THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAULS, CAMBERLEY

England & Wales · Charity number 1132837

Details

Other names	ST PAULS PCC, CAMBERLEY
Status	Registered
Legal form	Previously excepted
Registered	2009-11-20
Register	View on the Charity Commission register

Contact

Address	St. Pauls Church Parish Office Crawley Ridge Camberley GU15 2AD
Phone	01276700210
Email	admin@stpaulscamb.co.uk
Website	www.stpaulscamberley.org.uk

Activities

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

Activities: Church Ministry and outreach to the wider community providing care and support where required

Classification

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

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£563,548	£423,656	£506,472	3
2023-12-31	£467,570	£413,573	-	-
2022-12-31	£445,054	£413,636	-	-
2021-12-31	£391,354	£360,528	-	-
2020-12-31	£375,289	£401,551	-	-

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Trustees

Name	Role	Appointed
ANGELA CARROLL		2021-05-23
Charlotte Jane Cooper		2022-04-27
Chukwuma Innocent Anyaoha		2025-05-14
David Mark Tolley		2025-05-14
David Williams		2021-05-23
Gillian Ann Hodgkins		2024-05-24
Gillian Fernandes		2021-05-23
HOWARD GORDON MASON		2007-04-23
James Michael Rust		2024-05-24
Jill Davis		2021-05-23
John Leonard Winterton		2020-10-25
Maj Gen Roderick John Murray Porter MBE		2026-05-06
Oliver John Deeks		2026-05-06
Oluchi Ifunanya Tabansi		2023-05-24
Rev Benjamin James Perkins		2025-03-04
Rev Heather Jane Valletta		2024-05-24
Rev Sophie Rebecca Lovesmith		2018-07-01
Stefan Carl		2018-10-01

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAULS, CAMBERLEY

England & Wales - Charity number 1132837

Accounts

Annual Report and Financial Statement
of
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL'S, CAMBERLEY
(Registered Charity Number: 1132837)
For the year ended 31 December 2024

St Paul's Church, Camberley
Crawley Ridge
Camberley
Surrey
GU15 2AD

Incumbent:
Reverend Tom Darwent until 4 September 2024
Reverend Ben Perkins from 4 March 2025

Bankers:
National Westminster Bank
45 Park Street
Camberley
Surrey GU15 3PA

Independent Examiner:
A M Skilton ACA
Brewers
Chartered Accountants
3, Birtley Courtyard
Birtley Rd
Bramley
Guildford GU5 0LA

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1. Introduction

The Annual Report of the Trustees and financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements. They comply with

- The charity's governing document;
- The Charities Act 2011; and
- 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 published on 1 January 2019

2. Aim and Purposes

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent and the clergy team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the ecclesiastical parish. It is also responsible for the maintenance of the Parish Church buildings, including the Church Centre, Church Hall and the property Cornerways.

3. Objectives and Activities

3.1. Objectives

As a Church, our objectives are that we seek to experience Jesus in the following ways:

- Through worshipping Him
- Receiving biblically centred teaching so that we can know Him better
- Reaching out into our communities so that all may know of Jesus in their lives
- Caring for all in our community as Jesus modelled

We had the following main objectives at the start of the year:

- To explore key doctrines of the Christian faith
- Invest in Heatherside Church, through deployment of our curate, to bring revitalisation to our neighbouring parish
- To reach out to seniors in new ways to further grow our fringe
- To develop our schools and families ministries to further grow our fringe

The resignation of the current incumbent added a further objective to sustain the work of the church, while developing a Parish Profile in our search for a new incumbent, and preparatory activities for their installation and welcome.

3.2. Activities

Members of the PCC are aware of the Charity Commission guidance on public benefit in the Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The PCC believes that promoting the work of the Church of England within the Parish provides a public benefit through:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development for its members and the wider community without exception.
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.
- Providing assistance, in the forms of grants and other support to other charities or bodies locally, nationally and internationally.

The activities of the Church are undertaken through a series of coordinated Ministry Groups, under the governance of the PCC, with the Mission Committee providing recommendations on external giving to the PCC.

In addition, St Paul's is supporting the new Church plant at Deepcut, which has been meeting in temporary premises at the Portesbery School while St Barbara's is refurbished. Until the end of 2024, St Barbara's is operating under the umbrella of the St Paul's charity, with its own Leadership Team represented on the PCC, so this report consolidates the results from both churches. From 2025, St Barbara's will be a separate parish with its own PCC and a separate charity, although St Paul's will continue to provide administrative support for finance.

4. Achievements and Performance

Church plant at St Barbara's Deepcut

St Barbara's has the vision to be a Christ Centred, Mission-Shaped, Visible & Accessible Church.

St Barbara's has been focusing its activities in three vision priorities: **Connect, Grow and Serve**. Although initially hampered by the pandemic, the church managed to **Connect** with the community by visiting those moving into the new housing estate of Mindenhurst and providing pastoral care to the settled Deepcut community. **Growing** (in maturity and number) through outreach and the Sunday services in person and online. And, **Serving** the community by closely working with the Community Liaison Group (CLG) that consists of Skanska (the developers), Defence Infrastructure Organisation (DIO), local councillors and the church.

Until the end of 2024, St Barbara's Church Deepcut operated under a Bishop's Mission Order (BMO) and it reported regularly to the Diocesan Programme Board which sponsored the church plant through the Strategic Development Fund. The church is led by a Minister in Charge (Revd Daniel Natnael) and is supported by the elected Leadership Team, the Diocesan Mission Enabling Team, as well as the mother church of St Paul's Camberley.

After a wobbly start, partly due to the COVID-19 Pandemic back in 2020, the church is now fulfilling its mission priorities of connecting, growing, and serving. Although the church community is waiting for the old Garrison Church of St Barbara to be fully refurbished and a church hall built, the availability of a new Primary school in the community proved a brilliant temporary venue for the church. We knew this was a temporary arrangement, but the sole use of the building allowed the church to have a flexible area to establish a weekly Sunday worship service, Mums and Toddlers group, coffee morning and annual Alpha courses.

The school helped integrate the small civilian congregation of the Garrison Church with the church planting team and new worshippers who joined the church later. The new 'neutral' venue gave us full freedom to design worship, discipleship and outreach activities fit for the context and the 21st century. It also shifted our focus from the building to the mission of the church, a change we might otherwise have struggled to make.

Sadly, our tenancy came to an end in April 2023 when a local school took residency in the brand-new school. Although this was not a surprise, the possibility of being homeless again became real. But the God of surprises went before us, and we found another suitable school within the village of Deepcut for us to meet on Sundays. The venue is Portesbery School, and it is a fully functioning special needs school which means, unlike our previous venue, we are unable to meet there on weekdays regularly for the other outreach and discipleship activities.

This situation forced the church to yet again think outside the box. In partnership with a local private care home, our toddler group has morphed into an intergenerational weekly activity for both the residents and the toddler group and in partnership with another local charity, we are continuing our coffee morning biweekly. Our worship band now rehearses weekly in one of our parishioner's homes.

Against the odds, through God's faithfulness, the church is continuing to grow - over 150 active members now. Over half of the worshippers belong to one of our six home groups. A large number are involved in one or more ministry areas by joyfully giving their time, talent, and money.

Apart from the achievements above, we have benefited from the appointment of a children's minister, shared with a neighbouring church. This is funded by the Diocese until 2026 to help us reach families with young children in local schools and the community.

Our work with asylum seekers in the local holding centre is also continuing in partnership with local organisations and charities. Although a number of those who were actively involved in the life of the church have moved and settled in different parts of the country, around 20 new and existing residents are still part of our worshipping community, and they are a real blessing to the church family.

In 2025, the Parish of Deepcut was formally created, and we have established a separate charity, so that the process of securing independence from St Paul's is proceeding. We expect the refurbished church building and hall to be available before the end of 2025.

Ministry Group - Worship and Church Community

The purpose of the group is twofold:

- to equip, disciple and empower the church in worship through church services to live lives of worship to God.
- to nurture relationships within the church community as part of the worldwide body of Christ

In 2024 we have taken the two congregations through four different sermon series:

Spring term: Let the light in, which emphasised a focus on the Bible & Mental Health.
Summer term: Minor Prophets, and into a series on preaching from the papers.
Autumn term: Colossians
Winter term: Advent & Christmas

No major changes were planned or implemented for our worship services over the year, however an emphasis on increasing visual input and active participation from congregations has helped gently increase all member ministry towards the end of the year. Our Easter and Christmas services have been received well by the local parish and we continue to work on the pathway for people to engage in faith exploration.

Our Church community had another successful Together event on a Sunday for the full day, where congregation members from across three churches, St Barbaras, St Pauls and Heatherside met, worshipped together and spent time in fellowship, this is run excellently by one of our leaders who embodies the heart of gathered community.

We had a number of other successful social gatherings, including a big leaving party for Tom and family, a wonderful celebration of their time with us and a fitting farewell.

We continue to run regular weekly coffee mornings (The Coffee Stop) and in 2024 we had five Friday Film Afternoons which continue to serve a need for meeting and enjoying time together. Oasis goes from strength to strength, with some very busy sessions, including a Christmas special which we hadn't done before, with bell ringers and singing carols! This was so successful that it will be repeated.

Ministry Group – Children, Youth and Families

Our ministry to young people (0-18s) and families has a heart for making St Paul's a place where children and youth can belong and connect with each other and Jesus. A significant part of this across 2024 has been looking at how we can creatively work together across the deanery to serve the needs of our children and young people. Working together over events and clubs has enabled a stronger volunteer base and more efficient use of resource.

This has been possible because of the commitment of the volunteer team across our kids and youth teams. Bethany Larby has continued to lead our ministry to 0-11s and their families, enjoying the opportunity to build relationships and seeing a growth in both numbers at our events and the brilliant relationships built with the local schools continues to flourish. In November 2024 Bethany began her maternity leave and a volunteer Becs Allin has taken up the Sunday discipleship role for children.

Joe Lloyd has continued to do face-to-face youth ministry as our Assistant Youth Pastor, leading groups and going into the local secondary schools. Joe has responded to his increase in responsibility during 2024 during Sophie Lovesmith's maternity leave and is seeking God for a fresh vision for the youth ministry in the challenging times of youth work in our area. More joined up thinking is happening between service providers and the local deanery.

St Paul's Kids

Sunday Morning Groups (0-11s)

The children have groups during the 10.30am worship service three Sundays of the month and one Sunday is an all-age service. The children enjoy their involvement in the first fifteen minutes of the service – as we seek to be an intergenerational church, we are looking for new ways to include and empower them.

We run groups for 0-3s, 4-7s and 7-11s. During the groups they follow the same themes and Bible stories as the adults to help aid conversations with their families beyond Sunday. Every session has four key elements – a Bible story, prayer time, worship songs and a mission for the week. On average we have around 20-25 children attending the groups on a Sunday. This is led by a great team of volunteers.

During the end of 2024 Becs Allin has enthusiastically taken up the role of coordinator for Sunday kids groups in Bethany's maternity leave. We are thankful for her gifting and investment to ensure the groups continue to thrive.

All Age Services (intergenerational)

2024 saw the embedding of creative all age services working intergenerationally, and the goal of drawing in new people gently developing. The team consists of adults and children alike, and young people are also invited to participate. The feedback continues to be positive since making this change and it has been exciting to see how appreciative people are of a more creative intergenerational space to do church together.

Tots Praise (0-4s)

Tots Praise has been a huge success, with numbers steadily increasing across the year. The group has an average of 25-35 children attending, plus their parents/carers. We have 30 minutes of upfront led toddler worship, followed by toys and chat over refreshments. It has been fantastic to see the families engaging so well with the worship songs and interactive Bible stories, with lots saying it is the highlight of their week. Lots of these families attended our events or a Christmas service, especially Family Carols and the Christingle services and are embedding into the community life of our church, many saying they feel they belong. The biggest highlight continues to be the relationships formed with those regularly attending the group and the pastoral and spiritual conversations that have taken place in that space. The next goal is that we would help people on the pathway of coming to faith in Jesus.

Baby & Toddler Group (0-3s)

Baby and Toddler Group has been a successful space again last year for seeing families from the community come along and enjoy being in the church space. Janet Bamford and the team put out lots of games, toys, a weekly craft and refreshments to enjoy, and there has been lovely feedback from those attending. On average there are around 25-30 attending each week but numbers just before Christmas exceeded 40. It is in high demand in the community and creates a wonderful environment for young parents/carers and their toddlers.

Primary Schools

We continue to grow links with our schools. Bethany went in regularly to Prior Heath Infants, Crawley Ridge Infants and Crawley Ridge Junior schools to lead Bible based assemblies for the whole school. Alongside this, she is regularly invited to go into the staff room afterwards which has resulted in being able to know the staff better and strengthen the relationship with the schools.

Every school has done trips/services at the church across 2024 which have had a big impact on the children and team leading them. We hosted Crawley Ridge Junior school for their Year 6 leavers service and whole school carol service, at which Bethany gave a message. Bethany led a Year 2 leavers service this year for Crawley Ridge Infant school, and the Infants also came to use the church space for a Christmas concert inviting their parents along. These events further develop relationships with our community and the schools. Gillian Fernandes has taken up the role of assemblies to primary schools as Bethany began her maternity leave and will do so for the duration.

Nursery

Bethany has continued going into the nursery next door every Wednesday to lead a mini–Tots Praise session for the nursery children, including worship songs and a Bible story. The nursery children from the younger site also walk up to the church every week to join in with our main Tots Praise session. As the children begin at CRI, it is a good way of noticing the constant relationship we have as church from a young age with the families attending our nurseries and schools. The touch points of connection are growing throughout our community with children and families.

Holiday Club

We held our annual Holiday Club, this year looking at the theme of under the sea and looking at stories from the bible that involved water, which was attended by around 110 children, an increase of 20 children due to the increase in capacity made possible by willing volunteers. A team of volunteers led workshops, groups, upfront time and registration. We ended on a high, with a service for families of the children to come along to and a BBQ in the garden area, which was a lovely way for the church family to chat with all the families who had attended the club, another great way to build relationships and trust within our community.

Family Events

Every term we held family and social events, seeing families from the church, local schools, nursery, community and toddler groups coming along:

- In January, we held a board game and fish and chip evening, which saw lots of families coming along and different age groups mixing.
- In February we create a new format for our pancake event, rebranding it as a Pancake Praise Party. Over 140 people came along and we had a large and wonderful volunteer team.
- We ran an Easter Show on Good Friday, with an almost full capacity church space, it was a new way of engaging in the Easter story with mostly unchurched families.
- We saw children from the three churches join together at Together at Frimhurst.
- Heatherside ran a Silent Disco Light Party in October and we sent volunteers and encouraged our families to also join in, popular as ever and good to utilise the space on Heatherside.
- At Christmas we had a large number of events, including our combined Toddler Christmas Party; Family Carols, Christingle Services (with over 600 attending); kids parties; school carol services and plays.

Ministry Group – Prayer and Spirituality

The purpose of the Prayer and Spirituality Ministry Group is:

- To encourage and enable the individual and corporate prayer life of St Paul's Church.

- To seek space and opportunities for Church members to continue to be transformed by the Holy Spirit, and to actively encourage them, in new ways, to practice Christian spirituality in their lives.

The prayer life of the church has been maintained and has continued to flourish through 2024.

Prayers for Healing (PfH) services have continued throughout 2024, now on the third Sunday of the month following a refresh during the year. The team of pray-ers has been stable and faithful. By January 2024 the take up for the ministry during the 10.30am service had returned to pre-pandemic levels, and this has continued to be the case.

Throughout the year, evening **Hour@Prayer** prayer meetings have continued once or twice monthly, taking place in the church chancel or in the church centre. The mid-week **Pray@7** (7am every Wednesday morning in the welcome area at St Paul's, open to any church member with a heart for prayer) has continued to give prayer support for all aspects of our church life, praying also for both local and national issues.

The national **Thy Kingdom Come** prayer initiative was highlighted to church members to enable individual participation, but for the second year running did not lead to corporate events due to competing priorities.

Gentle prayer ministry continued to be offered at the monthly **Oasis** gatherings, the monthly daytime event for all ages. This was available in the 'Still Waters' quiet space, and was, again, well used throughout the year.

Prayer in **Lifegroups** was a mainstay, as ever, with church members supporting each other in prayer as they faced the events of 2024. The **Prayer Chain** (our confidential e-mail group of prayer warriors for situations requiring urgent prayer) continues to be used frequently, overseen faithfully by Gill Hodgkins.

A further **Prayer Breakfast** took place during the year to enable a time of prayer and mutual feedback by the Prayers for Healing team. This reaffirmed the aspiration to provide Prayer Ministry across all the Sunday services: currently it is being provided formally in the 3rd Sunday services.

We again want to praise God for, and celebrate, the significant increase in the involvement of our children and youth in the public prayer life of the church through 2024.

Ministry Group – Discipleship and Pastoral Care

2024 saw Lis Ricketts continue in the role of Pastoral Care Coordinator. In the final term of the year we welcomed Abi Gomm into the role of Lifegroup Coordinator with the assistance of Revd Sophie Lovesmith to reframe and develop our lifegroup and discipleship ministry area. They launched some lifegroup material to add substance to the sermon series and enable lifegroup leaders to feel supported and yet free to be creative with the material for their groups. In 2024 we had many people keen to join lifegroups, and one goal is to increase our provision of lifegroups numerically. We are looking to start 3 new groups in the Spring Term.

Working with St Mary's and St Martins, we concluded a well-received Growing Leaders course which started in 2023 and finished in April 2024. We also ran a very successful Global Leadership Summit in November, with attendees from both local churches and businesses, and from others further away.

As a result of the deanery Growing Leaders course, Becs Allin took on the role of Sunday discipleship coordinator for the children's groups in Bethany's absence.

In the Spring term we ran a six week "Hymns we love" series to look at the story and the meaning behind some favourite hymns, which was very well attended and appreciated, with some new to faith through the Alpha course able to attend.

Lis continued to develop the Care Team and to represent Pastoral Care in the Ministry Coordinator Team. The Care Team meets monthly to discuss the needs for pastoral care in the church. The team is looking to

grow and develop sound structures and procedures that align more efficiently with our safeguarding culture and processes.

In 2024, Lis also took on oversight of Oasis, Coffee stop and MU to bring together much of our seniors ministry and the teams that run them very efficiently. In Spring 2024, the Team has been concentrating on safeguarding and training, especially dementia awareness.

Ministry Group – Evangelism and Community Engagement

The purpose of the Community Engagement group in "Bringing, compassion, service and the love of Jesus to those in need of help in Camberley and seeing lives transformed" has been combined with the Evangelism activities.

A key objective has been to build relationships with all leaders of community initiatives. Meeting monthly, our ministry coordinator facilitated key organisations in the local area getting together to support and share information and resources.

In July 2024 we hosted the hustings before the July General Election, which was well attended and appreciated by those in our parish and community.

We have held 2 Speaker's Corners; in March with Archbishop Justin Welby and in November with Dr Al Pinkerton, Surrey Heath's new MP. Both events were very well attended and sparking great conversation in our local community. We are thankful for the vision of Tim Cross in leading these with his team.

A Deanery wide Alpha course was run with a small number of guests known to St Pauls attending and subsequently joining an Alpha 2 group to go deeper in their faith journey. Some have joined our church and are embedding into our church community, which is hugely encouraging.

The Besom has had a fantastic response regarding funding and support from the supermarkets and churches across Camberley. The Christmas response was extraordinary enabling them to give out almost 200 Christmas hampers.

Ministry Group – Technology and Communication

This area ensures we have the equipment, applications, processes, and governance in place to run an effective framework for flow of information within and outside the church.

Communication

Maximising our reach to spread the Good News and grow our church is the key focus for our Communication Committee, launched in 2021. Headed up by the vicar, this committee was suspended for the most part of 2024 due to St. Paul's going into an interregnum.

The Committee owns our Communication Strategy, chooses our communication channels, defines standards, and drives initiatives to make St Paul's noticed in the community and beyond. A list of opportunities is usually reviewed and prioritised every quarter, which defines the use of our premises and the way we want to use advertising and technology.

In 2025, and with our new vicar Ben in place, this committee will define direction and branding, according to any new strategies Ben would like to adopt.

Technology

Providing and maintaining the technology to support the way we connect and communicate is the key focus of our Technology Committee since its launch in 2018.

The Technology Committee is prioritising and running any activities in the technical area (including lighting) in conjunction with the Communications Committee (see above).

In 2024, we improved our lighting in the church itself, and we purchased and installed a new projector for a much-needed improvement of our visuals during services and other events. With the nursery moving into

the church hall, an additional wireless access point was installed for better connection. We also introduced In-Ear-Monitoring (IEM), doing away with the speakers in front of the band and allowing more flexibility for individual setups for each band member.

As we started to use more cloud-based document management, access and collaboration from anywhere has been made possible, and allows us to avoid duplicating work and misinformation. Our web admin tool has been used to create Electoral Roll (ER) lists, but we still have a lot of room for improvement concerning the use of the tools at our hand.

In 2025, we need to first and foremost increase our team of church PC operators, which has lost 2 of its members in 2024. We also need a better handle on the structure of our cloud-based documents and upgrade our church PC (mainly storage management and software versions) to avoid what has been a bumpy ride with our online streaming throughout 2024.

Electronic Equipment

We aim to provide and maintain electronic equipment aligned with the administration needs of St Paul's. This includes staff PCs and laptops, as well as other equipment like wireless access points, TV sets, and the IT network within the church/centre together with the associated software.

With Bill Blyth leaving the team, this area is in need for someone to take on ongoing responsibility, something which will be covered in the interim by Darren Bateman. Our 2025 focus therefore is to divide and conquer as we review which part would be covered by whom whilst ensuring our equipment stays up to date.

Warden reports

Churchwarden - Fabric

The role of the Churchwarden (Fabric) at St. Paul's is to provide a well-maintained place for both, the congregation to worship, and for the many outside visitors to attend the wide variety of activities that are held at St Paul's. This role also acts as Data Protection officer.

