

St Paul's church

The Parochial Church Council of
Cheltenham St Paul

Annual Report and Accounts
Year ended 31 December 2023

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 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.

Achievements 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 £42,500 and total payments £22,507. 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 £1,044. 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 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

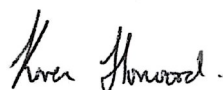
In connection with my examination, no matter has come to my attention:

(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.



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