



The Parochial Church Council of  
Cheltenham St Paul

Annual Report and Accounts  
Year ended 31 December 2020

Trustees Report



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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 1<sup>st</sup> January 2020 until the date this report was approved are:**

<b>Incumbent</b>	Rev R Widdecombe	Chairman
<b>Wardens</b>	Mr B Booth	Vice Chairman
	Mr J Platt	From Apr 2019
<b>Elected Members</b>	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
<b>Co-opted Member</b>	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
<b>Incoming resources</b>						
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	
<b>Total receipts</b>	<b>233702</b>	<b>0</b>	<b>32863</b>	<b>266565</b>	<b>298764</b>	
<b>Resources expended</b>						
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	
<b>Total resources expended</b>	<b>189890</b>	<b>30909</b>	<b>10059</b>	<b>230858</b>	<b>222865</b>	
<b>Net (outgoing) incoming resources</b>	<b>43812</b>	<b>(30909)</b>	<b>22804</b>	<b>35707</b>	<b>75899</b>	
Transfers between funds	(42812)	42812				9
<b>Net (outgoing) incoming resources</b>	<b>1000</b>	<b>11903</b>	<b>22804</b>	<b>35707</b>	<b>75899</b>	

## RECEIPTS AND PAYMENTS ACCOUNT

	2020 Payments	2020 Receipts	2019 Payments	2019 Receipts
<b>Missions and Charities Fund (Designated Fund)</b>				
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
<b>Contingency Fund (Designated Fund)</b>				
From PCC General Fund		15414		74007
Income				1250
Expenditure	511		6378	
Surplus	14903		68879	
Totals	15414	15414	75257	75257
<b>Vestries Building Project Fund (Restricted Fund)</b>				
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
<b>Community Fund (Restricted Fund)</b>					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	
<b>Hardship (previously Samaritan) Fund (Restricted Fund)</b>					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	
<b>Organ Fund (Restricted Fund)</b>					

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	
<b>Current assets</b>						
<b>Cash funds</b>						
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
<b>Other monetary assets</b>						
Income tax recoverable		9800		9800	8525	
VAT refundable		59		59	839	
Hire income receivable					455	
Total other monetary assets	0	9859	0	9859	9819	
<b>Total current assets</b>	20000	166536	99927	286463	250716	
<b>Total assets</b>	270000	166536	99927	536463	500716	
<b>Liabilities</b>						
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	
<b>Total liabilities</b>	<b>0</b>	<b>1808</b>	<b>0</b>	<b>1808</b>	<b>7850</b>	
<b>Assets less liabilities</b>	<b>270000</b>	<b>164728</b>	<b>99927</b>	<b>534655</b>	<b>492866</b>	

## 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

## 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 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.



25.02.21

Andrew J Ellis FCA  
60 London Road,  
Cheltenham.