The following is a brief overview of work carried out in 2024:

- In January we had stonemasons in to repoint and fix stonework issues around the church / centre.
- In February we bought a new lectern for the church and installed a new roadside noticeboard.
- In March we refurbished the church office and replaced all door handles in the church centre.
- In April, a new noticeboard in the Welcome area was put up and road signs were put in the car park.
- In May we replaced the French doors and the entrance door at Cornerways.
- In July, we replaced our 15+ year old projector in the church with a new one.
- In September we had our Quinquennial inspection and worked on the garden, fences and side gates of the vicarage.
- In November we arranged a fire warden training for a group of St. Paul's members.
- Our regular services, inspections, and certifications were done throughout the year: Jan: Electric testing (fix wired, PAT, Boiler), Feb: Fire Extinguishers, Sep: Fire Alarm, Oct: Lightning conductor, Nov: Gas boilers certification.
- As part of getting the vicarage refurbished, the PCC contributed 50% of the cost for flooring and decoration, to support Ben prior to his moving in on February 17th, 2025.

Our focus in 2025 is to put 2 sheds in the backyard for storage space, create an outdoor playing area on the north side of the church hall, continue to update our rooms, and work off the list of tasks coming out of the Quinquennial inspection in September.

We are grateful to all those who have assisted with all aspects of Church maintenance and decoration.

On behalf of the churchwardens, our specific thanks go to Helen Vince as our central coordinator for most of our operations, and our handyman team, which we formed end of 2024 and who were instrumental in fixing a significant number of issues around our buildings (church, church centre, Cornerways, and the vicarage).

Churchwarden - Human Resources Management

The specific role of the Churchwarden (HR) at St. Paul's is to look after our personnel and manage the Risk Assessment process, acting also as Health & Safety officer. The staff team during 2024:

- Revd Tom Darwent left St Paul's Church at the end of August 2024. He moved to be rector of St Giles' and St George's Ashtead.
- Revd Heather Valletta continued to serve as curate and is responsible for Heatherside Church. She has raised the profile of the church within the Heatherside community.
- Revd Daniel Natnael continued to be minister in charge of St Barbara's church in 2024. Between September and December 2024, he took a sabbatical prior to St Barbara's becoming a parish in its own right in early 2025.
- Revd Sophie Lovesmith returned from maternity leave in October 2024 and resumed her role as Associate Minister at St Paul's. She assumed much of the clergy responsibility during the vacancy from that point on.
- Bethany Larby continues as full-time Children's and Families Pastor. She began her maternity leave in November 2024.
- Joe Lloyd worked as Assistant Youth pastor until September 2024. He then became Assistant Youth and Worship Pastor (a new fixed-term role).
- Helen Vince continued as Senior Administrator overseeing vital day to day administration and facility bookings
- St Paul's also acts as the payroll manager for Grace Macadam, the children's worker for Heatherside and Deepcut, with costs being cross-charged to both.

Mission Committee

The objectives of our involvement in mission remain:

- To support Kingdom growth beyond our local church.
- To increase our awareness of and involvement in the wider work God is doing.
- To invest wisely and generously our time, talents and resources beyond our immediate Christian community.

During 2024 Sarah Shearer continued as chair of the Missions Committee with the support of Howard Mason, Sophie Lovesmith, Rebecca Oldaker, Robert Karami, and Oluchi Tabansi.

The funds available for distribution were £29,087. The total amount distributed under the designation of Mission Giving was £15,150 (2023 : £32,107) with the remainder deferred to payment in 2025.

The missions supported by St Paul's are listed in Note 3a to the accounts. In addition to this specific giving, there was a further £8K (2023: £8K) given to Samara's Aid to support their hospitals in Syria, specific funds raised for individuals in need of financial support in the church and funds for Community Engagement projects such as Frontline Debt.

The mission support of St Paul's is by no means limited to the activity of the Mission Committee and there is extensive support given by individuals through time such as volunteering for local missions and providing food and goods to Besom. This good work is all fuelled by prayer and trust in our Holy Father who is the provider of all things.

External Church Links

Deanery Synod

The Deanery Synod meets four times a year at one of the churches within the Surrey Heath Deanery which extends across Camberley from Chobham to Frimley Green. Each church has its clergy and several elected members who sit on their own PCC (see 7.3) and provide regular feedback on Synod matters. A new Synod was elected in 2023, with representatives shown in 7.3. Howard Mason serves as Lay Chair for 2023-26, and Tom Darwent served as Assistant Area Dean until his departure in July 2024. The Deanery Leadership Team (DLT) met monthly.

The Synod continued its spirit of collaboration on common issues at each meeting, raising questions to the Diocese on key issues such as accommodating areas of deprivation within the parish share mechanism. The Parish Needs Process was launched in February 2024, with a Strategy Day in March, and using Synod workshops to discern common themes to form a complementary Deanery Development Plan. The highlights of all the plans were reviewed in November, with the focus now on implementation. Each Synod now invites parishes to highlight items for Praise/Plan/Possible future collaboration opportunities.

Forums for administrators and treasurers continued to share experiences and expertise, as well as information on church activities that could be of common interest. Efforts continue to share experiences on Net Zero Carbon initiatives. An effort was also made to identify all Deanery properties available for missional use.

Support was delivered to St Michael's and St Paul's in their period of vacancy, and for clergy on development leave. The Synod also took great interest in the development of St Barbara's.

A small Deanery fund to facilitate common events was administered as a separate department within St Paul's, but migrated to a separate Deanery account in 2024.

Diocesan Synod

Tom Darwent and Howard Mason from St Paul's and Geoff Taylor from St Barbara's served until the end of the Triennium in September 2024. Howard Mason and Oluchi Tabansi were elected for the 2024-7 Triennium and are therefore ex-officio members of the Deanery Synod and PCC.

Key issues for the Diocesan Synod during the year included finance, recovering congregational numbers and an emphasis on promoting diversity and intergenerational awareness. The opportunity for outreach to over 22,000 pupils in church schools was highlighted.

There was much candid reporting of debates at General Synod, particularly in the areas of safeguarding, and of LLF, with strong support for the position of the Diocese in seeking a practical solution that accommodated clergy and PCC positions.

A major topic of discussion was the evolving budget for 2025 given the rapid changes in the financial environment, the supporting initiatives from the Diocese and the corresponding impact on Parish Share. A national review of Diocesan funding was under way to report in June 2025. It was also noted that the Diocese was divesting surplus properties as money markets generated a better return than rentals.

The success of the Deepcut church plant was emphasised and celebrated.

Reports from Diocesan Synod were presented to the Deanery Synod meetings.

5. Finance Review

Funding Sources

Total income for the year was over £563,000. Regular stewardship income and service collections rose to over £359,000 this year, of which St Barbara's contributed nearly £108,000. Special collections raised over

£104,000. This includes over £67,000 in tax reclaims through Gift Aid on collections. Grants of over £20,000 were received for St Barbara's, the shared children's worker, support for asylum seekers.

Church Centre and Hall lettings brought in additional income of nearly £49,000, and fees from weddings, funerals and other events generated over £13,000. A further £20,000 was raised in other special collections after claiming Gift Aid.

The electronic system for online and contactless card donations and payments continued to make a small contribution to income during the year.

St Paul's administered a small fund for Surrey Heath Deanery, which amounted to £450. This was transferred to a Deanery account in 2024.

Expenditure

Total expenditure in 2024 amounted to approximately £423,000. This included £12,200 invested in the Church, Vicarage and Cornerways for repairs and improvements. A total of £16,053 for future maintenance was transferred to the capital funds, which now stand at just over £21,250.

Our Mission Giving (grants given away to external charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £20,400. A further £20,008 was donated to worthy causes in Special Collections and other donations during the year.

This represented a gain of over £80,000 for unrestricted funds after transfers to capital funds and allowing for depreciation. This includes a surplus for St Barbara's of £77,000, and planned expenditure of over £18,000 from restricted funds during 2024 in support of children and families work.

Detailed budgetary planning and monitoring has been undertaken to support the Deepcut Church plant which was launched in September 2019. Expenditure during 2024 has been focused on the school rent as the church building (£6,700), the funded children's pastor (£12,600) as well as operating costs which amounted to nearly £11,000 (see note 15).

For convenience, St Barbara's finance arrangements form part of the St Paul's finance function until it is considered appropriate to transfer them over to a new governance structure, following creation of the new parish, charity and bank account. Income and costs are being recorded under a separate department code to allow them to be separately reported.

Investment policy

Currently all cash monies received are to be held on deposit either at the Church's bank current account or in the Church's deposit account if not required for immediate liquidity purposes. The St Barbara's surplus was transferred to the deposit account in 2024, pending expenditure on the building and parish share in 2025. Although a good rate of interest or return is always desirable, the priority is to maintain a low to zero risk for all monies earmarked to meet our costs and obligations during the year, including free capital requirements arising under our Reserves Policy which includes provision for liability capital and cost repayment obligations.

The Treasurer has a mandate from the PCC to explore other higher yielding low risk avenues for monies held which are above and beyond all of our commitments as described but in any case, all investment opportunities must be presented to and agreed by the PCC in each individual instance before any such investment can take place. Such investments and any associated risk must be reviewed at least annually. In practice, it is considered highly unlikely that surplus monies will be left unspent or unallocated, thereby requiring movement away from our current bank and deposit holding arrangements.

Reserves Policy

The PCC has adopted a reserves policy which not only accommodates an ongoing and fluctuating expenditure, but also allows for specific and focused cost obligations to be addressed on a continuous basis.

In addition to normal expenditure (including grant payments and parish share) which is covered by our General Fund, the Capital Repair Fund is used for repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC and replenished by transfers from the General Fund.

Repairs to the Church, the vicarage and Cornerways consumed about £12,200, but a contribution of over £16,000 was applied to sustain the funds for routine tasks.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC usually aims to keep the balance of unrestricted reserves to at least three months' running costs, excluding external giving and Parish Share i.e. £46,000. Reserves for St Paul's currently stand at about £47,000, with the St Barbara's surplus of £175,256 and the outstanding mission payment. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds, and to increase the rate at which restricted funds for the Children and Families Pastor are transferred to the General Fund.

Financial review by Trustees

The Trustees have maintained a regular review of the Church finances throughout the year, with monthly reporting of income and expenditure against budget.

The Church is operating at the limit of its reserves policy, which means restricting spending to a prudent budget in order to avoid any expenditure not supported by actual income. Staff costs and parish share are fixed and cannot be constrained by this rule. Additional donors are being actively recruited.

A balanced budget for 2025 has been set with a surplus to replenish the reserves, and this is on track at the time of reporting.

As of March 2025, the Trustees believe that the charity remains a going concern, as any shortfalls in giving are considerably less than its discretionary Mission giving.

6. Structure, Governance and Management

6.1 Governance and Constitution

The general functions of the PCC and its constitution are set out in the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules. The PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including deciding how the funds of the PCC are to be spent.

The membership of the PCC includes the incumbent, the curate, the churchwardens and members elected by the Church electoral roll members or co-opted by the PCC. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC. Deanery Synod representatives appointed by the APCM and Diocesan Synod representatives also serve on the PCC. The PCC members are the Trustees of the Charity.

Trustees are therefore usually long-standing members of the congregation who are already familiar with the operation of the Church. Before their candidacy, they are interviewed by a churchwarden to highlight the specific responsibilities of PCC members and provided with a briefing booklet. After appointment, they are added to the Charity Commission website and invited to review the briefing material available.

During 2024, the PCC met six times for routine business, plus a brief meeting after the APCM held on 22 May.

In order to support the Church Plant, a local Leadership Team has been operating at St Barbara's, comprising members of the congregation including the planting team. Members of the existing congregation from St Barbara's participate in the PCC, and one or more members of the PCC are also members of the planting team. This arrangement will continue until St Barbara's sets up its own PCC in January 2025.

6.2 Organisational Structure

Internal

The PCC operates through a number of committees and groups which meet between meetings of the PCC.

Standing Committee

This is the only committee required by law. It has powers to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It comprises the Vicar, Churchwardens, Treasurer, PCC Secretary and one member elected by the PCC. The Standing Committee met five times.

Ministry Coordinators

The overall activities of the PCC are usually organised around Ministry Groups – with each group responsible for an element of mission. Ministry Groups may form Committees for particular tasks. Prior to the start of vacancy in July 2024, the Ministry Groups (and Ministry Group Coordinators) were:

- ***Worship & Church Community*** ***(Revd Tom Darwent)***
- ***Children, Youth and Families*** ***(Revd Sophie Lovesmith)***
- ***Prayer and Spirituality*** ***(Chris Higgins)***
- ***Discipleship*** ***(Lis Ricketts)***
- ***Evangelism & Community Engagement*** ***(Sharon Blyth)***
- ***Technology and Communications*** ***(Stefan Carl)***

The Ministry Coordinators met regularly to discuss and monitor the Ministry Groups in order to enable and support development of ministries. Ministry coordinators reports were received by the full PCC and discussed where there were issues of governance to be decided.

From July onwards, a Vacancy Management Team led by the Wardens was put in place to sustain the operations of the church and the ministry groups and preparing for the interregnum, as well as preparing the Parish Profile, planning farewell and welcome events for the incumbent, maintaining the vicarage and communicating with the congregation and other stakeholders.

Mission Committee

The Mission Committee was reconstituted in 2016 as a committee of the PCC to oversee the allocation of our various grants to Mission organisations at the local, national and international level. As well as regular meetings with the individuals who serve as links to the various organisations that we support, the committee meets twice annually to propose a series of donations to the PCC for approval. It also coordinates prayer support for those organisations and promotes their visibility in the church. The Committee has an independent chair, plus four other members, each of whom is responsible for a number of organisations.

Safeguarding of children and vulnerable adults

The Church of England has continued to provide central guidance for all dioceses and parishes. The PCC adopted the Policy Statement and Church of England Policies and Practice Guidance at the first PCC meeting following the APCM in May 2024. The signed Policy Statement is displayed on the church noticeboards both at St Paul's and St Barbara's.

The Safeguarding Implementation Team continues to work through the Parish Safeguarding Dashboard, introduced by the Diocese towards the end of 2021. The dashboard is proving to be a really useful tool for

ensuring that all relevant policies and procedures are up to date and in place and that all leaders and helpers for groups and activities have been safely recruited.

As a result of being on level 3 of the dashboard (top level), the parish has been given access to the safeguarding hub, created to help parishes with the safer recruitment and management of staff and volunteers involved in working with under 18s and vulnerable adults.

The Safeguarding Team continues to work with the church leadership and PCC seeking to embed safeguarding into the culture of St Barbara's and St Paul's.

Safeguarding Sunday was again marked with Q and A or a presentation being given by the PSO to each congregation in both churches and also with our children and youth to ensure all members of the congregations are aware of the role of PSO and the shared responsibility of everyone to make the churches a safe space for all. The presentation was also linked to the recent national safeguarding issues.

Other Groups

Many other groups exist to manage specific activities and typically report to and liaise with the Ministry Groups within which they reside.

External

The structure for different levels of governance within the Church starts at Parish level with both lay and ordained persons represented in the Houses of Laity and Clergy on the Surrey Heath Deanery Synod. The Deanery Synod elects representatives to the Diocesan Synod, which in turn elects representatives to the General Synod. This structure helps to ensure a flow of information and thoughts both upwards and back to Parish level.

Each meeting of the Deanery Synod is held within a different Parish around the area. The hosting parish gives a short report about their area and how they as Christians work within their local community, before issues of common interest are addressed.

As well as its clergy, St Paul's provides up to four lay representatives to the Deanery Synod and currently has two members on the Diocesan Synod.

6.3 Trustee Transactions

A total of £39,440 was donated to the charity by all trustees (2023: £46,660).

A total of £1,963 (2023: £1,438) was reimbursed to six non-staff Trustees during the year for expenses incurred.

7. Administrative Information

7.1 Background

The Parish of St Pauls, Camberley is within the Diocese of Guildford. At the start of the year the electoral roll stood at 201, after which members of the Mission Roll at St Barbara's were removed. There were 191 parishioners on the roll at the time of the 2024 APCM. The electoral roll at the end of the year stood at 180.

The average weekly attendance for the October reporting period was 157 adults and 21 children. The average congregation at St Barbara's had increased to was 75, including children, from a total membership of 110 on the Mission Roll.

7.2 Contact information

Address for Correspondence

St Pauls Church, Crawley Ridge, Camberley, Surrey, GU15 2AD

Other Channels of Information

- Facebook – http://www.facebook.com/pages/Camberley/St-Pauls-Church-Camberley/19647177348
- Website – http://www.stpaulscamberley.org.uk/

7.3 Parochial Church Council (PCC) Membership

Note: * denotes membership of the Diocesan Synod, + denotes Deanery Synod,

T denotes current Trustee as at March 2025

Clergy

- Revd Tom Darwent (Vicar / Chairman)+* – until September 2024
- Revd Sophie Lovesmith (Associate Minister)+T
- Revd Daniel Natnael (Minister in charge, St Barbara's)+T

Wardens serving during 2024

- Stefan Carl (Elected APCM 2020, Appointed APCM 2022, 2023, 2024)T
- Gillian Fernandes (Elected APCM 2021, Appointed APCM 2022, 2023, 2024)T

Lay Representatives on the Deanery Synod serving during 2024

- Oluchi Tabansi (Elected APCM 2023)*+T
- Geoff Taylor (Appointed as warden APCM 2018 - 2021, elected APCM 2022)+(Deepcut)T
- Angela Wilkinson (Appointed 2009)+T – until May 2024
- John Winterton (Co-opted November 2019)+T
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer – PCC since 2007) *+T

Elected Members serving during 2024

- Angela Carroll (Elected APCM 2021, 2024)T
- Charlotte Cooper (Elected APCM 2022)T
- Jill Davis (Co-opted as Safeguarding Officer APCM 2021, elected APCM 2022)T
- Chris Higgins (Elected APCM 2018 and 2021)T – until May 2024
- Gillian Hodgkins (Elected APCM 2024)T
- James Rust (Elected APCM 2024)T
- John Welch (Elected APCM 2019 and 2022)T
- David Williams (Elected APCM 2021, 2024)T

Appointed Members serving during 2024

- Helen Vince (Secretary - Appointed June 2016, and APCM 2017-2024)

7.4 Statement of Responsibilities of Members of the PCC

Charity law requires the members of the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that period, together with its assets and liabilities at the end of the period, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing these financial statements, the members of the PCC are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) state whether the policies adopted are in accordance with the Charities Act 2011 and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements, and

(d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The members of the PCC are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statement of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7.5 Advisors to the PCC

Bankers

National Westminster Bank, 45 Park Street, Camberley, Surrey

Independent Examiner

A M Skilton ACA, Brewers, Chartered Accountants,
3, Birtley Courtyard, Birtley Rd, Bramley, Guildford GU5 0LA

(appointed as independent examiner at the APCM in May 2024)

This report has been approved by the PCC on 2 February 2026, and signed on its behalf by:

Howard Mason (Treasurer)

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Paul's Camberley

I report to the trustees on my examination of the financial statements of St Paul's Church Camberley ('the charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

[Since the [trust/CIO]'s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW specify other appropriate body], 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 accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements 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 financial statements to be reached.

Andrew Skilton
ICAEW
Brewers Chartered Accountants
3, Birtley Courtyard, Birtley Rd, Bramley, Guildford GU5 0LA

Date. 21st April 2026

ST PAUL'S CHURCH, CAMBERLEY
STATEMENT OF FINANCIAL ACTIVITIES AT 31 DECEMBER 2024

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2a	386,237	0	104,597	490,834	392,308
Charitable activities	2b	61,308	0	0	61,308	70,896
Investments	2c	7,104	0	0	7,104	2,108
Other	2d	4,302	0	0	4,302	2,258
Total income		**458,951**	**0**	**104,597**	**563,548**	**467,570**
Expenditure on:						
Charitable activities	3a	240,942	0	27,285	268,227	271,411
Support costs	3b	143,229	12,200	0	155,429	144,862
Total expenditure		**384,171**	**12,200**	**27,285**	**423,656**	**416,273**
Net income/(expenditure)		**74,780**	**(12,200)**	**77,312**	**139,892**	**51,297**
Transfers between funds	11 &12	**1,947**	**16,053**	**(18,000)**	**0**	**0**
Net movement in funds		**76,727**	**3,853**	**59,312**	**139,892**	**51,297**
Total funds brought forward		**325,770**	**17,397**	**23,413**	**366,580**	**315,283**
Total funds carried forward		**402,497**	**21,250**	**82,725**	**506,472**	**366,580**

The SOFA from 2023 is reproduced for comparison:

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
		£	£	£	£	£
Income and Endowments from:						
Donations and legacies	2a	370,630	0	21,678	392,308	391,804
Charitable activities	2b	70,896	0	0	70,896	49,447
Investments	2c	2,108	0	0	2,108	612
Other	2d	2,258	0	0	2,258	3,191
Total income		**445,892**	**0**	**21,678**	**467,570**	**445,054**
Expenditure on:						
Charitable activities	3a	252,553	0	18,858	271,411	271,740
Support costs	3b	131,183	10,535	444	142,162	141,896
Total expenditure		**386,436**	**10,535**	**19,302**	**416,273**	**413,636**
Net income/(expenditure)		**59,456**	**(10,535)**	**2,376**	**51,297**	**31,418**
Transfers between funds	11 &12	**2,148**	**16,052**	**(18,200)**	**0**	**0**
Net movement in funds		**61,604**	**5,517**	**(15,824)**	**51,297**	**31,418**
Total funds brought forward		**264,166**	**11,879**	**39,238**	**315,283**	**283,865**
Total funds carried forward		**325,770**	**17,396**	**23,414**	**366,580**	**315,283**

ST PAUL'S CHURCH, CAMBERLEY
BALANCE SHEET AT 31 DECEMBER 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	6	**187,267**	**191,998**
Current assets			
Debtors	8	26,946	18,004
Cash at bank and in hand		326,976	184,545
		353,922	**202,549**
Liabilities			
Creditors: Amounts falling due within one year	9	**34,788**	**27,451**
Taxation	9	**(596)**	**(8)**
Wages	9	**71**	**147**
Credit card	9	**454**	**377**
Net current assets or liabilities		**319,205**	**174,581**
Total net assets or liabilities		**506,472**	**366,580**
The funds of the charity	7		
Unrestricted funds	10		
General		402,497	325,770
Designated funds			
Capital Repair Fund	12	15,320	9,721
Vicarage Refurbishment Fund	12	6,202	5,212
"Cornerways" Refurbishment Fund	12	(272)	2,464
		21,250	17,397
Total unrestricted funds		**423,747**	**343,167**
Restricted funds	10 & 11	**82,725**	**23,413**
Total charity funds		**506,472**	**366,580**

Approved by the Parochial Church Council on 2 February 2026 and signed on its behalf by:

Original signed by

Stefan Carl
(Churchwarden)

Original signed by

Howard Mason
(Treasurer)

Registered Charity: 1132837

Notes to the Financial Statements for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley, meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. FRS 102 has been used in conjunction with the Charities SORP when preparing these financial statements.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purpose of any restricted funds is noted in the accounts.

