilities						
Utility companies		901		901	308	
Diocese of Gloucester (fees)		199		199	1709	
Mission giving		208		208	2400	
The Cheltenham Trust		500		500		
Building work					3333	
Other liabilities					100	
Total liabilities	**0**	**1808**	**0**	**1808**	**7850**	
Assets less liabilities	**270000**	**164728**	**99927**	**534655**	**492866**	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS

The financial statements have been prepared in accordance with the requirements of the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are recognised but not necessarily valued in the Statement of Assets and Liabilities.

The expenses paid to the incumbent and to Mrs Fellows may include a small immaterial proportion which relate to their functions as PCC members. Mrs Fellows received £26000 as assistant pastor. This payment includes pension contributions. No other payments were made to PCC members.

Note

1 Analysis of donations and other giving

Unrestricted donations	7381
Vestries building project donations	6000
Hardship Fund donations	21450
Community Fund donations	1110
Barnwood Trust Grant (Hardship Fund)	500
PCC donation to Community Fund	500

2 The 2020 figure relates to donations received between October 2019 and September 2020 inclusive.
The 2019 figure relates to donations received between October 2018 and September 2019 inclusive.

3 Analysis of mission and evangelism costs

May Fayre	40
Craft Fayre	774
Hub	174
Alpha	1557
Food Bank	2416
Children	2944
Youth	2424
Tiddlywinks	40
Other mission costs	503

4 A grant of £13660 was received from the 'Bias to the Poor' Fund. This is shown as a reduction in Parish Share.

5 Analysis of church running expenses

Training	1580
Discipleship and pastoral care	573
Prayer and worship	4928
Servery	352
Vicar's discretionary fund	883
Utilities	4496
Hire of rooms	7000
Minor capital expenditure	1729
Cleaning and materials	3178
Servicing and other routine church maintenance	3630

NOTES TO THE ACCOUNTS (CONTINUED)

Note

6 Support costs are the expenses of the assistant pastor, the youth pastors, the administrator and the personal assistant.

7 Administration costs consist of the employment costs of the assistant pastor, the youth pastors, the administrator and the personal assistant (£70760), visiting speaker costs (£1300) and general administrative expenses (£5074).

8 Repairs to church buildings consists of £1818 for prayer room refurbishment and £492 for roof survey and repairs less £720 received from the Listed Places of Worship Grant Scheme for VAT refunds on work carried out in 2019.

9 The transfer between the General (unrestricted) and Contingency (designated) Funds has allowed for a General Fund surplus of £1000 so that the working capital in the General Fund is increased to a more appropriate level. (see note 10).

10 The PCC has decided to hold only working capital (defined as one month's unrestricted expenditure, which in 2021 will be approximately £20000, in its General (unrestricted) Fund and to hold any surpluses in the Contingency Fund. Every month a regular transfer is made from the General Fund to the Mission and Charities Fund to ensure that sufficient funds are available to make mission gifts when required. Following this the necessary adjustment is made between the General and Contingency Funds.

11 During the year the Community Fund was set up to assist people in the local community who are not church members but who are in particular need. It is funded primarily by donations from members. During the year it was used to purchase meals as part of the 'Feed Cheltenham' initiative.

12 The Hardship Fund (previously the Samaritan Fund) is funded entirely by church members and is used to assist other church members who are in particular need.

13 The £20000 in the General (unrestricted) Fund reflects the policy described in note 10. The £99927 restricted monies comprise £259 remaining from the 2014 Wolfson Foundation grant to be used for window refurbishment (this is held in the designated Contingency Fund), £81330 in the restricted Vestries Building Project Fund, £1434 in the restricted Organ Fund, £15897 in the restricted Hardship Fund and £1007 in the restricted Community Fund. The designated Missions and Charities Fund contains £11000 and the Contingency Fund contains £145677 designated monies.

During the year PCC decided that expenditure on minor window repairs could be taken out of the Wolfson grant. £1675 had been spent between 2015 and 2019 and previously paid from the General Account. £511 was spent during 2020. The residue from the grant has therefore reduced from £2445 at the start of the year to £259 at the year end.

Independent examiner's report to the PCC of St Paul's Cheltenham

I report on the accounts of the charity for the year ended 31 December 2020.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility:

- to examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

AJ Ellis 25.02.21

Andrew J Ellis FCA
60 London Road,
Cheltenham.