



The Parochial Church Council of
Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2022

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 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 Bournier 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.

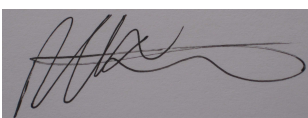
Financial Review

On ordinary unrestricted funds total receipts were £212,373 and total payments £185,871. On restricted funds total receipts were £24,500 and total payments £6,475. Total receipts were therefore £236,873 and total payments £192,346 giving a net result for the year of an excess of receipts over payments of £44,527. 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	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

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 the 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

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 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
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