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Income

Voluntary income and capital sources

Collections are accounted for when received.

Non-Gift Aid includes donations via the Charities Aid Foundation (CAF) scheme where the tax has been recovered by CAF on behalf of the donor.

Income tax recoverable on Gift Aid donations is accounted for when the donation is received.

Grants to the PCC are accounted for on receipt.

Other ordinary income

Rental income from the letting of Church premises is accounted for when due. Parochial fees due to the PCC for weddings, funerals etc are accounted for after each event.

Income from investment

Interest is accounted for when due.

Legacies

Income from legacies is accounted for when the legacy is receivable.

Value Added Tax (VAT)

Due to the nature of the charity's activities, it is outside the scope of VAT and therefore its Incoming/(Outgoing) resources, as stated, are VAT inclusive.

Expenditure

Grants

Grants and donations are accounted for when payable.

Pensions

The Church participates in the Pension Builder Scheme section of the Church Workers Pension Fund, which is in surplus. Pension contributions are charged to the SoFA as incurred.

Costs directly related to the work of the Church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31 December is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and movable Church fittings

Consecrated and beneficed property is excluded from the accounts.

No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC. All expenditure incurred during the year on consecrated or beneficed buildings and movable Church furnishings, whether maintenance or improvement, is charged in full as incurred.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. Depreciation of 2% per annum is charged against such buildings but any expenditure on maintenance or improvement is charged as incurred.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of under £3,000 are written off in the period in which the asset is acquired.

Current assets

Amounts owing or paid in advance to the PCC at 31 December are shown as debtors.

Short-term deposits include cash held on deposit at the bank.

Current liabilities

Amounts due or received in advance are shown as creditors.

2. Income and Endowments from:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
2a Donations and legacies					
Planned giving					
Bank credits	242,640	0	6,576	249,216	245,073
Other planned giving	19,680	0	0	19,680	25,102
Collections at services	5,307	0	49,989	55,296	10,571
Sundry donations	26,924	0	45,534	72,459	17,368
Income tax recoverable	65,068	0	2,498	67,566	61,514
Grants	26,618	0	0	26,618	20,680
Legacies	0	0	0	0	12,000
	386,237	**0**	**104,597**	**490,834**	**392,308**
2b Charitable activities					
Church centre lettings	20,963	0	0	20,963	21,642
Church hall lettings etc	26,731	0	0	26,731	37,285
Events	6,683	0	0	6,683	8,295
Fees for weddings, funerals etc	6,932	0	0	6,932	3,674
	61,308	**0**	**0**	**61,308**	**70,896**
2c Investments					
Interest	**7,104**	**0**	**0**	**7,104**	**2,108**
2d Other					
Miscellaneous	4,302	0	0	4,302	2,258
	4,302	**0**	**0**	**4,302**	**2,258**
Total income and endowments	**458,951**	**0**	**104,597**	**563,548**	**467,570**

Unrestricted income in 2023: £445,892. There was no income designated by the PCC in 2024 (2023: £nil). Restricted income included special collections of £20,008 for specific causes, paid out as described in note 3 (2023: £18,858).

3. Expenditure on:

3a Charitable activities	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Mission and Charitable giving	£	£	£	£	£
Overseas mission societies					
Bible Society	0			0	0
Children of the Dump	1,800			1,800	3,000
Flame International	1,500			1,500	3,000
Military Ministries International	1,500			1,500	3,000
Love Moldova Foundation	1,500			1,500	3,000
Africa Inland Mission	2,000			2,000	4,000
Samara's Aid				0	0
National mission societies					
Acorn Christian Foundation				0	300
Evangelical Alliance	250			250	250
Parish Nursing Ministries UK	500			500	3,000
Pulse				0	0
Lambeth Partnership				0	0
Local organisations					
Camberley Youth for Christ	1,000		120	1,120	3,090
Connect Christian Counselling	1,800			1,800	3,000
Camberley BESOM	1,000			1,000	2,010
Frimhurst (ATD Fourth World)	1,800			1,800	2,500
Good News Forever	500			500	2,000
Other beneficiaries					
Phyllis Tuckwell Hospice				0	0
Community Engagement Grants					
Camberley BESOM				0	0
Special collections					
Individual support			2,760	2,760	2,125
Christmas collections			3,229	3,229	2,558
Speakers Corner			1,270	1,270	481
Funeral collections				0	334
Samara Hospital			8,055	8,055	8,238
Staff collections			4,130	4,130	700
Discretionary grants			7,722	7,722	4,379
Other charitable activities					
Staff costs	86,729			86,729	81,829
Youth Ministry	3,922			3,922	5,280
Prayer and Spirituality	32			32	31
Worship & Church Community	13,402			13,402	10,941
Discipleship & Pastoral Care	727			727	1,815
Camberley Communities Engagement	5,252		0	5,252	4,012
Parish Share and other subscriptions	115,728			115,728	116,538
Totals	240,942	0	27,285	268,227	271,411

Unrestricted grants of £20,402 were made to a range of organisations (2023: £36,119), and no grants were made from funds designated by the PCC (2023: also nil). Special collections received as restricted income were paid out in full with the exception of just under £2,000 collected for Church Hall architectural planning, and just over £4,000 for support of a visa application.

The cost of the various ministry activities climbed to £220,540 due to changes in staffing payments (2023; £216,434).

3. Expenditure on:

3b Support costs	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Staff Costs	46,411			46,411	38,017
Accommodation Costs	3,895	4,957		8,852	6,164
Staff expenses	5,040			5,040	145
Motor & Travel Costs	705			705	1,267
Training	93			93	709
Office Costs	6,162			6,162	12,128
Professional Fees	166			166	5,639
Church Premises Costs	62,194	7,243		69,437	62,579
Finance Costs	1,405			1,405	1,288
Depreciation	4,731			4,731	4,731
Independent Examiners fee	2,800			2,800	2,700
General Expenses	9,627			9,627	9,495
	143,229	**12,200**	**0**	**155,429**	**144,862**

Unrestricted expenditure on the Church building rose as normal service resumed (2023: £133,883), and designated expenditure reflected steady investment in maintaining the Church and buildings (2023: £10,535). The independent examiners fee represents the sole expenditure on governance costs.

4. STAFF COSTS

	2024	2023
Wages and salaries	97,953	79,778
Payment to diocese	29,092	34,900
Pension contributions	4,560	3,590
Employer's national insurance	1,207	1,557
	132,812	**119,825**

During the year the PCC employed a Children and Families Pastor, a Youth Worker, Caretaker/Facilities Manager (until March) and an administrator. No employee received remuneration in excess of £60,000 per annum. This represented 3.6 staff.
Key management personnel of the Church comprise the Trustees, including the Minister, the Minister in charge for Deepcut, the Associate Minister, the Children and Families Pastor and the Administrator. The salaries of the Ministers are paid by the Diocese, although the Associate Minister costs of £29,092 are recharged to the parish. The total amount paid for salaries, pensions and expenses for these people was £106,594 (2023: £107,881).

5. TRUSTEES AND CONNECTED PERSONS

A total of £1,963 was reimbursed to six non-staff Trustees during the year for expenses incurred in church activities (2023: £1,438 reimbursed to five non-staff Trustees). No trustee received any remuneration for their trustee role.
A total of £39,440 was donated to the charity by all trustees (2023: £46,660).

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land & buildings	Equipment	Total £
Cost	At 1 January 2024	236,547	17,954	254,501
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2024	**236,547**	**17,954**	**254,501**
Depreciation	At 1 January 2024	44,549	17,954	62,503
	Charge for the year	4,731	0	4,731
	Disposals	0	0	0
	At 31 December 2024	**49,281**	**17,954**	**67,235**
Net Book Value	At 31 December 2024	**187,267**	**0**	**187,267**
	At 31 December 2023	191,998	0	191,998

The freehold land and buildings comprise the curate's house ("Cornerways") in Camberley. This was purchased in 1993 and was financed partly by a Value Linked Loan of £50,000 from the Church Commissioners. As a result, the Commissioners owned 47.6% of "Cornerways" and were entitled to this proportion of the net proceeds, if sold. Following negotiations with the Church Commissioners, a valuation of £381,250 was agreed, and a payment of £181,547 was made in 2014 to redeem the loan and remove the burden of restrictive covenants and index-linked interest payments. The loan terminated at the end of July 2014, and 2% depreciation has been applied from that point.

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Total £
Fixed assets	187,267	0	0	187,267
Current assets	249,947	21,250	82,725	353,922
Current liabilities	(34,717)	0	0	(34,717)
Fund balance	**402,497**	**21,250**	**82,725**	**506,472**

8. DEBTORS

	2024	2023
Income tax recoverable and room hire	7,976	8,328
Prepayments and accrued interest	5,233	5,152
Other debtors	13,737	4,524
	26,946	**18,004**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
Accruals and deferred income	34,455	26,883
Taxation	(596)	(8)
Wages	71	147
Credit card	454	377
Other creditors	333	568
	34,717	**27,967**

The Church held a lease contract on its photocopiers extending to March 2024 at a cost of £3,819 per annum.

10. FUND DETAILS AND RESERVE POLICY

The Capital Repair Fund is for future repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC.

Contributions to the Capital Repair fund were sustained in 2024 in order to build up the reserve to address requirements emerging from the 2019 and 2024 Quinquennial inspections.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC aims to keep the balance of unrestricted reserves to around three months' running costs for the following year ie £46,000, discounting grants and parish share payment which could be deferred if necessary.

11. RESTRICTED FUNDS

	Outward Giving	C&F Pastor	Deanery Fund	St Barbara Restricted	Total
	£	£		£	£
Balance brought forward	2,417	11,818	200	8,978	23,413
Correction to 2023 allocation	(250)	0	250	0	0
Income in the year	28,063	45,534	0	31,000	104,597
Transfer to general fund	0	(18,000)	0	0	(18,000)
Costs in the year	(23,448)	0	(450)	(3,387)	(27,285)
Balance carried forward	**6,782**	**39,352**	**0**	**36,591**	**82,725**

Outward giving represents donations for causes outside the Church, typically through special collections. The income includes contributions to a development fund for the Church Hall, plus member contributions in support of an immigrant family to be expended as required. The 2021 Gift Day focused on support for the additional funds needed to support a full-time Children and Families Pastor for three years, which was expended by transfer to the General Fund over the period to July 2024. A further Gift Day gathered additional funds to underpin the period from 2024-2027, so transfers to the General Fund were sustained.

The other restricted funds cover contributions to Surrey Heath Deanery, administered by St Paul's until July 2024, one-off donations to fitting out St Barbara's when construction is completed – expected in late 2025.

12. DESIGNATED FUNDS

	Capital Repair Fund	Vicarage	Cornerways	Total
	£	£	£	£
Balance brought forward	9,721	5,212	2,464	17,397
Income	0	0	0	0
Costs in the year	(7,243)	(80)	(4,877)	(12,200)
Transfer from general fund	12,842	1,070	2,141	16,053
Balance carried forward	**15,320**	**6,202**	**(272)**	**21,250**

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2024. The transfers are based on the original 2024 budget, factored based on 2024 income against expectations.

13. RISK POLICY

The PCC maintains a register of the major risks to which St Paul's is exposed. The list is reviewed at each PCC meeting along with the actions and systems to mitigate those risks. The principal financial risk is considered to be the dependence on a dozen donors for more than 40% of the income from giving.

14. PARTICIPATION IN DEFINED BENEFIT PENSION SCHEME - DISCLOSURE NOTICE

St Paul's Camberley participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
    a. a deferred annuity section known as Pension Builder Classic, and,
    b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2024: £4,560, 2023: £3,590).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

15. ST BARBARA'S FINANCES

As this report covers both St Paul's and St Barbara's for 2024, this note separates out the income and expenditure for St Barbara's to report their financial position.

St Barbara's has become a separate parish on 1 January 2025 and is in the process of establishing itself as a separate charity, with separate reporting from that date.

For 2024, the employment costs of the priest-in-charge Daniel Natnael are fully funded by a grant from the Diocese, which will come to an end in December 2024. As the church was operating under a Bishop's Mission Order until the end of 2024, it was not yet paying Parish Share, which will start in 2025.

Restricted funds resulting from 2022 and 2023 have been separated out in 2024 for clarity.

		2024		2023
Income		Unrestricted	Restricted	
Brought forward		78284	19365	42593
Diocese funds		0	0	11680
Grants		0	14000	1500
Giving		51109	0	45354
Gift Aid		10917	0	9380
Legacy		0	0	10000
Restricted donations		0	31000	6730
Events		1261	0	546
Total income		63287	45000	85190
	Total	141571	64365	127783
Expenditure				
Staff costs		0	12618	8012
Rental costs		7145	0	11032
Building costs		2247	0	0
Operating costs		1061	0	2226
Service costs		3296	0	3038
Refreshments		927	0	1504
Donations		417	2970	4322
Total expenditure		15093	15588	30134
Carry forward		126478	48777	97649

The carry-forward is in line with the ten-year budget plan for St Barbara's, which is intended to lead to a viable separate parish by the end of the decade.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAULS, CAMBERLEY

England & Wales - Charity number 1132837

Accounts

Annual Report and Financial Statement

of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL'S, CAMBERLEY

(Registered Charity Number: 1132837)

For the year ended 31 December 2023

St Paul's Church, Camberley
Crawley Ridge
Camberley
Surrey
GU15 2AD

Incumbent:
Reverend Tom Darwent

Bankers:
National Westminster Bank
45 Park Street
Camberley
Surrey GU15 3PA

Independent Examiner:
A M Skilton ACA
Brewers
Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

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1. Introduction

The Annual Report of the Trustees and financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements. They comply with

- The charity's governing document;
- The Charities Act 2011; and
- 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 published on 1 January 2019

2. Aim and Purposes

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent and the clergy team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the ecclesiastical parish. It is also responsible for the maintenance of the Parish Church buildings, including the Church Centre, Church Hall and the property Cornerways.

3. Objectives and Activities

3.1. Objectives

As a Church, our objectives are that we seek to experience Jesus in the following ways:

- Through worshipping Him
- Receiving biblically centred teaching so that we can know Him better
- Reaching out into our communities so that all may know of Jesus in their lives
- Caring for all in our community as Jesus modelled

We had the following main objectives for the year:

- To explore 1 Corinthians, the Holy Spirit and some other key doctrines of the Christian faith
- Invest in Heatherside Church, through deployment of our new curate, to bring revitalisation to our neighbouring parish
- To reach out to seniors in new ways to further grow our fringe
- To develop our schools and families ministries to further grow our fringe

3.2. Activities

Members of the PCC are aware of the Charity Commission guidance on public benefit in the Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The PCC believes that promoting the work of the Church of England within the Parish provides a public benefit through:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development for its members and the wider community without exception.
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.
- Providing assistance, in the forms of grants and other support to other charities or bodies locally, nationally and internationally.

The activities of the Church are undertaken through a series of coordinated Ministry Groups, under the governance of the PCC, with the Mission Committee providing recommendations on external giving to the PCC.

In addition, St Paul's is supporting the new Church plant at Deepcut, which has been meeting temporary premises at the new Mindenhurst school up to July, and then Portesbery School while St Barbara's is

refurbished. For the time being, St Barbara's is operating under the umbrella of the St Paul's charity, with its own Leadership Team represented on the PCC, so this report consolidates the results from both churches.

4. Achievements and Performance

Church plant at St Barbara's Deepcut

St Barbara's has the vision to be a Christ Centred, Mission-Shaped, Visible & Accessible Church.

St Barbara's has been focusing its activities in three vision priorities: **Connect, Grow and Serve**. Although initially hampered by the pandemic, the church managed to **Connect** with the community by visiting those moving into the new housing estate of Mindenhurst and providing pastoral care to the settled Deepcut community. **Growing** (in maturity and number) through outreach and the Sunday services in person and online. And, **Serving** the community by closely working with the Community Liaison Group (CLG) that consists of Skanska (the developers), Defence Infrastructure Organisation (DIO), local councillors and the church.

St Barbara's Church Deepcut operates under a Bishop's Mission Order (BMO) and it reports regularly to the Diocesan Programme Board which is sponsoring the church plant through the Strategic Development Fund. The church is led by a Minister in Charge (Revd Daniel Natnael) and is supported by the elected Leadership Team, the Diocesan Mission Enabling Team, as well as the mother church of St Paul's Camberley.

After a wobbly start, partly due to the COVID-19 Pandemic back in 2020, the church is now fulfilling its mission priorities of connecting, growing, and serving. Although the church community is waiting for the old Garrison Church of St Barbara to be fully refurbished and a church hall built, the availability of a new Primary school in the community proved a brilliant temporary venue for the church. We knew this was a temporary arrangement, but the sole use of the building allowed the church to have a flexible area to establish a weekly Sunday worship service, Mums and Toddlers group, coffee morning and annual Alpha courses.

The school has also helped integrate the small civilian congregation of the Garrison Church with the church planting team and new worshippers who joined the church later. The new 'neutral' venue gave us full freedom to design worship, discipleship and outreach activities fit for the context and the 21st century. It also shifted our focus from the building to the mission of the church, a change we might otherwise have struggled to make.

Sadly, our tenancy came to an end in April 2023 when a local school took residency in the brand-new school. Although this was not a surprise, the possibility of being homeless again became real. But the God of surprises went before us, and we found another suitable school within the village of Deepcut for us to meet on Sundays. The venue is Portesbery School, and it is a fully functioning special needs school which means, unlike our previous venue, we are unable to meet there on weekdays regularly for the other outreach and discipleship activities.

This situation has forced the church to yet again think outside the box. In partnership with a local private care home, our toddler group has morphed into an intergenerational weekly activity for both the residents and the toddler group and in partnership with another local charity, we are continuing our coffee morning biweekly. Our worship band now rehearses weekly in one of our parishioner's homes.

Against the odds, through God's faithfulness, the church is continuing to grow - a little over 100 active members now. Over half of the worshippers belong to one of our six home groups. A large number are involved in one or more ministry areas by joyfully giving their time, talent, and money.

Apart from the achievements above, we had another significant move last year with the appointment of a children's minister, shared with a neighbouring church. This is funded by the Diocese over the net three

years to provide a strategic appointment to help us reach families with young children in local schools and the community.

Our work with asylum seekers in the local holding centre is also continuing in partnership with local organisations and charities. Although a number of those who were actively involved in the life of the church have moved and settled in different parts of the country, around 20 new and existing residents are still part of our worshipping community, and they are a real blessing to the church family.

Ministry Group - Worship and Church Community

The purpose of the group is twofold:

- to equip, disciple and empower the church in worship through church services to live lives of worship to God.
- to nurture relationships within the church community as part of the worldwide body of Christ

In terms of the former we finished our sermon series on 1 Corinthians in the Spring. After that we moved onto a sermon series on The Holy Spirit, seeking to develop charismatic ministry within the church. We finished with the first half of a series called Let the Light In in the Autumn term, looking at key Christian doctrines in a fresh way.

No major changes were planned or implemented for our worship services over the year, but numbers continued to grow with our Easter and Christmas numbers back to around 2019 levels.

In terms of church community, we had another successful Together event, again on a Sunday from 10am-6pm. We had a number of other successful social gatherings, including picnics, a Coronation Tea, Men's Breakfasts and introducing a series of Friday Film Afternoons which were very well attended. Oasis – our main outreach to seniors - also continued to grow and flourish, as did our weekly coffee morning.

Ministry Group – Children, Youth and Families

Our ministry to young people (0-18s) and families has a heart for making St Paul's a place where children and youth have the opportunity belong and connect with each other and with Jesus. A significant part of this across 2023 has been looking at how we can creatively use the opportunities we have with these groups of people to see them grow in relationship with Jesus, be given space to connect with God themselves, and opportunities for young people to serve and grow in their giftings.

This has been possible because of the commitment of a very large volunteer team across our kids and youth teams. Bethany Larby has continued to lead our ministry to 0-11s and their families, enjoying the opportunity to build on the relationships previously formed over the previous years and seeing a growth in both numbers at our events and a significantly higher level of engagement with the schools than the previous year. The start of 2023 saw Sophie Lovesmith take the lead in overseeing our youth ministry (11-18s), with a focus on growing and resourcing the youth teams and creating stronger vision around this area of our ministry. Alongside her leadership, Joe Lloyd has been doing a significant part of the face-to-face youth ministry as our Assistant Youth Pastor, leading groups and going into the secondary schools. His responsibility in leading the youth work increased at the end of the year, following Sophie going on maternity leave in October, with oversight from Bethany.

St Paul's Kids

Sunday Morning Groups (0-11s)

The children have groups during the 10.30am worship service every Sunday of the month except for the third Sunday when there is an all-age service. The children enjoy their involvement in the first fifteen minutes of the service – having a weekly action song which the kids help lead, getting them helping with the birthday pencils and sharing in the celebration slot, and children praying for the adults in the service – continues to help them feel seen and valued as part of our intergenerational church. They also regularly

share at the end of the service their highlights from their groups with the congregation, and hearing what the adults did in return.

