



The Parochial Church Council of
Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2021

Trustees Report



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 reimaged, 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 by 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 its 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	
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THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM									
RECEIPTS AND PAYMENTS ACCOUNT									
		2021	2021	2020	2020		Notes		
		Payments	Receipts	Payments	Receipts				
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				
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RECEIPTS AND PAYMENTS ACCOUNT

		2021	2021	2020	2020	Notes
		Payments	Receipts	Payments	Receipts	

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
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THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM							
RECEIPTS AND PAYMENTS ACCOUNT (CONTINUED)							
		2021	2021	2020	2021	Notes	
		Payments	Receipts	Payments	Receipts		
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 (previously Samaritan) 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				
The Parochial Church Council of St Paul Cheltenham							
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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					
<i>The Parochial Church Council of St Paul Cheltenham</i>							
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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.					
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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).
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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.					
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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.					
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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.			
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11	The Hardship Fund is funded entirely by church members and is used to assist other church members who are in particular need.					
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12	The Youth Pastor Fund was set up to cover the costs of the newly appointed Youth Pastor for the next three years.
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13	<p>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.</p>				
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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

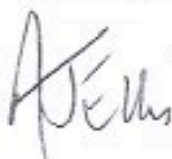
In connection with my examination, no matter has come to my attention:

(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.