There is a creche for 0-3s, a group for 4-7s and a group for 7-11s. During the groups they follow the same themes and Bible stories as the adults to help aid conversations with their families at home afterwards. Every session has four key elements – a Bible story, prayer time, worship songs and a mission for the week. On average we have around 20-25 children attending the groups on a Sunday. This is led by a wonderful team of volunteers, and across 2023 we have enjoyed having four different teenagers help in addition as part of their DofE volunteering, which was a mutual blessing.

In September 2023 we focused some more energy into the creche, creating more input in their sessions so that the littlest in our congregation can connect with God too. They now have a prayer tree with their names, songs, instruments, and Bible story, followed by a craft on the theme and playtime. Following promoting this at the front of church we have seen more attending the creche and seeing it as an important place for their children to be. I am very grateful for the enthusiasm of the core tea in creche who have embraced this new season and are helping guide new volunteers joining that team.

All Age Services (intergenerational)

One of the biggest highlights of 2023 was revamping the all age services by launching a new intergenerational all age service team. In order to fulfil the vision to be truly intergenerational, we invited children to be a part of this team to input into the planning of services in the same way the adults do, which in turn has also seen them much more involved in the leadership of them. We met once a month to plan and then lead the service – the feedback has been very positive since making this change and it has been exciting to see how appreciative people are of a more creative intergenerational space to do church together.

Tots Praise (0-4s)

Tots Praise has been a huge success, with numbers steadily increasing across the year. The group has an average of 25-30 children attending, plus their parents/carers. We have 30 minutes of upfront led toddler worship, followed by toys and chat over refreshments. It has been fantastic to see the families engaging so well with the worship songs and interactive Bible stories, with lots saying it is the highlight of their week. We saw extremely high numbers at our Christmas party this year and over the Christmas season. Lots of these families attended our events or a Christmas service, especially Family Carols and the Christingle services. Some families have been coming on Sunday mornings and we have had a few parents/grandparents join a kids' team at church. The biggest highlight though has been the relationships formed with those regularly attending the group and the pastoral and spiritual conversations that have taken place in that space.

Baby & Toddler Group (0-3s)

Baby and Toddler Group has been a successful space again last year for seeing families from the community come along and enjoy being in the church space. Janet and the team put out lots of games, toys, a weekly craft and refreshments to enjoy, and there has been lovely feedback from those attending. On average there are around 25-30 attending each week. Highlights have been marking celebrations across the year, such as having an Easter egg hunt, putting poppies at the cross for remembrance, and a teddy bear's picnic in the summer.

Youth Café (9-11s)

We continued to run youth café for children from Crawley Ridge school as a safe place for them to spend time with their friends and get to know the volunteers on the team. In the January we had on average around 20 young people attending, which dropped in the summer term as the weather improved and seasonal school clubs began. Each week we had games, drawing, consoles, pool table, table tennis,

activities and refreshments (fruit and toast). This was a good way of us speeding up the connections we had with the children from the school and building relationships with them.

However, after a long time of prayerful consideration and confirmation from the volunteer team that it was the right timing, we decided to stop Youth Café at the end of the Summer term. We felt that it had been significant as a way of initially speeding up the connection with the school children, but the stopping of it would give room for more significant opportunities in the schools now that a strong relationship had been established. In the Autumn term, Bethany had a discussion with the headteachers about how we could create more opportunities to connect the children into some of the preexisting services, groups and events we have, to close the gap between school and church. This created more exciting outreach opportunities: Bethany went into the junior school at lunch times to rehearse with school children who then played a part in our Family Carol Service, meaning we saw a larger amount of non-church families at that service; we hosted Crawley Ridge Infant school for their school plays, with Bethany involved in helping rehearse them; we did an extra school trip for the Year 2 children on Christian Worship, which created an exciting space to deepen both the kids and adults who attended it's knowledge of the ways the church seeks to serve the community.

Primary Schools

As noted above, we are continuing to grow links with our schools. Bethany goes in regularly to Prior Heath Infants, Crawley Ridge Infants and Crawley Ridge Junior schools to lead Bible based assemblies for the whole school. Alongside this, she is regularly invited to go into the staff room afterwards which has resulted in being able to know the staff better and strengthen the relationship with the schools.

Every school has done trips/services at the church across 2023 which have had a big impact on the children and team leading them. We hosted Crawley Ridge Junior school for their Year 6 leavers service and whole school carol service, at which Bethany gave a message at. Following hearing positive reports about the Junior school leavers service in 2022, Bethany led a Year 2 leavers service this year for Crawley Ridge Infant school who wanted a similar thing. These services are a wonderful way of celebrating this milestone with all the staff, children and their parents in our church.

Nursery

Bethany has continued going into the nursery next door every Wednesday to lead a mini–Tots Praise session for the nursery children, including worship songs and a Bible story. The nursery children from the younger site also walk up to the church every week to join in with our main Tots Praise session. In September 2023, it was encouraging for Bethany to recognise children from the nursery starting at the infant schools in reception – it is a good way of noticing the constant relationship we have as church from a young age with the families attending our nurseries and schools.

Holiday Club

We held our annual Holiday Club, this year looking at the story of Joseph, which was attended by around 90 children. It was an amazing event, with a wonderful team of volunteers leading workshops, groups, upfront time and registration. We ended on a high, with a service for families of the children to come along to and a BBQ in the garden area, which was a lovely way for the church family to chat with all the families who had attended the club.

Family Events

Every term we held family and social events, seeing families from the church, local schools, nursery, community and toddler groups coming along:

- In January, we held a board game and fish and chip evening, which saw lots of families coming along and different age groups mixing.
- In February we create a new format for our pancake event, rebranding it as a Pancake Praise Party. We set it up café style in the church, led through from the front, which meant that there was a high level of

spiritual input through a talk, worship songs, prayer and videos. Over 120 people came along and we had a large and wonderful volunteer team.

- We ran an Easter Trail again on Good Friday, with higher numbers than the previous year, and it was a special time of engaging interactively in the Easter story with mostly unchurched families.
- In May we ran a Coronation Tea Party, with lots of children and toddlers attending and enjoying the craft activities and soft play.
- We saw children from the three churches join together at Together at Frimhurst, which was a nice way of team joining together to run the children's group.
- We ran a Silent Disco Light Party in October, which was highly popular and has been requested that it is repeated next year.
- At Christmas we had a large number of events, including our combined Toddler Christmas Party; Family Carols, Christingle Services (with over 600 attending); kids parties; school carol services and plays.

In addition to this we had a church family picnic, a welcome lunch and saw a group of families go to Spring Harvest – these have been good times to get to know new families better and encourage them to join a team.

St Paul's Youth

Sunday Youth (11-18s)

At the beginning of 2023 the youth continued to be meeting at St Paul's during the evening for Ignite, however, as the year went on numbers seemed to decline to an average of four or five, with some young people of other churches joining. Behaviour/focus on the biblical discussions seemed to digress into social conversations which were not bad in themselves, however the planning and preparation of the sessions kept being wasted due to young people's behaviour. As a team for September plans and discussions were made to link up local churches with smaller amounts of youth to come together to form a big-sized youth group whose sole focus was to better equip young people for their own lives of faith and life in their Churches, thus Youth Hub was born.

Youth Hub has been very successful, seeing numbers grow every week from an average of 10, increasing to 15 and occasionally 18 young people. We settled on Heatherside Vicarage as it had a more homely feel and was not yet another collaborative event that St Paul's was hosting. It also provided neutral ground for all young people involved in the hope that it causes them to band together as well as help each other to really focus and dive deeply into the word of God. This has been going on since September in collaboration with Heatherside, St Barbaras, St Martins, St Marys, and Camberley Youth for Christ. The Structure of the group mainly focuses on 5 W's Welcome, Worship, Word, Waiting, Witness, Weighing.

Friday Youth Group (11-18s)

The youth group meets on Friday night between 7 and 9pm in term time, with an average of 10 to 15 young people attending each week for the first half of the year. The group is largely aimed at unchurched young people and is an open-access drop-in social space. We provide a wide array of activities such as arts and crafts, sports, games consoles, board and card games and spaces to hangout and chat together. The Summer Holidays seems to have lost a few young people from that average that now the current average is about 5-7 Young people a week. The reasons being many young people have started new evening hobbies or clubs, or just seem to have outgrown the space.

Secondary Schools

The team at St Paul's have continued to be involved in schools ministry at our local secondary schools – Collingwood College, Kings International College and Tomlinscote School. Sophie and Joe have been regularly going into the schools to assist CYFC with assemblies, lessons, lunch clubs and mentoring across the year. Between them they do one-to one mentoring with an average of 5 young people a week.

The POINT

The POINT is a monthly youth worship event for young people in school years 7-13 around Surrey Heath, run in partnership with CYFC and other youth leaders from Camberley. Numbers have declined however we as leaders do not see this as a bad thing as the young people that we are focusing on and have been coming are really receiving from God. Some of them have even led parts of the service, and are serving on team in various different volunteer roles on the night. . Running it on a Friday night has seen the young people attending youth club on the other weeks also coming to the POINT, which is really encouraging. It was good to see young people from St Paul's and the POINT going to CYFC's weekend away. Joe served on the weekend away and led worship there for those young people, they really had a great time both physically and spiritually. The year ended with a POINT panto by the company LOLbear which told the story of Christmas in a unique way that kept the young people engaged they had a blast.

Satellites

This is the 5-day summer event run by Youthscape that Joe partnered with CYFC and other churches to be able to take 3 of our young people along, joining the 20-odd young people going from other churches. It was a great time of worship, teaching, and fun. There was a Talk every morning and evening in which we as leaders encouraged all the young people to go at least to these. In addition, there were lots of faith-focused activities that the young people could get involved with including, Bible study mornings, Runs, football, Movie night, and the theme dress evening. The young people had a blast not just in fun but in faith. One amazing thing that did occur was by the third day the young people began gathering round together and singing worship songs late at night, Joe began to help them with his guitar, and they would gather for the rest of the evenings. So much so even other young people from campsites after the evening session would come along and join in it was such a blessing to see so many young people be prayed for and pray for others, dwelling in the spirit of God for those 5 days away.

Ministry Group – Prayer and Spirituality

The purpose of the Prayer and Spirituality Ministry Group is:

- To encourage and enable the individual and corporate prayer life of St Paul's Church.
- To seek space and opportunities for Church members to continue to be transformed by the Holy Spirit, and to actively encourage them, in new ways, to practice Christian spirituality in their lives.

The prayer life of the church has been maintained and has continued to flourish through 2023.

Prayers for Healing (PfH) services have continued throughout 2023, now on the third Sunday of the month following a refresh during the year. The team of pray-ers has been stable and faithful. By January 2023 the take up for the ministry during the 10.30am service had returned to pre-pandemic levels, and this has continued to be the case.

Throughout the year, evening **Hour@Prayer** prayer meetings have continued once or twice monthly, taking place in the church chancel or in the church centre. The mid-week **Pray@7** (7am every Wednesday morning in the welcome area at St Paul's, open to any church member with a heart for prayer) has continued to give prayer support for all aspects of our church life, praying also for both local and national issues.

The national **Thy Kingdom Come** prayer initiative was highlighted to church members to enable individual participation, but for the second year running did not lead to corporate events due to competing priorities. The intention is to make this more of a priority in 2024.

Gentle prayer ministry continued to be offered at the monthly **Oasis** gatherings, the monthly daytime event for all ages. This was available in the 'Still Waters' quiet space, and was, again, well used throughout the year.

Prayer in **Lifegroups** was a mainstay, as ever, with church members supporting each other in prayer as they faced the events of 2022. The **Prayer Chain** (our confidential e-mail group of prayer warriors for situations requiring urgent prayer) continues to be used frequently, overseen faithfully by Gill Hodgkins.

A further **Prayer Breakfast** took place during the year to enable a time of prayer and mutual feedback by the Prayers for Healing team. This reaffirmed the aspiration to provide Prayer Ministry across all the Sunday services: currently it is being provided formally in the 3rd Sunday services.

We again want to praise God for, and celebrate, the significant increase in the involvement of our children and youth in the public prayer life of the church through 2023.

Ministry Group – Discipleship and Pastoral Care

After some months of trying to find a new lifegroup coordinator, this role was split in summer 2023. Lis Ricketts ceased to be lifegroup coordinator and the vicar is covering that role until a new person could be found to develop and support the lifegroups.

Lis continued to develop the Care Team and to represent Pastoral Care in the Ministry Coordinator Team. The Care Team meets monthly to discuss the needs for pastoral care in the church. Until her retirement in Jan 2023, the team included Sandra Higgins, the Parish Nurse, whose wisdom and expertise was greatly appreciated.

In 2024, Lis also took on oversight of Oasis, Coffee stop and MU to bring together much of our seniors ministry. In Spring 2024, the Team has been concentrating on safeguarding and training, especially dementia awareness.

Ministry Group – Evangelism and Community Engagement

The purpose of the Community Engagement group in "Bringing, compassion, service and the love of Jesus to those in need of help in Camberley and seeing lives transformed" has been combined with the Evangelism activities.

A key objective has been to build relationships with all leaders of community initiatives.

Connections with those running community services in Camberley have been successful and again sharing of information and mutual promotions of our service providers has been a popular avenue to pursue. We have therefore included Connect Counselling in the St Paul's revamped website and highlighted all services and contacts for each service on the site. Introductions have been forged with Hope Hub; Connect Counselling; Surrey Heath County Council; Citizens Advice Bureau; Churches Together forum and individual incumbents. A new initiative in our community is Ezra House, a place where the vulnerable, homeless etc can find love and care, counselling and prayer support. This is headed up by Sarah Shearer.

The Besom has had a fantastic response regarding funding and support from the supermarkets and churches across Camberley. The Christmas response was extraordinary enabling them to give out almost 200 Christmas hampers.

Warden reports

Churchwarden - Fabric

The specific role of the Churchwarden (Fabric) at St. Paul's is to provide a well-maintained place for both, the congregation to worship, and for the many outside visitors to attend the wide variety of activities that are held at St Paul's. This role also acts as Fire Safety and Data Protection officer.

The following is a brief overview of work carried out in 2023:

- In February, we installed a new side-gate next to the church centre
- In March and April, major and repeated blockages in our church centre draining system had to be repaired at a considerable cost

- In April we purchased an additional set of folding tables to keep up with the requirements concerning our room reservations and hirers.
- In May we installed a wireless access point for our church hall, enabling better connectivity
- In May and June, we built a garden shed at Cornerways and re-insulated the house.
- In June / December, we installed Flatscreen Smart TVs in St. John's and the Garden Room respectively.
- In September we installed a Ring Video doorbell at our main entrance for safety reasons
- Our regular services, certifications and checks were done throughout the year: Jan/Sep: Fire Extinguishers, Feb: Fire Alarm, June: Lightning Conductor, Oct: dishwasher, heating boilers.
- In November, a new freezer was purchased to replace the old broken one in the Outer Vestry
- In December, we launched a "Handyman Team", who cover all those maintenance tasks that don't need expert engineers. These tasks used to be with the Facility Manager, whom we lost in Feb 2023.

Our focus in 2024 is to drive forward our building development in the church hall and the church centre, namely creating more storage space, updating our rooms, install a new roadside notice board, and to prepare for the next Quinquennial inspection in September.

We are grateful to all those who have assisted with all aspects of Church maintenance and decoration.

Churchwarden - Human Resources Management

The specific role of the Churchwarden (HR) at St. Paul's is to look after our personnel and manage the Risk Assessment process, acting also as Health & Safety officer. The staff team during 2023:

- Revd Tom Darwent continues to lead St Paul's Church and is a strong advocate of outreach activities in the community
- Revd Heather Valletta joined St Paul's as curate and is responsible for Heatherside Church and for strengthening relationships with Heatherside community
- Revd Daniel Natnael continues to be minister in charge of St Barbara's church and is similarly involved in building relationships within the Mindenhurst community
- Revd Sophie Lovesmith became an Associate Minister at St Paul's in 2023. She commenced maternity leave in October 2023.
- Bethany Wood continues as full-time Children's and Families Pastor
- Joe Lloyd continues as Assistant Youth pastor
- Helen Vince continues as Senior Administrator overseeing vital day to day administration and facility bookings
- St Paul's also acts as the payroll manager for Grace Macadam, the children's worker for Heatherside and Deepcut, with costs being cross-charged to both.

Gail Redmond left her role as Facilities Manager to pursue employment elsewhere.

On behalf of the churchwardens, our specific thanks go to Helen Vince who, specifically after the loss of our facility manager, took on more of the day-to-day maintenance around the Church.

Ministry Group – Technology and Communication

This area ensures we have the equipment, technology, processes, and governance in place to run a well-oiled and known framework for flow of information within and outside the church.

Communication

Maximising our reach to spread the Good News and grow our church is the key focus for our Communication Committee, which has had less meetings, though saw a lot of individual activities in 2023.

The Committee owns our Communication Strategy, chooses our communication channels, defines standards, and drives initiatives to make St Paul's welcoming and noticed in the community and beyond. A list of opportunities is reviewed and prioritised at every (usually quarterly) meeting, out of which a better use of our premises and the extended use of our technical tools were the main focus areas in 2023.

In 2024, we have an open topic of reviewing our branding and the resulting changes for St Paul's.

Technology

Providing and maintaining the technology to support the way we communicate is the key focus of our Technology Committee since its launch in 2018.

In 2023, we managed to retire our people data system by loading people data into our web admin tool, running necessary reports from within that new system. This also enables us now to create rotas and use more functionality like children check-in. New lights on the chancel enabled us to create a different atmosphere during services, specifically at Christmas. We also moved all relevant documents for the area onto our Microsoft 365 cloud for the church, to make them accessible from anywhere. Whilst our PC team saw Oli Deeks re-joining, our PA team could do with an additional resource.

In 2024, we will run a review of our 2017/18 vision vs what we have actually achieved, continue to look at security, introduce In-Ear-Monitoring for the bands, investigate EV charging point options, replace the main projector in the church, and explore more opportunities our admin tool can bring to our church processes.

Electronic Equipment

The aim of this ministry is to provide and maintain electronic equipment commensurate with the administration needs of St Paul's. The team looks after the PCs and other equipment in the church centre together with the associated software.

Some of the areas of focus during 2023 have been installing Smart TV Screens in both St. John's and the Garden Room, keeping up with the necessary technical equipment of the growing staff team, installing a wireless access point in our church hall, and retiring our local file server by moving most of our data into the St. Paul's Microsoft 365 cloud.

The focus for 2024 includes encouraging a more connected church family through more cloud-based solutions, and ensuring our equipment stays up to date.

Mission Committee

The objectives of our involvement in mission remain:

- To support Kingdom growth beyond our local church.
- To increase our awareness of and involvement in the wider work God is doing.
- To invest wisely and generously our time, talents and resources beyond our immediate Christian community.

During 2023 Sarah Shearer continued as chair of the Missions Committee with the support of Howard Mason, Sophie Lovesmith, Rebecca Oldaker, Robert Karami, and Oluchi Tabansi.

The funds available for distribution have declined further as the boost in 2022 from the Gift Day collection was not repeated in 2023. Hence, the total amount distributed under the designation of Mission Giving was £32,107 (2022 : £48,250) so less than half of the amount distributed in 2021 and preceding years. For many years as a church we were able to devote 25% of the Giving Related Income to Mission Giving. More recently we are nearer 11%.

The missions supported by St Paul's are listed in Note 3a to the accounts. In addition to this specific giving, there was a further £8K (2022: £8K) given to Samara's Aid to support their hospitals in Syria, specific funds raised for individuals in need of financial support in the church and funds for Community Engagement projects such as Frontline Debt.

The mission support of St Paul's is by no means limited to the activity of the Mission Committee and there is extensive support given by individuals through time such as volunteering for local missions and providing

food and goods to Besom. This good work is all fuelled by prayer and trust in our Holy Father who is the provider of all things.

External Church Links

Deanery Synod

The Deanery Synod meets four times a year at one of the churches within the Surrey Heath Deanery which extends across Camberley from Chobham to Frimley Green. Each church has its clergy and several elected members who sit on their own PCC (see 7.3) and provide regular feedback on Synod matters. A new Synod was elected in 2023, with representatives shown in 7.3. Howard Mason was re-elected as Lay Chair for 2023-26, and Tom Darwent was appointed as Assistant Area Dean. The Deanery Leadership Team (DLT) met monthly.

The Synod continued its spirit of collaboration on common issues at each meeting, raising questions to the Diocese on key issues such as accommodating areas of deprivation within the parish share mechanism. A common approach the achieving Net Zero Carbon target was launched, alongside existing environmental activities. In preparation for the next round of the Parish Needs Process, the Synod conducted an exercise to identify shortfalls in provision for different groups in their communities,

Forums were set up for administrators and treasurers to share experiences and expertise, as well as information on church activities that could be of common interest.

Support was delivered to St Peter's and Heatherside in their period of vacancy, especially as Heatherside developed a new vision for their future and implemented a new arrangement with Heather Valletta, which was launched in 2023. The Synod also took great interest in the development of St Barbara's.

A small Deanery fund to facilitate common events has been set up, administered as a separate department within St Paul's, but this is expected to migrate to a separate Deanery account in 2024.

Diocesan Synod

Tom Darwent and Howard Mason from St Paul's and Geoff Taylor from St Barbara's serve for the current Triennium 2021-24. This meant that Geoff is an ex-officio member of the Deanery Synod, and also serves on the DLT.

Key issues for the Diocesan Synod during the year included an emphasis on promoting diversity and intergenerational awareness. The opportunity for outreach to over 22,000 pupils in church schools was highlighted.

There was much candid reporting of debates at General Synod, particularly in the area of LLF, with strong support for the position of the Diocese in seeking a practical solution that accommodated clergy and PCC positions.

The Diocese as presented its plans and workstreams for achieving the Net-Zero target across the Diocesan estate of churches, halls, vicarages and offices by 2030, with significant grants for schools already achieved.

A major topic of discussion was the evolving budget for 2024 given the rapid changes in the financial environment, the supporting initiatives from the Diocese and the corresponding impact on Parish Share.

The success of the Deepcut church plant was emphasised.

5. Finance Review

Funding Sources

Total income for the year was over £467,500. Stewardship income and service collections rose to approximately £334,000 this year, of which St Barbara's contributed nearly £55,000. This includes over £59,000 in tax reclaims through Gift Aid on collections, plus legacies of £12,000. Grants of over £20,000

were received for St Barbara's, the shared children's worker, support for asylum seekers and energy subsidy.

Church Centre and Hall lettings brought in additional income of nearly £59,000, and fees from weddings, funerals and other events generated nearly £12,000. A further £18,800 was raised in other special collections after claiming Gift Aid.

The electronic system for online and contactless card donations and payments continued to make a small contribution to income during the year.

St Paul's is administering a small fund for Surrey Heath Deanery, which amounted to £200. This will be transferred to a Deanery account in 2024.

Expenditure

Total expenditure in 2023 amounted to approximately £416,000. This included £10,535 invested in the Church, Vicarage and Cornerways for repairs and improvements. A total of £16,052 for future maintenance was transferred to the capital funds, which now stand at just over £17,000.

Our Mission Giving (grants given away to external charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £32,500. A further £18,800 was donated to worthy causes in Special Collections and other donations during the year.

This represented a gain of over £61,000 for unrestricted funds after transfers to capital funds and allowing for depreciation. This includes a surplus for St Barbara's of £55,000, and planned expenditure of over £19,000 from restricted funds during 2023 in support of children and families work, which will continue until July 2024.

Detailed budgetary planning and monitoring has been undertaken to support the Deepcut Church plant which was launched in September 2019. Expenditure during 2023 has been focused on the school rent as the church building (£8,400), the funded children's pastor as well as operating costs which amounts to just under £14,000 (see note 15).

For convenience, St Barbara's finance arrangements form part of the St Paul's finance function until it is considered appropriate to transfer them over to a new governance structure, not later than the end of 2024 when the plant support funding from the Diocese ends. Income and costs are being recorded under a separate department code to allow them to be separately reported.

The revised allocation of costs by the Diocese has resulted in a decline in the planned payments for Parish Share from 2022 onwards. The baseline reduction was planned for 2021 but deferred due to the impact of COVID-19, and continued in 2023/4.

Investment policy

Currently all cash monies received are to be held on deposit either at the Church's bank current account or in the Church's deposit account if not required for immediate liquidity purposes. The St Barbara's surplus will be transferred to the deposit account in early 2024, pending expenditure on the building and parish Share in 2025. Although a good rate of interest or return is always desirable, the priority is to maintain a low to zero risk for all monies earmarked to meet our costs and obligations during the year, including free capital requirements arising under our Reserves Policy which includes provision for liability capital and cost repayment obligations.

The Treasurer has a mandate from the PCC to explore other higher yielding low risk avenues for monies held which are above and beyond all of our commitments as described but in any case, all investment opportunities must be presented to and agreed by the PCC in each individual instance before any such investment can take place. Such investments and any associated risk must be reviewed at least annually. In practice, it is considered highly unlikely that surplus monies will be left unspent or unallocated, thereby requiring movement away from our current bank and deposit holding arrangements.

Reserves Policy

The PCC has adopted a reserves policy which not only accommodates an ongoing and fluctuating expenditure, but also allows for specific and focused cost obligations to be addressed on a continuous basis.

In addition to normal expenditure (including grant payments and parish share) which is covered by our General Fund, the Capital Repair Fund is used for repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC and replenished by transfers from the General Fund.

Repairs to the Church, the vicarage and Cornerways consumed about £10,500, but a contribution of £16,000 was applied to sustain the funds for routine tasks.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC usually aims to keep the balance of unrestricted reserves to at least three months' running costs, excluding external giving and Parish Share i.e. £46,000. Reserves for St Paul's currently stand at about £35,000, with the St Barbara's surplus of £98,000. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds, and to increase the rate at which restricted funds for the Children and Families Pastor are transferred to the General Fund.

Financial review by Trustees

The Trustees have maintained a regular review of the Church finances throughout the year, with monthly reporting of income and expenditure against budget.

The Church is operating at the limit of its reserves policy, which means restricting spending to a prudent budget in order to avoid any expenditure not supported by actual income. Staff costs and parish share are fixed and cannot be constrained by this rule. Additional donors are being actively recruited.

In August 2023, the Trustees were informed that the application requested by the local Council for a Certificate of Lawfulness for the new nursery operation had been refused, as it breached a 1978 planning condition for the building used for the nursery, which was different from the one used for the previous four decades. The nursery has since returned to its previous location on the site to restore compliance and to mitigate the impact on surrounding properties, and a full planning application for the revised operation has been approved. This appears to have removed the risk of action from the neighbours. Operation of the nursery had a positive impact on the 2023 balance sheet, with break-even expected in 2025.

A budget for 2024 has been set with a surplus to replenish the reserves, and this is on track at the time of reporting.

As of May 2024, the Trustees believe that the charity remains a going concern, as any shortfalls in giving are considerably less than its discretionary Mission giving.

6. Structure, Governance and Management

6.1 Governance and Constitution

The general functions of the PCC and its constitution are set out in the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules. The PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including deciding how the funds of the PCC are to be spent.

The membership of the PCC includes the incumbent, the curate, the churchwardens and members elected by the Church electoral roll members or co-opted by the PCC. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC. Deanery Synod representatives appointed by the APCM and Diocesan Synod representatives also serve on the PCC. The PCC members are the Trustees of the Charity.

Trustees are therefore usually long-standing members of the congregation who are already familiar with the operation of the Church. Before their candidacy, they are interviewed by a churchwarden to highlight the specific responsibilities of PCC members and provided with a briefing booklet. After appointment, they are added to the Charity Commission website and invited to review the briefing material available.

During 2023, the PCC met six times for routine business, plus a brief meeting after the APCM held on 24 May.

In order to support the Church Plant, a local Leadership Team has been established for St Barbara's, comprising members of the congregation including the planting team. Members of the existing congregation from St Barbara's participate in the PCC, and one or more members of the PCC are also members of the planting team. This arrangement will continue until St Barbara's sets up its own PCC.

6.2 Organisational Structure

Internal

The PCC operates through a number of committees and groups which meet between meetings of the PCC.

Standing Committee

This is the only committee required by law. It has powers to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It comprises the Vicar, Churchwardens, Treasurer, PCC Secretary and one member elected by the PCC. The Standing Committee met five times.

Ministry Coordinators

The overall activities of the PCC are organised around Ministry Groups – with each group responsible for an element of mission and overall of the PCC. Ministry Groups may form Committees for particular tasks . The Ministry Groups (and Ministry Group Coordinators) during 2023 are:

- ***Worship & Church Community*** ***(Revd Tom Darwent)***
- ***Children, Youth and Families*** ***(Revd Sophie Lovesmith)***
- ***Prayer and Spirituality*** ***(Chris Higgins)***
- ***Discipleship*** ***(Lis Ricketts)***
- ***Evangelism & Community Engagement*** ***(Sharon Blyth)***
- ***Technology and Communications*** ***(Stefan Carl)***

The Ministry Coordinators meet regularly to discuss and monitor the Ministry Groups in order to enable and support development of ministries. Ministry coordinators reports were received by the full PCC and discussed where there were issues of governance to be decided.

Mission Committee

The Mission Committee was reconstituted in 2016 as a committee of the PCC to oversee the allocation of our various grants to Mission organisations at the local, national and international level. As well as regular meetings with the individuals who serve as links to the various organisations that we support, the committee meets twice annually to propose a series of donations to the PCC for approval. It also coordinates prayer support for those organisations and promotes their visibility in the church. The Committee has an independent chair, plus four PCC members, each of whom is responsible for a number of organisations.

Safeguarding of children and vulnerable adults

The Church of England has continued to provide central guidance for all dioceses and parishes. The PCC adopted the Policy Statement and Church of England Policies and Practice Guidance at the first PCC meeting following the APCM in May 2023. The signed Policy Statement is displayed on the church noticeboards both at St Paul's and St Barbara's.

The Safeguarding Implementation Team continues to work through the Parish Safeguarding Dashboard, introduced by the Diocese towards the end of 2021. The dashboard is proving to be a really useful tool for ensuring that all relevant policies and procedures are up to date and in place and that all leaders and helpers for groups and activities have been safely recruited.

As a result of being on level 3 of the dashboard (top level), the parish has been given access to the safeguarding hub, created to help parishes with the safer recruitment and management of staff and volunteers involved in working with under 18s and vulnerable adults.

The Safeguarding Team continues to work with the church leadership and PCC to embed safeguarding into the culture of St Barbara's and St Paul's.

Safeguarding Sunday was again marked with Q and A or a presentation being given by the PSO to each congregation in both churches to ensure all members of the congregations are aware of the role of PSO and the shared responsibility of everyone to make the churches safe for all.

Other Groups

Many other groups exist to manage specific activities and typically report to and liaise with the Ministry Groups within which they reside.

External

The structure for different levels of governance within the Church starts at Parish level with both lay and ordained persons represented in the Houses of Laity and Clergy on the Surrey Heath Deanery Synod. The Deanery Synod elects representatives to the Diocesan Synod, which in turn elects representatives to the General Synod. This structure helps to ensure a flow of information and thoughts both upwards and back to Parish level.

Each meeting of the Deanery Synod is held within a different Parish around the area. The hosting parish gives a short report about their area and how they as Christians work within their local community, before issues of common interest are addressed.

As well as its clergy, St Paul's provides up to four lay representatives to the Deanery Synod and currently has three members on the Diocesan Synod.

6.3 Trustee Transactions

A total of £46,660 was donated to the charity by all trustees (2022: £51,850).

A total of £1,438 (2022: £15,483 including staff trustees) was reimbursed to five non-staff Trustees during the year for expenses incurred.

7. Administrative Information

7.1 Background

The Parish of St Pauls, Camberley is within the Diocese of Guildford. At the start of the year the electoral roll stood at 227, after which members of the Mission Roll at St Barbara's were removed. There were 204 parishioners on the roll at the time of the 2023 APCM. The electoral roll at the end of the year stood at 201.

The average weekly attendance for the October reporting period was 144 adults and 18 children. The average congregation at St Barbara's had increased to 96, including children.

7.2 Contact information

Address for Correspondence

St Pauls Church, Crawley Ridge, Camberley, Surrey, GU15 2AD

Other Channels of Information

- Facebook – http://www.facebook.com/pages/Camberley/St-Pauls-Church-Camberley/19647177348
- Website – http://www.stpaulscamberley.org.uk/

7.3 Parochial Church Council (PCC) Membership

Note: * denotes membership of the Diocesan Synod, + denotes Deanery Synod,

T denotes current Trustee as at February 2025

Clergy

- Revd Tom Darwent (Vicar / Chairman)+*T – until September 2024
- Revd Sophie Lovesmith (Curate)+T
- Revd Daniel Natnael (Minister in charge, St Barbara's)+T

Wardens serving during 2023

- Stefan Carl (Elected APCM 2020, Appointed APCM 2022, 2023)T
- Gillian Fernandes (Elected APCM 2021, Appointed APCM 2022, 2023)T

Lay Representatives on the Deanery Synod serving during 2023

- Angela Wilkinson (Appointed 2009)+T
- John Winterton (Co-opted November 2019)+T
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer – PCC since 2007) *+T

Elected Members serving during 2023

- Angela Carroll (Elected APCM 2021)T
- Charlotte Cooper (Elected APCM 2022)T
- Jill Davis (Co-opted as Safeguarding Officer APCM 2021, elected APCM 2022)T
- Chris Higgins (Elected APCM 2018 and 2021)T
- Oluchi Tabansi (Elected APCM 2023)+T
- Geoff Taylor (Appointed as warden APCM 2018 - 2021, elected APCM 2022)*+ T
- John Welch (Elected APCM 2019 and 2022)T
- David Williams (Elected APCM 2021)T

Appointed Members serving during 2023

- Helen Vince (Secretary - Appointed June 2016, and APCM 2017-2023)

7.4 Statement of Responsibilities of Members of the PCC

Charity law requires the members of the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that period, together with its assets and liabilities at the end of the period, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing these financial statements, the members of the PCC are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) state whether the policies adopted are in accordance with the Charities Act 2011 and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements, and

(d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The members of the PCC are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statement of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7.5 Advisors to the PCC

Bankers

National Westminster Bank, 45 Park Street, Camberley, Surrey

Independent Examiner

A M Skilton ACA, Brewers, Chartered Accountants, Bourne House, Queen Street, Gomshall, Surrey GU5 9LY

(appointed as independent examiner at the APCM in May 2023)

This report has been approved by the PCC on 25 February 2025, and signed on its behalf by:

Howard Mason (Treasurer)

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Paul's Camberley

I report to the trustees on my examination of the financial statements of St Paul's Church Camberley ('the charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW specify other appropriate body, 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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements 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 financial statements to be reached.

Andrew Skilton ACA
ICAEW
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Date:... 28 February 2024

ST PAUL'S CHURCH, CAMBERLEY
STATEMENT OF FINANCIAL ACTIVITIES AT 31 DECEMBER 2023

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income and Endowments from:						
Donations and legacies	2a	370,630	0	21,678	392,308	391,804
Charitable activities	2b	70,896	0	0	70,896	49,447
Investments	2c	2,108	0	0	2,108	612
Other	2d	2,258	0	0	2,258	3,191
Total income		**445,892**	**0**	**21,678**	**467,570**	**445,054**
Expenditure on:						
Charitable activities	3a	252,553	0	18,858	271,411	271,740
Support costs	3b	131,183	10,535	444	142,162	141,896
Total expenditure		**386,436**	**10,535**	**19,302**	**416,273**	**413,636**
Net income/(expenditure)		**59,456**	**(10,535)**	**2,376**	**51,297**	**31,418**
Transfers between funds	11 &12	**2,148**	**16,052**	**(18,200)**	**0**	**0**
Net movement in funds		**61,604**	**5,517**	**(15,824)**	**51,297**	**31,418**
Total funds brought forward		**264,166**	**11,879**	**39,238**	**315,283**	**283,865**
Total funds carried forward		**325,770**	**17,396**	**23,414**	**366,580**	**315,283**

The SOFA from 2022 is reproduced for comparison:

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income and Endowments from:						
Donations and legacies	2a	337,194	0	54,610	391,804	360,129
Charitable activities	2b	49,447	0	0	49,447	24,670
Investments	2c	612	0	0	612	24
Other	2d	3,191	0	0	3,191	6,531
Total income		**390,444**	**0**	**54,610**	**445,054**	**391,354**
Expenditure on:						
Charitable activities	3a	250,045	0	21,695	271,740	236,815
Support costs	3b	124,586	16,632	678	141,896	123,713
Total expenditure		**374,631**	**16,632**	**22,373**	**413,636**	**360,528**
Net income/(expenditure)		**15,813**	**(16,632)**	**32,237**	**31,418**	**30,826**
Transfers between funds	11 &12	**26,983**	**15,926**	**(42,909)**	**0**	**0**
Net movement in funds		**42,796**	**(706)**	**(10,672)**	**31,418**	**30,826**
Total funds brought forward		**221,370**	**12,585**	**49,910**	**283,865**	**253,039**
Total funds carried forward		**264,166**	**11,879**	**39,238**	**315,283**	**283,865**

ST PAUL'S CHURCH, CAMBERLEY
BALANCE SHEET AT 31 DECEMBER 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	6	**191,998**	**196,729**
Current assets			
Debtors	8	18,004	19,850
Cash at bank and in hand		184,545	121,915
		202,549	**141,765**
Liabilities			
Creditors: Amounts falling due due within one year	9	**27,451**	**22,209**
Taxation	9	**(8)**	**0**
Wages	9	**147**	**0**
Credit card	9	**377**	**1,002**
Net current assets or liabilities		**174,581**	**118,554**
Total net assets or liabilities		**366,580**	**315,283**
The funds of the charity	7		
Unrestricted funds	10		
General		325,770	264,166
Designated funds			
Capital Repair Fund	12	9,721	4,233
Vicarage Refurbishment Fund	12	5,212	4,142
"Cornerways" Refurbishment Fund	12	2,464	3,504
		17,397	11,879
Total unrestricted funds		**343,167**	**276,045**
Restricted funds	10 & 11	**23,413**	**39,238**
Total charity funds		**366,580**	**315,283**

Approved by the Parochial Church Council on 25 February 2025 and signed on its behalf by:

Original signed by

Stefan Carl
(Churchwarden)

Original signed by

Howard Mason
(Treasurer)

Registered Charity: 1132837

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 1 January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley, meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy. FRS 102 has been used in conjunction with the Charities SORP when preparing these financial statements.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purpose of any restricted funds is noted in the accounts.

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Income

Voluntary income and capital sources

Collections are accounted for when received.

Non-Gift Aid includes donations via the Charities Aid Foundation (CAF) scheme where the tax has been recovered by CAF on behalf of the donor.

Income tax recoverable on Gift Aid donations is accounted for when the donation is received.

Grants to the PCC are accounted for on receipt.

Other ordinary income

Rental income from the letting of Church premises is accounted for when due. Parochial fees due to the PCC for weddings, funerals etc are accounted for after each event.

Income from investment

Interest is accounted for when due.

Legacies

Income from legacies is accounted for when the legacy is receivable.

Value Added Tax (VAT)

Due to the nature of the charity's activities, it is outside the scope of VAT and therefore its Incoming/(Outgoing) resources, as stated, are VAT inclusive.

Expenditure

Grants

Grants and donations are accounted for when payable.

Pensions

The Church participates in the Pension Builder Scheme section of the Church Workers Pension Fund, which is in surplus. Pension contributions are charged to the SoFA as incurred.

Costs directly related to the work of the Church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31 December is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and movable Church fittings

Consecrated and beneficed property is excluded from the accounts.

No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC. All expenditure incurred during the year on consecrated or beneficed buildings and movable Church furnishings, whether maintenance or improvement, is charged in full as incurred.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. Depreciation of 2% per annum is charged against such buildings but any expenditure on maintenance or improvement is charged as incurred.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of under £3,000 are written off in the period in which the asset is acquired.

Current assets

Amounts owing or paid in advance to the PCC at 31 December are shown as debtors.

Short-term deposits include cash held on deposit at the bank.

Current liabilities

Amounts due or received in advance are shown as creditors.

2. Income and Endowments from:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
2a Donations and legacies					
Planned giving					
Bank credits	238,292	0	6,781	245,073	224,821
Other planned giving	25,102	0	0	25,102	23,260
Collections at services	4,850	0	5,721	10,571	17,827
Sundry donations	17,168	0	200	17,368	41,819
Income tax recoverable	59,038	0	2,476	61,514	62,953
Grants	14,180	0	6,500	20,680	4,172
Legacies	12,000	0	0	12,000	16,952
	370,630	**0**	**21,678**	**392,308**	**391,804**
2b Charitable activities					
Church centre lettings	21,642	0	0	21,642	17,817
Church hall lettings etc	37,285	0	0	37,285	17,793
Events	8,295	0	0	8,295	6,813
Fees for weddings, funerals etc	3,674	0	0	3,674	7,024
	70,896	**0**	**0**	**70,896**	**49,447**
2c Investments					
Interest	**2,108**	**0**	**0**	**2,108**	**612**
2d Other					
Miscellaneous	2,258	0	0	2,258	3,191
	2,258	**0**	**0**	**2,258**	**3,191**
Total income and endowments	**445,892**	**0**	**21,678**	**467,570**	**445,054**

Unrestricted income in 2022: £390,444. There was no income designated by the PCC in 2023 (2022: £nil). Restricted income included special collections of £18,858 for specific causes, paid out as described in note 3 (2022: £23,820).

3. Expenditure on:

3a Charitable activities	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
Mission and Charitable giving	£	£	£	£	£
Overseas mission societies					
Bible Society	0			0	500
Children of the Dump	3,000			3,000	6,369
Flame International	3,000			3,000	5,000
Military Ministries International	3,000			3,000	5,000
Love Moldova Foundation	3,000			3,000	5,227
Africa Inland Mission	4,000			4,000	5,000
National mission societies					
Acorn Christian Foundation	300			300	1,500
Evangelical Alliance	250			250	250
Parish Nursing Ministries UK	3,000			3,000	5,000
Local organisations					
Camberley Youth for Christ	3,000		90	3,090	5,000
Connect Christian Counselling	3,000			3,000	5,000
Bishop of Guildford Foundation				0	55
Camberley BESOM	2,000		10	2,010	0
Frimhurst (ATD Fourth World)	2,500			2,500	2,228
Good News Forever	2,000			2,000	2,000
Other beneficiaries					
Phyllis Tuckwell Hospice				0	1,000
Community Engagement Grants					
Camberley BESOM					
Special collections					
Individual support			2,125	2,125	4,453
Kibera			0	0	3,881
Christmas collections			2,558	2,558	1,958
Speakers Corner			481	481	385
Funeral collections			334	334	378
Samara Hospital			8,238	8,238	8,179
St Barbara's bicycles				0	167
Staff collections			700	700	1,415
Discretionary grants	57		4,322	4,379	150
Other charitable activities					
Staff costs	81,829			81,829	57,361
Accommodation costs	0			0	1,490
Youth Ministry	5,280			5,280	6,455
Prayer and Spirituality	31			31	220
Worship & Church Community	10,941			10,941	10,797
Discipleship & Pastoral Care	1,815			1,815	1,860
Camberley Communities Engagement	4,012		0	4,012	4,422
Parish Share and other subscriptions	116,538			116,538	119,040
Totals	252,553	0	18,858	271,411	271,740

Unrestricted grants of £36,119 were made to a range of organisations (2022: £52,822), and no grants were made from funds designated by the PCC (2022: also nil). Special collections received as restricted income were paid out in full with the exception of just under £2,000 collected for Church Hall architectural planning.

The cost of the various ministry activities climbed to £216,434 due to changes in staffing payments (2022; £197,223).

3. Expenditure on:

3b Support costs	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Staff Costs	38,017			38,017	41,687
Accommodation Costs	2,983	3,181		6,164	1,061
Staff expenses	145			145	1,563
Motor & Travel Costs	1,267			1,267	1,807
Training	709			709	896
Office Costs	11,683		444	12,128	11,265
Professional Fees	5,639			5,639	494
Church Premises Costs	55,225	7,354		62,579	64,442
Infrastructure	0			0	55
Finance Costs	1,288			1,288	1,388
Depreciation	4,731			4,731	4,731
Independent Examiners fee	2,700			2,700	2,542
General Expenses	9,495			9,495	9,965
					141,896
	133,883	**10,535**	**444**	**144,862**	

Unrestricted expenditure on the Church building rose as normal service resumed (2022: £124,586), and designated expenditure reflected steady investment in maintaining the Church and buildings (2022: £16,632). Restricted expenditure includes the final costs incurred for investment in audio visual equipment for services (2022: £678). The independent examiners fee represents the sole expenditure on governance costs.

4. STAFF COSTS

	2023	2022
Wages and salaries	79,778	91,922
Payment to diocese	34,900	0
Pension contributions	3,590	3,993
Employer's national insurance	1,557	3,133
	119,825	**99,048**

During the year the PCC employed a Children and Families Pastor, a Youth Worker, Caretaker/Facilities Manager (until March) and an administrator. No employee received remuneration in excess of £60,000 per annum. This represented 3.6 staff.

Key management personnel of the Church comprise the Trustees, including the Minister, the Minister in charge for Deepcut, the Associate Minister, the Children and Families Pastor and the Administrator. The salaries of the Ministers are paid by the Diocese, although the Associate Minister costs of £34,900 are recharged to the parish. The total amount paid for salaries, pensions and expenses for these people was £107,881 (2022: £67,120).

5. TRUSTEES AND CONNECTED PERSONS

A total of £1,438 was reimbursed to five non-staff Trustees during the year for expenses incurred in church activities (2022: £15,483 reimbursed to eleven Trustees including staff). No trustee received any remuneration for their trustee role.
A total of £46,660 was donated to the charity by all trustees (2022: £51,850).

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land & buildings	Equipment	Total £
Cost	At 1 January 2023	236,547	17,954	254,501
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2023	**236,547**	**17,954**	**254,501**
Depreciation	At 1 January 2023	39,818	17,954	57,772
	Charge for the year	4,731	0	4,731
	Disposals	0	0	0
	At 31 December 2023	**44,549**	**17,954**	**62,503**
Net Book Value	At 31 December 2023	**191,998**	**0**	**191,998**
	At 31 December 2022	196,729	0	196,729

The freehold land and buildings comprise the curate's house ("Cornerways") in Camberley. This was purchased in 1993 and was financed partly by a Value Linked Loan of £50,000 from the Church Commissioners. As a result, the Commissioners owned 47.6% of "Cornerways" and were entitled to this proportion of the net proceeds, if sold. Following negotiations with the Church Commissioners, a valuation of £381,250 was agreed, and a payment of £181,547 was made in 2014 to redeem the loan and remove the burden of restrictive covenants and index-linked interest payments. The loan terminated at the end of July 2014, and 2% depreciation has been applied from that point.

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Total £
Fixed assets	191,998	0	0	191,998
Current assets	161,739	17,397	23,413	202,549
Current liabilities	(27,967)	0	0	(27,967)
Fund balance	**325,770**	**17,397**	**23,413**	**366,580**

8. DEBTORS

	2023	2022
Income tax recoverable and room hire	8,328	8,723
Prepayments and accrued interest	5,152	2,660
Other debtors	4,524	8,467
	18,004	**19,850**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
Accruals and deferred income	26,883	21,706
Taxation	(8)	0
Wages	147	0
Credit card	377	1,002
Other creditors	568	503
	27,967	**23,211**

The Church held a lease contract on its photocopiers extending to March 2024 at a cost of £3,819 per annum.

10. FUND DETAILS AND RESERVE POLICY

The Capital Repair Fund is for future repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC.

Contributions to the Capital Repair fund were sustained in 2023 in order to build up the reserve to address requirements emerging from the 2019 Quinquennial inspection.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC aims to keep the balance of unrestricted reserves to around three months' running costs for the following year ie £46,000, discounting grants and parish share payment which could be deferred if necessary.

11. RESTRICTED FUNDS

	Outward Giving	Mission Giving	Audio Visual	C&F Pastor	Deanery Fund	St Barbara Fitout	Total
	£	£	£	£		£	£
Balance brought forward	1,975	0	444	29,818	200	6,800	39,237
Income in the year	14,978	200	0	0	0	6,500	21,678
Transfer to general fund	0	(200)	0	(18,000)	0	0	(18,200)
Costs in the year	(14,536)	0	(444)	0	0	(4,322)	(19,302)
Balance carried forward	**2,417**	**0**	**0**	**11,818**	**200**	**8,978**	**23,413**

Outward giving represents donations for causes outside the Church, typically through special collections. The income includes contributions to a development fund for the Church Hall, to be expended as required. A final tranche of expenditure on audiovisual equipment was made against the proceeds of the Gift Day in 2018. The 2021 Gift Day focused on support for the additional funds needed to support a full-time Children and Families Pastor for a year and actually raised enough funds to cover three years, so will be expended by transfer to the General Fund over the period to July 2024. The other restricted funds cover contributions to Surrey Heath Deanery, administered by St Paul's until July 2024, and a one-off donation to fitting out St Barbara's when construction is completed.

12. DESIGNATED FUNDS

	Capital Repair Fund	Vicarage	Cornerways	Total
	£	£	£	£
Balance brought forward	4,233	4,142	3,505	11,880
Income	0	0	0	0
Costs in the year	(7,354)	0	(3,181)	(10,535)
Transfer from general fund	12,842	1,070	2,140	16,052
Balance carried forward	**9,721**	**5,212**	**2,464**	**17,397**

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2023. The transfers are based on the original 2023 budget, factored based on 2023 income against expectations.

13. RISK POLICY

The PCC maintains a register of the major risks to which St Paul's is exposed. The list is reviewed at each PCC meeting along with the actions and systems to mitigate those risks. The principal financial risk is considered to be the dependence on a dozen donors for more than 40% of the income from giving.

14. PARTICIPATION IN DEFINED BENEFIT PENSION SCHEME - DISCLOSURE NOTICE

St Paul's Camberley participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

- Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.
- Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2023: £3,590, 2022: £3,993).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019.

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of

service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time. The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, St Paul's Camberley could become responsible for paying a share of the failed employer's pension liabilities.

15. ST BARBARA'S FINANCES

While this report covers both St Paul's and St Barbara's, this note separates out the income and expenditure for St Barbara's to report their financial position.

At present, the employment costs of the priest-in-charge Daniel Natnael are fully funded by a grant from the Diocese, which will come to an end in December 2024. As the church is operating under a Bishop's Mission Order, it is not yet paying Parish Share, which is anticipated to start in 2025.

Income		2023	2022
Carried forward		42593	0
Diocese funds		11680	1472
Grants		1500	500
Giving		45354	42905
Gift Aid		9380	8075
Legacy		10000	0
Restricted grants		6730	6800
Events		546	2366
Total income		85190	62118
	Total	127783	62118
Expenditure			
Staff costs		8012	0
Building costs		11032	12770
Operating costs		2226	1816
Service costs		3038	2266
Refreshments		1504	2506
Donations		4322	167
Total expenditure		30134	19525
Carry forward		97649	42593
	Total	127783	62118

The carry-forward is in line with the ten-year budget plan for St Barbara's, which is intended to lead to a viable parish by the end of the decade.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAULS, CAMBERLEY

England & Wales - Charity number 1132837

Accounts

Annual Report and Financial Statement

of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL'S, CAMBERLEY

(Registered Charity Number: 1132837)

For the year ended 31 December 2022

St Paul's Church, Camberley
Crawley Ridge
Camberley
Surrey
GU15 2AD

Incumbent:
Reverend Tom Darwent

Bankers:
National Westminster Bank
45 Park Street
Camberley
Surrey GU15 3PA

Independent Examiner:
A M Skilton ACA
Brewers
Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

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1. Introduction

The Annual Report of the Trustees and financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements. They comply with

- The charity's governing document;
- The Charities Act 2011; and
- 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 published on 16 July 2014

2. Aim and Purposes

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent and the clergy team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the ecclesiastical parish. It is also responsible for the maintenance of the Parish Church buildings, including the Church Centre, Church Hall and the property Cornerways.

3. Objectives and Activities

3.1. Objectives

As a Church, our objectives are that we seek to experience Jesus in the following ways:

- Through worshipping Him
- Receiving biblically centred teaching so that we can know Him better
- Reaching out into our communities so that all may know of Jesus in their lives
- Caring for all in our community as Jesus modelled

We had the following main objectives for the year as we sought to build on our successful reopening, following the pandemic:

- To engage with Luke's Gospel in a fresh way, revisit our values as a church and explore 1 Corinthians
- Hosting a new full-time nursery to better meet the needs of the parish
- To further develop our outreach to families through a Holiday Club and other invitational events
- To fully integrate the many newcomers who had recently joined or were expecting to join

3.2. Activities

Members of the PCC are aware of the Charity Commission guidance on public benefit in the Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The PCC believes that promoting the work of the Church of England within the Parish provides a public benefit through:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development for its members and the wider community without exception.
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.
- Providing assistance, in the forms of grants and other support to other charities or bodies locally, nationally and internationally.

The activities of the Church are undertaken through a series of coordinated Ministry Groups, under the governance of the PCC, with the Mission Committee providing recommendations on external giving and a Finance Committee reviewing budgets, income and expenditure to provide recommendations to the PCC.

In addition, St Paul's is supporting the new Church plant at Deepcut, which has been meeting in the new Mindenhurst School while St Barbara's is refurbished. For the time being, St Barbara's is operating under

the umbrella of the St Paul's charity, with its own Leadership Team represented on the PCC, so this report consolidates the results from both churches.

4. Achievements and Performance

Church plant at St Barbara's Mindenhurst

St Barbara's has the vision to be a Christ Centred, Mission-Shaped, Visible & Accessible Church.

St Barbara's has been focusing its activities in three vision priorities: ***Connect, Grow and Serve***. Although initially hampered by the pandemic, the church managed to ***Connect*** with the community by visiting those moving into the new housing estate of Mindenhurst and providing pastoral care to the settled Deepcut community. ***Growing*** (in maturity and number) through outreach and the Sunday services in person and online. And, ***Serving*** the community by closely working with the Community Liaison Group (CLG) that consists of the Skanska (the developers), Defence Infrastructure Organisation (DIO), local councillors and the church.

St Barbara's Church Deepcut operates under a Bishop's Mission Order (BMO) and it reports regularly to the Diocesan Programme Board. The church is led by a Minister in Charge (Revd Daniel Natnael) and is supported by the elected Leadership Team, Diocesan Mission Enabling Team, as well as the mother church of St Paul's Camberley.

After a wobbly start, partly due to the COVID-19 pandemic back in 2020, the church is now fulfilling its mission priorities of connecting, growing, and serving. Although the church community is waiting for the old Garrison Church of St Barbara to be fully refurbished and a church hall built, the availability of a new primary school in the community has proved to be a brilliant temporary venue for the church. The sole use of the building allowed the church to have a 'permanent' set up of the worship area, use of the building for Mums and Toddlers, the weekly coffee morning, Alpha courses, as well as office and meeting room space for the Minister in Charge.

The school has also helped with the initial difficulty in integrating the original small civilian congregation of the Garrison Church with the church planting team. The new 'neutral' venue gave full freedom to design a worship, discipleship and outreach activates fit for the context and the 21st century with space to appeal to all tastes. It also shifted our focus from the building to the mission of the church, a change we might otherwise have struggled to make.

The church has now grown from about 20 when it began to around 80 regular worshippers on a Sunday. This includes a number joining from St Paul's, families and individuals have joined from other local villages, a number from the local community who were not previously going to church have started attending too, some having first come through one of the community outreach events.

As well as Sundays, around 140 individuals come through its doors for the various weekly outreach activities run by the church.

In the Spring of 2022 the congregation has been further increased by up to 30 asylum seekers living at the nearby Lakeside Hotel & Conference Centre. Although there were language, cultural and other practical challenges to begin with, most of these challenges were overcome and the arrival of the asylum seekers has been a real blessing to the church.

The Church also responded to the need of the Deanery by hosting a Deanery Alpha Course with over 50 participants, the majority coming from St Barbara's. The course was run in three languages: English, Farsi and Spanish.

It is anticipated that the school venue will not be available after mid-2023, so an alternative venue will have to be used until the refurbished church and its new hall are available towards the end of 2024.

Ministry Group - Worship and Church Community

The purpose of the group is twofold:

- to equip, disciple and empower the church in worship through church services to live lives of worship to God.
- to nurture relationships within the church community as part of the worldwide body of Christ

In terms of the former we had three strong series, starting by looking at Luke's Gospel in the Spring. This focussed on how following Jesus is better than living any other way, adopting a fresh approach to familiar passages. In the Summer we revisited our values as a church through the Blueprint series, as a sort of induction to the church for newer members and a refresher for longer-standing ones. In the autumn we began a two term series on 1 Corinthians, which we had identified as having particular relevance for our cultural moment in the UK today.

No major changes were planned or implemented for our worship services over the year, but we did introduce a new service liturgy and monthly choir for the 9am congregation which were both very well received. We also looked to build back our Easter and Christmas numbers, towards 2019 levels, and we were partially successful in this. At 10.30am we successfully consolidated the new host-teams and pre- and post-service hospitality, which were launched at the end of 2021.

In terms of church community, we had another successful Together event, this time just on a Sunday from 10am-6pm. We had a number of other successful social gatherings, including picnics and starting termly Men's Breakfasts and men's curry nights which were very well attended. Oasis – our main outreach to seniors - also continued to grow and flourish, whilst we relocated and rebranded our weekly coffee morning, which dramatically increased numbers. We had two very well attended and appreciated welcome lunches, as we integrated large numbers of new members. Overall we are at around 85-90% of pre-pandemic attendance levels, much better than the diocesan or national average, and this is despite having sent 25+ members to the Deepcut church plant. We have also got younger as a church, with our new arrivals being generally younger than those who have moved on.

Ministry Group – Children, Youth and Families

The purpose of this ministry group is to make St Paul's a place where our children and young people belong and connect with each other and with Jesus. An important part of this is creating spaces for them to grow in their faith and opportunities for them to serve and use their God given abilities.

This has been made successful by the commitment of so many volunteers on our kids and youth teams. During the year, Bethany Larby completed her first full year at St Paul's leading the 0-11s ministry in her role as Children & Families Pastor. She has continued to build on that foundation across the Autumn term, connecting with lots of new families and children across the church groups and schools. We are very grateful for all the work our Youth Pastor, Ben Barnes, did in leading the youth ministry for the first two terms of 2022. Since Ben moved on to another church in August 2022, Sophie Lovesmith oversaw the youth ministry which was wonderful in terms of making sure the momentum of young people coming and feeling connected to our church could continue. Alongside her leadership, Joe Lloyd has also been invaluable across the year as our Assistant Youth Pastor, helping lead the youth ministry and being a constant for the young people whilst the change of leadership took place.

St Paul's Kids

Sunday Morning Groups (0-11s)

The children have groups during the 10.30am worship service every Sunday of the month except for the third Sunday when there is an all-age service. It has been really encouraging across the year to see how making the first fifteen minutes of the service engaging for the children – having a weekly action song which the kids help lead, getting them helping with the birthday pencils and sharing in the celebration slot,

and children praying for the adults in the service – has helped them feel seen and valued as part of our intergenerational church. We have also started letting the children return to the service before the end and having them (as well as the adults) share what they have learnt.

There is a creche for 0-3s, a group for 4-7s and a group for 7-11s. During the groups they follow the same themes and Bible stories as the adults to help aid conversations with their families at home afterwards. Every session has four key elements – a Bible story, prayer time, worship songs and a mission for the week. On average we have around 15-20 children attending the groups on a Sunday.

Tots Praise (0-5s)

Tots Praise has been a huge success, with numbers steadily increasing across the year. The group has an average of 15-20 children attending, plus their parents/carers. We have 30 minutes of upfront led toddler worship, followed by toys and chat over refreshments. It has been fantastic to see the families engaging so well with the worship songs and interactive Bible stories, with lots saying it is the highlight of their week. Lots of these families have also gone on to attend an event or Christmas service.

Baby & Toddler Group (0-5s)

Baby and Toddler Group has been a successful space again last year for seeing families from the community come along and enjoy being in the church space. Janet and the team put out lots of games, toys, a weekly craft and refreshments to enjoy, and there has been lovely feedback from those attending. On average there are around 20-25 attending each week, with 48 on the books for the year.

Youth Café (9-11s)

We have seen lots of children from Crawley Ridge enjoying attending our after-school Youth Café. It is a safe place for them to spend time with their friends and get to know the volunteers on the team. On average we have around 20 young people attending and the children are keen to invite their friends. Each week we have games, drawing, consoles, pool table, table tennis, activities and refreshments (fruit and toast). Our Christmas end of term silent disco was especially enjoyed by the group and team!

Primary Schools

The links with all of our three schools in the parish has been especially strong this year. Bethany goes in regularly to Prior Heath Infants, Crawley Ridge Infants and Crawley Ridge Junior schools to lead Bible based assemblies for the whole school. Alongside this, she is regularly invited to go into the staff room afterwards which has resulted in being able to know the staff better and strengthen the relationship with the schools.

A highlight of the schools ministry across 2022 has been that all three have done a trip to the church for a talk, look around the building and activities on a theme. Both staff and pupils seemed to really enjoy their time and want to do them again next year. Also, it has been good to host Crawley Ridge Junior school for their Year 6 leavers service and whole school carol service, at which Bethany gave a message.

Nursery

The links with the new nursery at St Paul's are encouraging – they enjoyed attending the Light Party, and for the second part of the winter term Bethany has been going in every Wednesday to lead a mini–Tots Praise session for the nursery children, including worship songs and a Bible story.

Holiday Club

We held our first Holiday Club in a couple of years again since lockdowns have happened. It was on the theme of the popular Disney film 'Encanto' and was attended by around 90 children. It was an amazing event, with a wonderful team of volunteers leading workshops, groups, upfront time and registration. We ended on a high, with a service for families of the children to come along to and a BBQ in the garden area, which was a lovely way for the church family to chat with all the families who had attended the club.

Family Events

Every term we held a family event, seeing families from the church, local schools, nursery, community and toddler groups coming along. Ben led a very successful Pancake Party in March, with special thanks to the Bradburys for making sure all the guests were well fed! We then had a new event led by Bethany on Good Friday for families in the form of an Easter Trail, where families explored the Easter story through interactive stations along the trail, ending in an Easter café. In October we had our Light Party which was led by Sophie, Joe & Oli, with a 'neon' theme and was very popular. Finally, we had our Advent Window Trail for families to walk around the local houses, with beautiful window designs by Laure Wasser, who was visiting from Switzerland.

St Paul's Youth

Sunday Youth (11-18s)

At the beginning of 2022 the youth continued to meet on a Sunday morning during the 10.30am service to read the Bible, discuss what it said and how they could apply it to their lives. However, it became clear that perhaps the morning timings didn't suit the majority of teenagers, and so for the second half of the Summer term this group was moved to Sunday evenings. This was a really successful decision, as it went from an average of 2-3 attending in the mornings, to an average of 7-10 attending in the evenings. Some of the youth were also given roles on Host, worship and kids teams on a Sunday morning to help those coming along to that to still feel a part of that service.

In the Autumn we hosted a Youth Alpha course together with other local churches. In November it was exciting to see this lead into a Confirmation service at St Paul's, where some of the youth were confirmed.

Friday Youth Group (11-18s)

The youth group meets on Friday night between 7 and 9pm in term time, with an average of 10 to 15 young people attending each week. The group is largely aimed at unchurched young people and is an open-access drop-in social space. We provide a wide array of activities such as arts and crafts, sports, games consoles, board and card games and spaces to hangout and chat together. Between the summer and winter terms it has been encouraging that some of previous Year 6 members of youth café have made the transition to this youth group now that they are in Year 7.

Secondary Schools

The team at St Paul's have continued to be involved in schools ministry at our local secondary schools – Collingwood College, Kings International College and Tomlinscote School. Ben, Sophie and Joe have been regularly going into the schools to assist CYFC with assemblies, lessons, lunch clubs and mentoring across the year. Between them they do one-to one mentoring with an average of 5 young people a week.

The POINT

The POINT is a monthly youth worship event for young people in school Years 7-13 around Surrey Heath, run in partnership with CYFC and other youth leaders from Camberley. Numbers have been growing steadily to around 50-60 young people a month from local schools, churches and the community. Running it on a Friday night has seen the young people attending youth club on the other weeks also coming to the POINT, which is really encouraging. It was good to see young people from St Paul's and the POINT going to CYFC's weekend away. Joe served on the weekend away and it was amazing to hear that two of the youth from St Paul's, along with others, made a commitment to faith on that weekend. The year ended on a high with a silent disco to end the term at the Christmas session.

Ministry Group – Prayer and Spirituality

The purpose of the Prayer and Spirituality Ministry Group is:

- To encourage and enable the individual and corporate prayer life of St Paul's Church.

- To seek space and opportunities for Church members to continue to be transformed by the Holy Spirit, and to actively encourage them, in new ways, to practice Christian spirituality in their lives.

Building on the prayer initiatives of 2021, as the country re-established normal community contact, the corporate prayer life of the church has been maintained and has continued to flourish through 2022.

Prayers for Healing (PfH) services, on the second Sunday of the month, were re-launched in January. The team of pray-ers available had been diminished, with some longstanding members having to lay down their participation over the lockdowns, but during the year new members were added. By January 2023 the take up for the ministry during the 10.30am service had returned to pre-pandemic levels. During the year two prayer ministry training events were held: the first, an in-house training morning at St Paul's in February; the second, a joint training event, organised with St Peter's Frimley and St Barbara's Deepcut, held at St Peter's in September when Elizabeth Knifton the Diocesan lead for the Healing Ministry came to run a training day.

Throughout the year, the evening ***Hour@Prayer*** prayer meetings have continued once or twice monthly; the majority, in contrast to the previous year, face-to-face gatherings. The mid-week ***Pray@7*** (7am every Wednesday morning in the welcome area at St Paul's, open to any church member with a heart for prayer) has continued to give prayer support for all aspects of our church life, praying also for both local and national issues.

Just after Easter 2022, a **prayer survey** was undertaken. Eighty-seven church members responded, with real honesty about their feelings and struggles regarding involvement with the corporate prayer life of the church. The anonymous responses were shared with the Ministry Co-ordinators and leadership team, and have been, and will be, useful with planning going forward.

The church once again took part in the national ***Thy Kingdom Come*** prayer initiative: 26th May to 5th June. There was only one corporate prayer event this year, alongside the call to *Pray for Five* throughout, as there was a clash with the celebrations and events of the late Queen's platinum jubilee and the four day bank holiday weekend.

Gentle prayer ministry continued to be offered at the monthly ***Oasis*** gatherings, the monthly daytime event for all ages. This was available in the *Still Waters* quiet space, and was well used throughout the year.

Prayer in ***Lifegroups*** was a mainstay, as ever, with church members supporting each other in prayer as they faced the events of 2022. The ***Prayer Chain*** (our confidential e-mail group of prayer warriors for situations requiring urgent prayer) continued to be used frequently.

During the first 3 months of 2022, **Healing on the Streets** continued to take place on Saturday afternoons in Park Street, providing a means of offering Holy Spirit led care to the local community, church members of St Paul's and St Barbara's working alongside members from Camberley & Bagshot Catholic Parish. Having marked the 11th anniversary of the ministry starting, during the summer the ministry ceased for the time being.

In October a trial ***Prayer Breakfast*** took place attended by 29 of the church family, invited because of their previous involvement in the corporate prayer life of the church. It was a good time of fellowship, but also proved an enjoyable vehicle for facilitating prayer and listening to the Holy Spirit. The results of the prayer survey were used to prompt prayer for our church fellowship.

We want to praise God for, and celebrate, the significant increase in the involvement of our children and youth in the public prayer life of the church through 2022.

Aspirations for 2023 include working toward having prayer ministry available for services each Sunday, restarting the P*rayer Ladder* in electronic format, repeating the *Prayer Breakfast*, and holding an evening given over to Holy Spirit led prayer and worship.

Ministry Group – Discipleship and Pastoral Care

During 2022 , 9 of our 10 Lifegroups were able to resume their regular meetings in person. One chose to remain an online group in order to accommodate the needs of members who found travelling difficult. For most groups this has been a year of consolidation and many have chosen to carry on studying questions linked to the Sunday sermons. Around 150 church members still belong to these weekly Bible Study and Prayer groups.

With many new people coming to our services each Sunday, there was a Lifegroup Refresh in September when people were given the opportunity to change groups or join for the first time. Although overshadowed by national events (it was the week when the Queen died) this did result in some new people joining Lifegroups. More will need to be done to grow our total number of Lifegroups in 2023 to help cater for the new people now coming to church.

In the autumn of 2022, an additional responsibility for the pastoral care of church members in times of need was transferred to this ministry area. Since then some progress has been made in looking at how we care for people at the moment, how we could improve and in starting to recruit a new Care Team to start work in Spring 2023.

Ministry Group – Evangelism and Community Engagement

The purpose of the Community Engagement group in "Bringing, compassion, service and the love of Jesus to those in need of help in Camberley and seeing lives transformed" has been combined with the Evangelism activities.

A key objective has been to build relationships with all leaders of community initiatives.

Connections with those running community services in Camberley have been successful and again sharing of information and mutual promotions of our service providers has been a popular avenue to pursue. We have therefore included Connect Counselling in the St Paul's revamped website and highlighted all of the services and contacts for each service on the site. Introductions have been forged with Hope Hub; Connect Counselling; Surrey Heath County Council; Citizens Advice Bureau; Churches Together forum and individual incumbents.

A successful marriage refresh course was held in St Paul's Church in July 2022. It was attended by those within the church and also from the community. We had 20 people in total attending and aim to run a second marriage refresh in 2023.

We have held **a series of lunchtime meetings** with the heads of all the community services including the Hope Hub, Connect Counselling, Citizen's Advice, Frontline, The Besom and the Addiction abuse course (Recovery course) leader.

An initiative that was held favourably by Churches Together group was to erect banners outside of all churches to say **'Pray for Camberley**'. These banners are now displayed across all the churches in Camberley.

The banner is to show a solidarity and unity of Churches Together. It continues to saturate the town with the message of hope.

All the services such as The Besom, Frontline, Hope Hub and Connect Counselling have been maxed out this year but all seem to be well funded.

Connect Counselling have recently appointed a new CEO, Emma Laporte who is beginning to make really excellent strides to shape and lift the service. They are financially sound but looking for more funding. The staff team recently enjoyed an away day, the first of a kind which I'm told was incredibly beneficial.

Frontline has seen a change in management and a newly appointed lead. Steven Cutler is now the senior coordinator for this service.

Much of this work involves churches working together with one taking the lead and the others supporting. St Paul's and the churches in Camberley provide a significant element of the support provided to the local community, as resources allow.

The listening service was disbanded early on in 2022. We have trained a new group of listeners and the plan is to launch the new service in February 2023. A designed post card will be available highlighting all of the community services which connect to St Pauls, this will also be available from February 2023.

Ministry group – Operations

The purpose of the operations team is to:

- support the efficient running of the church on a day-to-day basis; and
- to work in collaboration with other ministry groups as they deliver on their individual goals.

As a relatively new ministry group, much of the last year has been spent understanding how the church functions at an operational and procedural level. This consultative approach, across the wide breadth of ministry areas, has built a foundation of understanding from which, in collaboration with ministry group leaders, positive improvements can now be scheduled.

In particular, technology is now being used more effectively as a collaborative tool within the life of the church to both drive operational efficiency and creative development. The use of Church Hubb has now been extended to include member management, and will be expanded over the course of 2023 to support our rota management, room bookings and child registration processes. We will continue to actively explore ways in which our Microsoft Office 365 subscription can enhance the way we work across the organisation, and continue with our programme of app deployment, where this can bring most operational improvement.

The administrative resource of the church is now a key part of the operations group and continues to support a huge variety of both internal and external stakeholders. The buildings are used extensively by a number of community based groups including Pre-School, Ballet School, U3A, Weight Watchers, Coffee Mornings, Table Tennis, Keep Fit, etc. Our premises play a major part in the mission and ministry of the church and it is consequently vital that our buildings are kept in a good state of decoration and that all the associated systems, heating, lighting, computing, etc, are working efficiently.

Health and Safety, including Fire Safety also has to be a top priority in the management of any buildings open to the public and in daily use and we take these issues seriously with a comprehensive Health and Safety Policy and regular safety checks carried out by our Facilities Manager.

The operations ministry group also works alongside the PCC, Churchwardens and Standing Committee, helping to promote effective leadership and management best practice on a range of governance issues.

Churchwarden - Fabric

The role of the Churchwarden is to provide a safe and secure place for the congregation to worship and for the many outside visitors who attend the wide variety of activities that are held at St Paul's. The following is a brief overview of work carried out in 2022:

- In February and March the Upper Room, Outer and Inner vestry, and the music room store were switched to LED lighting
- In April, the Prayer Room was refitted with a complete set of new lights
- In May we had our annual Fire Alarm service and an asbestos survey
- The handover from Geoff Taylor to Stefan Carl was done on May 4th
- In June further work has been done for lighting in the Prayer Room (recess and spotlights)
- In July electrical work to fit sockets and sensors in the band area of the church have been carried out
- Starting in July and into August, most of the effort was going into preparing to house the nursery in St. Christopher, including durable flooring, new fence and gate, concrete shed flooring and a new side

entrance stable door, and tree surgery for play area safety. In September, a new water heater for the church centre kitchen was installed. We also had the first drain unblocking effort, which kept giving us issues until lately

- In October we had our annual heating boiler service leading to a necessary repair to one of the boilers, including a heating pump replacement in November
- In November, the Welcome Area had an LED light replacement
- In December, an outside socket was installed to help with our Christmas lighting and making garden work (e.g., church ground clearing) easier

We are grateful to all those who have assisted with all aspects of Church maintenance and decoration.

Our thanks also to Gail Redmond and Helen Vince who, working together, oversee a lot of the day-to-day maintenance around the Church.

Churchwarden - Human Resources Management

The staff team has evolved during 2022.

- Revd Tom Darwent continues to develop his ministry within the church and in outreach activities in the community
- Revd Daniel Natnael continues to be minister in charge of St Barbara's church and is similarly involved in building relationships within the Mindenhurst community
- Revd Sophie Lovesmith continued her role as curate until the end of her curacy in December 2022. She will remain at St Paul's as Associate Minister in 2023
- Bethany Wood continues as full-time Children's and Families Pastor
- Joe Lloyd – stepped up from his intern role to Assistant Youth pastor in October 2022
- Ben Barnes moved on from his Youth Pastor role at St Paul's in July 2022 to take up employment elsewhere
- Helen Vince continues as Senior Administrator overseeing vital day to day administration and facility bookings
- Gail Redmond continued as Facilities Manager

Ministry Group – Technology and Communication

This area ensures we have the equipment, technology, processes, and governance in place to run a well-oiled and known framework for flow of information within and outside the church.

Communication

Maximising our reach to spread the good news and grow our church is the key focus for our Communication Committee, which was launched in summer 2021.
It owns our Communication Strategy, chooses our communication channels, defines standards, and drives initiatives to make St Paul's noticed in the community and beyond. A list of opportunities is reviewed and prioritised at every quarterly meeting, out of which a better use of our premises and the extended use of our Microsoft Office 365 subscription and website/admin tool were a focus in 2022.
In 2023, we will concentrate on our branding and the changes this would bring to St Paul's.

Technology

Providing and maintaining the technology to support the way we communicate is the key focus of our Technology Committee since its launch in 2018.
In 2022, we continued to improve our live-streaming experience on YouTube. With a change in team members, an improved operator handbook was compiled, to document standard procedures and exceptions, as well as troubleshooting. The admin part of our Hubb website solution was loaded with people data to enable a more coordinated approach to rotas and the like. As part of our lighting project, additional controls and lights were purchased and installed.

In 2023, we will continue to add/replace our lighting in the church, focusing on LED in the church chancel, and explore the opportunities our admin tool can bring to our church processes.

Electronic Equipment

The aim of this ministry is to provide and maintain electronic equipment commensurate with the administration needs of St Paul's. The team looks after the PCs and other equipment in the church centre together with the associated software.
The focus during 2022 has been to move the maximum of our data into the cloud and away from our local server, and to provide all (new) staff with appropriate equipment.
To drive this effort further, the focus for 2023 is to encourage a more connected church family through more cloud based solutions, and ensure our equipment stays up-to-date.

Mission Committee

The objectives of our involvement in mission remain:

- To support Kingdom growth beyond our local church.
- To increase our awareness of and involvement in the wider work God is doing.
- To invest wisely and generously our time, talents and resources beyond our immediate Christian community.

During 2022 Simon Strachan stepped down as chair of the mission committee and Sarah Shearer was appointed as the new chair with various other changes in personnel in the committee.

Due to the significant drop in mission giving in 2021 from the previous 25% of Giving Related Income down to just 10%, the PCC decided to adopt mission giving as the focus for the 2022 Gift Day collection. The Church responded with generous hearts and an additional £23,790 including gift aid, was raised for the collection. This increased the mission budget for 2022 to £53,000, which amounts to 20% of the Giving Related Income for 2022.

From this £48,250 was paid out to the missions supported by St Paul's as listed in Note 3a to the accounts. In addition to this specific giving, there was a further £8K given to Samara's Aid to support their hospitals in Syria, specific funds raised for individuals in need of financial support in the church and funds for Community Engagement projects such as Frontline Debt.

The mission support of St Paul's is by no means limited to the activity of the Mission Committee and there is extensive support given by individuals through time such as in supporting those from Ukraine as they settle into the community, mission awareness of the plight of persecuted Christians across the world with a specific focus on Bob Fu's work in China, volunteering for local missions, providing food and goods to Besom. This good work is all fuelled by prayer and trust in our Holy Father who is the provider of all things.

External Church Links

Deanery Synod

The Deanery Synod meets four times a year at one of the churches within the Surrey Heath Deanery which extends across Camberley from Chobham to Frimley Green. Each church has its clergy and several elected members who sit on their own PCC (see 7.3), and provide regular feedback on Synod matters. Howard Mason acts as Lay Chair.

The launch of the new Deanery Leadership Team (DLT) structure to effectively support and help lead the objectives and priorities of Transforming Church Transforming Lives (TCTL) for the 2020-23 triennium was effectively delayed until March 2021 by COVID restrictions. The DLT met monthly.

The DLT oversaw the pilot implementation of the Diocesan Parish Needs Process, culminating in January 2022 and delivering a number of valuable lessons for the process in other Deaneries. In conjunction with the earlier Deanery mapping, this fostered a new spirit of cooperation between parishes in discussing their

needs and activities, which has carried on at each Synod meeting. Collaboration covered Ukrainian refugees, warm hubs, Alpha courses, and the response to the Net-Zero challenge set by the Church of England. A shared set of workshops on Living in Love and Faith brought together representatives from across the Deanery. Forums are to be set up for administrators and treasurers to share experiences and expertise, and a new Deanery Directory was set up to help contacts between parishes.

Support was delivered to St Peter's and Heatherside in their period of vacancy, especially as Heatherside developed a new vision for their future and sought an appropriate arrangement for clergy support, which was launched in 2023. The Synod also took great interest in the development of St Barbara's.

The common financial concerns of the parishes prompted an invitation to the Diocese to present the financial results for 2022 and their plans for 2023. A small Deanery fund to facilitate common events has been set up, administered as a separate department within St Paul's.

Diocesan Synod

Tom Darwent and Howard Mason from St Paul's and Geoff Taylor from St Barbara's serve for the current Triennium 2021-24. This meant that Geoff is an ex-officio member of the Deanery Synod, and also serves on the DLT.

Key issues for the Diocesan Synod during the year included the refresh of the objectives of TCTL, the launch of the new Diocesan Board of Education, a major initiative on youth strategy, and the plans for achieving the Net-Zero target across the Diocesan estate of churches, halls, vicarages and offices. A major topic of discussion was the evolving budget for 2023 given rapid changes in the financial environment, and the proposed Endowment Fund, with the corresponding impact on Parish Share.

5. Finance Review

Funding Sources

Total income for the year was over £445,000. Stewardship income and service collections rose to approximately £323,000 this year, of which St Barbara's contributed nearly £58,000, including one-off donations of £11,800. This includes over £55,000 in tax reclaims through Gift Aid on collections and legacies of nearly £17,000. Grants of nearly £4000 were received for St Barbara's and energy subsidy.

Church Centre and Hall lettings brought in additional income of over £35,000, and fees from weddings, funerals and other events generated nearly £14,000. Gift Day raised £23,790 to supplement our Mission Giving. A further £23,800 was raised in other special collections after claiming Gift Aid.

The electronic system for online and contactless card donations and payments continued to make a small contribution to income during the year.

St Paul's is administering a small fund for Surrey Heath Deanery, which amounted to £200.

Expenditure

Total expenditure in 2022 amounted to approximately £414,000. This included £16,600 invested in the Church, Vicarage and Cornerways for repairs and improvements. A total of £15,926 for future maintenance was transferred to the capital funds, which now stand at just under £12,000, with a further £444 available for further updates to the audio-visual systems and lighting.

Our Mission Giving (grants given away to external charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £52,800, which included the proceeds of the Gift Day. A further £21,700 was donated to worthy causes in Special Collections and other donations during the year.

This represented a gain of over £42,000 for unrestricted funds after transfers to capital funds and allowing for depreciation. This includes a surplus for St Barbara's of £42,000, and planned expenditure of nearly

£19,000 from restricted funds during 2022 in support of children and families work, which will continue until July 2024.

Detailed budgetary planning and monitoring has been undertaken to support the Mindenhurst Church plant which was launched in September 2019. Expenditure during 2022 has been focused on the school rent as the church building (£12,800), as well as operating costs and amounts to just over £5,700.

For convenience, St Barbara's finance arrangements will form part of the St Paul's finance function until it is considered appropriate to transfer them over to a new governance structure, not later than 2024 when the plant support funding from the Diocese ends. Income and costs are being recorded under a separate department code to allow them to be separately reported.

The revised allocation of costs by the Diocese has resulted in a decline in the planned payments for Parish Share from 2022 onwards, although it should be noted that the actual 2021 payment was reduced by £5000 by a grant from the Diocese. The baseline reduction was planned for 2021 but deferred due to the impact of COVID-19, and will continue in 2023.

Investment policy

Currently all cash monies received are to be held on deposit either at the Church's bank current account or in the Church's deposit account if not required for immediate liquidity purposes. Although a good rate of interest or return is always desirable, the priority is to maintain a low to zero risk for all monies earmarked to meet our costs and obligations during the year, including free capital requirements arising under our Reserves Policy which includes provision for liability capital and cost repayment obligations.

The Treasurer has a mandate from the PCC to explore other higher yielding low risk avenues for monies held which are above and beyond all of our commitments as described but in any case, all investment opportunities must be presented to and agreed by the PCC in each individual instance before any such investment can take place. Such investments and any associated risk must be reviewed at least annually. In practice, it is considered highly unlikely that surplus monies will be left unspent or unallocated, thereby requiring movement away from our current bank and deposit holding arrangements.

Reserves Policy

The PCC has adopted a reserves policy which not only accommodates an ongoing and fluctuating expenditure, but also allows for specific and focused cost obligations to be addressed on a continuous basis.

In addition to normal expenditure (including grant payments and parish share) which is covered by our General Fund, the Capital Repair Fund is used for repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC and replenished by transfers from the General Fund.

Repairs to the Church, the vicarage and Cornerways consumed about £16,600 in 2022, but a contribution of £15,900 was applied to sustain the funds for routine tasks.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC usually aims to keep the balance of unrestricted reserves to at least three months' running costs, excluding external giving and Parish Share i.e. £46,000. Reserves for St Paul's currently stand at about £37,000, with the St Barbara's surplus of £42,000. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds, and to increase the rate at which restricted funds for the Children and Families Pastor are transferred to the General Fund.

Financial review by Trustees

The Trustees have maintained a regular review of the Church finances throughout the year, with monthly reporting of income and expenditure against budget.

The Church is operating at the limit of its reserves policy, which means restricting spending to a prudent budget in order to avoid any expenditure not supported by actual income. Staff costs and parish share are fixed and cannot be constrained by this rule. Additional donors are being actively recruited.

As of March 2023, the Trustees believe that the charity remains a going concern, as any shortfalls in giving are considerably less than its discretionary Mission giving.

In August 2023, the Trustees were informed that the application requested by the local Council for a Certificate of Lawfulness for the new nursery operation had been refused, as it breached a 1978 planning condition for the building used for the nursery (see note 16), which was different from the one used for the previous four decades. The nursery has since returned to its previous location on the site to restore compliance and to mitigate the impact on surrounding properties, and a full planning application for the revised operation has been submitted.

Operation of the nursery had a small negative impact on the 2022 balance sheet, but was expected to be in surplus in future years.

6. Structure, Governance and Management

6.1 Governance and Constitution

The general functions of the PCC and its constitution are set out in the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules. The PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including deciding how the funds of the PCC are to be spent.

The membership of the PCC includes the incumbent, the curate, the churchwardens and members elected by the Church electoral roll members or co-opted by the PCC. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC. Deanery Synod representatives appointed by the APCM and Diocesan Synod representatives also serve on the PCC. The PCC members are the Trustees of the Charity.

Trustees are therefore usually long-standing members of the congregation who are already familiar with the operation of the Church. Before their candidacy, they are interviewed by a churchwarden to highlight the specific responsibilities of PCC members, and provided with a briefing booklet. After appointment, they are added to the Charity Commission website and invited to review the briefing material available.

During 2022, the PCC met six times for routine business, plus once after the APCM. The APCM was held as a hybrid meeting on 27 April.

In order to support the Church Plant, a local Leadership Team has been established for St Barbara's, comprising members of the congregation including the planting team. Members of the existing congregation from St Barbara's participate in the PCC, and one or more members of the PCC are also members of the planting team. This arrangement will continue until St Barbara's sets up its own PCC.

6.2 Organisational Structure

Internal

The PCC operates through a number of committees and groups which meet between meetings of the PCC.

Standing Committee

This is the only committee required by law. It has powers to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It comprises the Vicar, Churchwardens, Treasurer, PCC Secretary and one member elected by the PCC. The Standing Committee met five times.

Ministry Coordinators

The overall activities of the PCC are organised around Ministry Groups – with each group responsible for an element of mission and overall responsibilities of the PCC. Ministry Groups may form Committees fr particular tasks. The structure was reorganised in July 2022. The Ministry Groups (and Ministry Group Coordinators) during 2022 are:

- **Worship – until July (Revd Tom Darwent)**
- **Worship & Church Community – from July (Revd Tom Darwent)**
- **Church Community & Pastoral – until July (Revd Sophie Lovesmith – until July 2022)**
- **Children, Youth and Families (Ben Barnes – until July 2022)**
  (Revd Sophie Lovesmith – from July 2022)
- **Prayer and Spirituality (Chris Higgins)**
- **Growing Disciples – until July (Lis Ricketts)**
- **Discipleship and Pastoral Care – from July (Lis Ricketts)**
- **Evangelism & Community Engagement (Sharon Blyth)**
- **Technology and Communications (Stefan Carl)**
- **Operations (Darren Bateman)**

The Ministry Coordinators meet regularly to discuss and monitor the Ministry Groups in order to enable and support development of ministries. Ministry coordinators reports were received by the full PCC and discussed where there were issues of governance to be decided.

Mission Committee

The Mission Committee was reconstituted in 2016 as a committee of the PCC to oversee the allocation of our various grants to Mission organisations at the local, national and international level. As well as regular meetings with the individuals who serve as links to the various organisations that we support, the committee meets twice annually to propose a series of donations to the PCC for approval. It also coordinates prayer support for those organisations and promotes their visibility in the church. The Committee has an independent chair, plus four PCC members.

Finance Team

The Finance Team is responsible for the ongoing accounting management and stewardship of the PCC finances and dealing with the Charity Commission, HMRC and Diocese in support of the Ministry Groups. The team provides monthly updates of actual income and spend against budget to all budget holders and to the PCC, in order to ensure that expenditure is aligned with income.

Finance Committee

The PCC operates a Finance Committee comprising the Vicar, Churchwardens, Finance Team and two members of the PCC to provide support and guidance to the PCC in the appropriate conduct of the financial affairs of the parish, and the church plant at Mindenhurst. This includes monitoring of budgeting and financial performance, financial strategy and planning, assessment of budgetary proposals and recommendations for stewardship to ensure the long-term financial sustainability of the parish with adequate reserves.

Safeguarding of children and vulnerable adults

The Church of England has continued to provide central guidance for all dioceses and parishes. The PCC adopted the Policy Statement and Church of England Policies and Practice Guidance at the first PCC meeting following the APCM in April 2022. The signed Policy Statement is displayed on the church noticeboards both at St Paul's and St Barbara's.

The Diocese of Guildford introduced a Parish Safeguarding Dashboard towards the end of 2021 designed to make church safeguarding life simpler, clearer and more transparent. The Parish Safeguarding Officer

continues to meet regularly with the safeguarding implementation team to work through the dashboard ensuring the PCC are informed of progress and fully understand their responsibility in this area. Each activity or group involving under 18s or for vulnerable adults needs to have the following in place before it can proceed:

- leader role descriptions produced
- risk assessments completed by the group leaders and signed off by the PCC
- team members appointed in line with safer recruitment including DBSs with training undertaken as required
- insurance cover checked and in place
- and the activity authorised by the PCC

The above should be reviewed annually. The Safeguarding Team is working with the church leadership to embed this into the framework to be followed when events, groups etc are being planned.

As of 1 January 2022, DBSs are required to be renewed every 3 years. Also introduced by National Church at the same time has been the increase in training requirement for a number of roles. Along with Basic Awareness and Foundation, Domestic Abuse is now mandatory training for PCC members.

As part of the continuing aim to ensure every member of the congregations of St Paul's and St Barbara's are aware of their responsibility to make the churches safe for all, Safeguarding Sunday was again marked in each church in the Autumn.

Other Groups

Many other groups exist to manage specific activities and typically report to and liaise with the Ministry Groups within which they reside.

External

The structure for different levels of governance within the Church starts at Parish level with both lay and ordained persons represented in the Houses of Laity and Clergy on the Surrey Heath Deanery Synod. The Deanery Synod elects representatives to the Diocesan Synod, which in turn elects representatives to the General Synod. This structure helps to ensure a flow of information and thoughts both upwards and back to Parish level.

Each meeting of the Deanery Synod is held within a different Parish around the area. The hosting parish gives a short report about their area and how they as Christians work within their local community, before issues of common interest are addressed.

As well as its clergy, St Paul's provides up to four representatives to the Deanery Synod and currently has three members on the Diocesan Synod.

6.3 Trustee Transactions

A total of £51,850 was donated to the charity by all trustees (2021: £42,940).

A total of £15,483 (2021: £16,756) was reimbursed to ten Trustees during the year for expenses incurred using personal debit/credit cards.

7. Administrative Information

7.1 Background

The Parish of St Pauls, Camberley is within the Diocese of Guildford. At the start of the year the electoral roll stood at 217. There were 226 parishioners on the roll at the time of the 2022 APCM in May, including 25 registered for St Barbara's. The electoral roll at the end of the year stood at 227.

The average weekly attendance for the October reporting period was 138 adults and 24 children. The average congregation at St Barbara's had increased to 80, including children.

7.2 Contact information

Address for Correspondence

St Pauls Church, Crawley Ridge, Camberley, Surrey, GU15 2AD

Other Channels of Information

- Facebook – http://www.facebook.com/pages/Camberley/St-Pauls-Church-Camberley/19647177348
- Website – http://www.stpaulscamberley.org.uk/

7.3 Parochial Church Council (PCC) Membership

Note: * denotes membership of the Diocesan Synod, + denotes Deanery Synod,

T denotes current Trustee as at 31 May 2023

Clergy

- Revd Tom Darwent (Vicar / Chairman)+*T
- Revd Sophie Lovesmith (Curate)+T
- Revd Daniel Natnael (Minister in charge, St Barbara's)+T

Wardens serving during 2022

- Geoff Taylor (Appointed APCM 2018, 2019, 2020, 2021)*+
- Karen Kendall (Appointed APCM 2017, 2018, 2019, 2020, 2021)
- Stefan Carl (Elected APCM 2020, Appointed APCM 2022)T
- Gillian Fernandes (Appointed APCM 2022)T

Representatives on the Deanery Synod serving during 2022

- Angela Wilkinson (Appointed 2009)+T
- John Winterton (Co-opted November 2019)+T
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer – PCC since 2007) *+T

Elected Members serving during 2022

- Angela Carroll (Elected APCM 2021)T
- Charlotte Cooper (Elected APCM 2022)T
- Jill Davis (Co-opted as Safeguarding Officer APCM 2021, elected APCM 2022)T
- Lan Eadie (Elected APCM 2021 – resigned January 2022)
- Gillian Fernandes (Elected APCM 2021 – elected warden 2022)T
- Chris Higgins (Elected APCM 2018 and 2021)T
- Oluchi Tabansi (Elected APCM 2023 – prior to signoff of 2022 accounts)T
- Geoff Taylor (Appointed as warden APCM 2018 - 2021, elected APCM 2022)*+ T
- John Welch (Elected APCM 2019 and 2022)T
- David Williams (Elected APCM 2021)T

Co-opted Members serving during 2022

- Ben Barnes (Co-opted APCM 2021 – until July 2022)
- Darren Bateman (Co-opted APCM 2021, 2022)

Appointed Members serving during 2022

- Helen Vince (Secretary - Appointed June 2016, and APCM 2017-2022)

7.4 Statement of Responsibilities of Members of the PCC

Charity law requires the members of the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that period, together with its assets and liabilities at the end of the period, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing these financial statements, the members of the PCC are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) state whether the policies adopted are in accordance with the Charities Act 2011 and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements, and

(d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The members of the PCC are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statement of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7.5 Advisors to the PCC

Bankers

National Westminster Bank, 45 Park Street, Camberley, Surrey

Independent Examiner

A M Skilton ACA, Brewers, Chartered Accountants, Bourne House, Queen Street, Gomshall, Surrey GU5 9LY

(appointed as independent examiner at the APCM in May 2022)

This report has been approved by the PCC on 30 October 2023, and signed on its behalf by:

Howard Mason (Treasurer)

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Paul's Camberley

I report to the trustees on my examination of the financial statements of St Paul's Church Camberley ('the charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

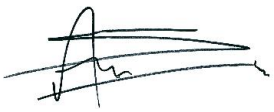
Independent examiner's statement

[Since the [trust/CIO]'s gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW specify other appropriate body], 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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements 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 draw your attention to the Post Balance Sheet Events Note 16 in the accounts and disclosure in the Trustees' Report about a breach of a 1978 planning condition on the use of a church building. Other than that, 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 financial statements to be reached.



Andrew Skilton
ICAEW
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY Date:…30 October 2023…….

ST PAUL'S CHURCH, CAMBERLEY
Statement of Financial Activities at 31 December 2022

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income and Endowments from:						
Donations and legacies	2a	337,194	0	54,610	391,804	360,129
Charitable activities	2b	49,447	0	0	49,447	24,670
Investments	2c	612	0	0	612	24
Other	2d	3,191	0	0	3,191	6,531
Total income		**390,444**	**0**	**54,610**	**445,054**	**391,354**
Expenditure on:						
Charitable activities	3a	250,045	0	21,695	271,740	236,815
Support costs	3b	124,586	16,632	678	141,896	123,713
Total expenditure		**374,631**	**16,632**	**22,373**	**413,636**	**360,528**
Net income/(expenditure)		**15,813**	**(16,632)**	**32,237**	**31,418**	**30,826**
Transfers between funds	11 &12	**26,983**	**15,926**	**(42,909)**	**0**	**0**
Net movement in funds		**42,796**	**(706)**	**(10,672)**	**31,418**	**30,826**
Total funds brought forward		**221,370**	**12,585**	**49,910**	**283,865**	**253,039**
Total funds carried forward		**264,166**	**11,879**	**39,238**	**315,283**	**283,865**

The SOFA from 2021 is reproduced for comparison:

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and Endowments from:						
Donations and legacies	2a	286,595	0	73,534	360,129	355,082
Charitable activities	2b	24,670	0	0	24,670	17,963
Investments	2c	24	0	0	24	197
Other	2d	6,531	0	0	6,531	2,047
Total income		**317,820**	**0**	**73,534**	**391,354**	**375,289**
Expenditure on:						
Charitable activities	3a	219,367	0	17,448	236,815	280,595
Support costs	3b	103,767	16,500	3,446	123,713	120,956
Total expenditure		**323,134**	**16,500**	**20,894**	**360,528**	**401,551**
Net income/(expenditure)		**(5,314)**	**(16,500)**	**52,640**	**30,826**	**(26,262)**
Transfers between funds	11 &12	**(4,627)**	**13,627**	**(9,000)**	**0**	**0**
Net movement in funds		**(9,941)**	**(2,873)**	**43,640**	**30,826**	**(26,262)**
Total funds brought forward		**231,311**	**15,458**	**6,270**	**253,039**	**279,301**
Total funds carried forward		**221,370**	**12,585**	**49,910**	**283,865**	**253,039**

ST PAUL'S CHURCH, CAMBERLEY
Balance Sheet at 31 December 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	6	**196,729**	**201,460**
Current assets			
Debtors	8	19,850	20,566
Cash at bank and in hand		121,915	80,873
		141,765	**101,439**
Liabilities			
Creditors: Amounts falling due due within one year	9	**23,211**	**19,034**
Net current assets or liabilities		**118,554**	**82,405**
Total Assets less current liabilities		**315,283**	**283,865**
Total net assets or liabilities		**315,283**	**283,865**
The funds of the charity	7		
Unrestricted funds	10		
General		264,166	221,370
Designated funds			
Capital Repair Fund	12	4,233	7,424
Vicarage Refurbishment Fund	12	4,142	3,345
"Cornerways" Refurbishment Fund	12	3,504	1,816
		11,879	12,585
Total unrestricted funds		**276,045**	**233,955**
Restricted funds	10 & 11	**39,238**	**49,910**
Total charity funds		**315,283**	**283,865**

Approved by the Parochial Church Council on 19 June 2023 and signed on its behalf by:

Original signed by

Stefan Carl
(Churchwarden)

Original signed by

Howard Mason
(Treasurer)

Registered Charity: 1132837

Notes to the Financial Statements for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.
The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.
The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley, meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.
FRS 102 has been used in conjunction with the Charities SORP when preparing these financial statements.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purpose of any restricted funds is noted in the accounts.

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Income

Voluntary income and capital sources

Collections are accounted for when received.

Non-Gift Aid includes donations via the Charities Aid Foundation (CAF) scheme where the tax has been recovered by CAF on behalf of the donor.

Income tax recoverable on Gift Aid donations is accounted for when the donation is received.

Grants to the PCC are accounted for on receipt.

Other ordinary income

Rental income from the letting of Church premises is accounted for when due. Parochial fees due to the PCC for weddings, funerals etc are accounted for after each event.

Income from investment

Interest is accounted for when due.

Legacies

Income from legacies is accounted for when the legacy is receivable.

Value Added Tax (VAT)

Due to the nature of the charity's activities, it is outside the scope of VAT and therefore its Incoming/(Outgoing) resources, as stated, are VAT inclusive.

Expenditure

Grants

Grants and donations are accounted for when payable.

Pensions

The Church participates in the Pension Builder Scheme section of the Church Workers Pension Fund, which is in surplus. Pension contributions are charged to the SoFA as incurred.

Costs directly related to the work of the Church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31 December is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and movable Church fittings

Consecrated and beneficed property is excluded from the accounts.

No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC. All expenditure incurred during the year on consecrated or beneficed buildings and movable Church furnishings, whether maintenance or improvement, is charged in full as incurred.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. Depreciation of 2% per annum is charged against such buildings but any expenditure on maintenance or improvement is charged as incurred.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of under £3,000 are written off in the period in which the asset is acquired.

Current assets

Amounts owing or paid in advance to the PCC at 31 December are shown as debtors.

Short-term deposits include cash held on deposit at the bank.

Current liabilities

Amounts due or received in advance are shown as creditors.

2. Income and Endowments from:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
2a Donations and legacies					
Planned giving					
Bank credits	218,229	0	6,592	224,821	201,169
Other planned giving	23,260	0	0	23,260	20,170
Collections at services	4,271	0	13,556	17,827	9,510
Sundry donations	15,239	0	26,580	41,819	61,335
Income tax recoverable	55,271	0	7,682	62,953	62,307
Grants	3,972	0	200	4,172	4,638
Legacies	16,952	0	0	16,952	1,000
	337,194	**0**	**54,610**	**391,804**	**360,129**
2b Charitable activities					
Church centre lettings	17,817	0	0	17,817	8,280
Church hall lettings etc	17,793	0	0	17,793	9,139
Events	6,813	0	0	6,813	2,025
Fees for weddings, funerals etc	7,024	0	0	7,024	5,226
	49,447	**0**	**0**	**49,447**	**24,670**
2c Investments					
Interest	**612**	**0**	**0**	**612**	**24**
2d Other					
Miscellaneous	3,191	0	0	3,191	6,531
	3,191	**0**	**0**	**3,191**	**6,531**
Total income and endowments	**390,444**	**0**	**54,610**	**445,054**	**391,354**

Unrestricted income in 2021: £317,820. There was no income designated by the PCC in 2022 (2021: £nil). Restricted income included special collections of £23,820 for specific causes, paid out as described in note 3 (2021: £13,427), and the proceeds of a Gift Day to supplement Mission giving in 2022.

ST. PAUL'S CHURCH, CAMBERLEY

NOTES TO THE FINANCIAL STATEMENTS - For the year ended 31 December 2022

3. Expenditure on:

3a Charitable activities	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
Mission and Charitable giving	£	£	£	£	£
Overseas mission societies					
Bible Society	500			500	920
Children of the Dump	6,000		369	6,369	3,600
Flame International	5,000			5,000	2,400
Military Ministries International	5,000			5,000	2,600
Love Moldova Foundation	5,000		227	5,227	1,200
Africa Inland Mission	5,000			5,000	2,300
National mission societies					
Acorn Christian Foundation	1,500			1,500	1,500
Evangelical Alliance	250			250	250
Parish Nursing Ministries UK	5,000			5,000	1,200
Local organisations					
Camberley Youth for Christ	5,000			5,000	4,000
Connect Christian Counselling	5,000			5,000	3,500
Bishop of Guildford Foundation	0		55	55	0
Frimhurst (ATD Fourth World)	2,000		228	2,228	1,200
Gideons	2,000			2,000	960
Other beneficiaries					
Phyllis Tuckwell Hospice	1,000			1,000	1,000
Community Engagement Grants					
Camberley BESOM				0	62
Special collections					
Karami visa			4,453	4,453	0
Kibera			3,881	3,881	0
Christmas collections			1,958	1,958	1,329
Speakers Corner			385	385	0
Funeral collections			378	378	130
Samara Hospital			8,179	8,179	7,720
St Barbara's bicycles			167	167	0
Staff collections			1,415	1,415	4,025
Discretionary grants	150		0	150	2,879
Other charitable activities					
Staff costs	57,361			57,361	58,848
Accommodation costs	1,490			1,490	753
Church Community				0	1,293
Outreach				0	629
Youth Ministry	6,455			6,455	4,993
Prayer and Spirituality	220			220	51
Worship & Church Community	10,797			10,797	7,897
Discipleship & Pastoral Care	1,860			1,860	0
Camberley Communities Engagement	4,422			4,422	4,001
				119,04	115,57
Parish Share and other subscriptions	119,040			0	5
				271,74	236,81
Totals	250,045	0	21,695	0	5

Unrestricted grants of £52,822 were made to a range of organisations (2021: £28,878), and no grants were made from funds designated by the PCC (2021: nil). Special collections received as restricted income were paid out in full with the exception of just under £2,000 collected for Church Hall architectural planning.

The cost of the various ministry activities climbed slightly to £197,223 due to increased activity (2021: £192,287).

3. Expenditure on:

3b Support costs	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Staff Costs	41,687			41,687	40,608
Accommodation Costs	360	701		1,061	1,357
Staff expenses	1,563			1,563	297
Motor & Travel Costs	1,807			1,807	1,182
Training	896			896	85
Office Costs	10,587		678	11,265	16,153
Professional Fees	494			494	0
Church Premises Costs	48,511	15,931		64,442	50,788
Infrastructure	55			55	0
Finance Costs	1,388			1,388	1,243
Depreciation	4,731			4,731	4,731
Independent Examiners fee	2,542			2,542	2,264
General Expenses	9,965			9,965	5,005
	124,586	**16,632**	**678**	**141,896**	**123,713**

Unrestricted expenditure on the Church building rose as normal service resumed (2021: £103,767), and designated expenditure reflected steady investment in maintaining the Church with reduced cost of repairs at Cornerways (2021: £16,500). Restricted expenditure includes the costs incurred for further investment in audio visual equipment for services (2021: £3,446). The independent examiners fee represents the sole expenditure on governance costs.

4. STAFF COSTS

	2022	2021
Wages and salaries	91,922	90,650
Payment to diocese	0	0
Pension contributions	3,993	4,938
Employer's national insurance	3,133	3,869
	99,048	**99,457**

During the year the PCC employed a Youth Pastor (until July), Children and Families Pastor, a Youth Worker, Caretaker/Facilities Manager and an administrator. No employee received remuneration in excess of £60,000 per annum. This represented 4.6 staff, up from 4.25 in 2021.
Key management personnel of the Church comprise the Trustees, including the Minister, the Curate, the Youth Pastor and the Administrator. The salaries of the Minister and Curate are paid by the Diocese. The total amount paid for salaries, pensions and expenses for these people was £67,120 (2021: £83,124).

5. TRUSTEES AND CONNECTED PERSONS

Including staff, a total of £15,483 was reimbursed to ten Trustees during the year for expenses incurred in church activities (2021: £16,756 reimbursed to eleven Trustees). The sustained high level is due to the equipping of St Barbara's and support for CY&F activities. No trustee received any remuneration for their trustee role.

A total of £51,850 was donated to the charity by all trustees (2021: £42,940).

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land & buildings	Equipment	Total £
Cost	At 1 January 2022	236,547	17,954	254,501
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2022	**236,547**	**17,954**	**254,501**
Depreciation	At 1 January 2022	35,087	17,954	53,041
	Charge for the year	4,731	0	4,731
	Disposals	0	0	0
	At 31 December 2022	**39,818**	**17,954**	**57,772**
Net Book Value	At 31 December 2022	**196,729**	**0**	**196,729**
	At 31 December 2021	201,460	0	201,460

The freehold land and buildings comprise the curate's house ("Cornerways") in Camberley. This was purchased in 1993 and was financed partly by a Value Linked Loan of £50,000 from the Church Commissioners. As a result, the Commissioners owned 47.6% of "Cornerways", and were entitled to this proportion of the net proceeds, if sold. Following negotiations with the Church Commissioners, a valuation of £381,250 was agreed, and a payment of £181,547 was made in 2014 to redeem the loan and remove the burden of restrictive covenants and index-linked interest payments. The loan terminated at the end of July 2014, and 2% depreciation has been applied from that point.

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Total £
Fixed assets	196,729	0	0	196,729
Current assets	90,648	11,879	39,238	141,765
Current liabilities	(23,211)	0	0	(23,211)
Long term loans	0	0	0	0
Fund balance	**264,166**	**11,879**	**39,238**	**315,283**

8. DEBTORS

	2022	2021
Income tax recoverable and room hire	8,723	9,630
Prepayments and accrued interest	2,660	3,710
Other debtors	8,467	7,226
	19,850	**20,566**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
Accruals and deferred income	21,706	19,009
Credit card	1,002	0
Other creditors	503	25
	23,211	**19,034**

The Church holds a lease contract on its photocopiers extending to March 2024 at a cost of £3,819 per annum.

10. FUND DETAILS AND RESERVE POLICY

The Capital Repair Fund is for future repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC.

Contributions to the Capital Repair fund were sustained in 2022 in order to build up the reserve to address requirements emerging from the 2019 Quinquennial inspection.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC aims to keep the balance of unrestricted reserves to around three months' running costs for the following year ie £46,000, discounting grants and parish share payment which could be deferred if necessary.

11. RESTRICTED FUNDS

	Outward Giving	Mission Giving	Audio Visual	C&F Pastor	Deanery Fund	St Barbara Fitout	Total
	£	£	£	£		£	£
Balance brought forward	110	0	1,122	48,678	0	0	49,910
Income in the year	23,820	23,790	0	0	200	6,800	54,610
Transfer to general fund	(260)	(23,790)	0	(18,859)	0	0	(42,909)
Costs in the year	(21,695)	0	(678)	0	0	0	(22,373)
Balance carried forward	**1,975**	**0**	**444**	**29,819**	**200**	**6,800**	**39,238**

Outward giving represents donations for causes outside the Church, typically through special collections. The income includes contributions to a development fund for the Church Hall, to be expended in 2023/4. This was augmented by the Gift Day donations for Mission Giving which were transferred to the unrestricted general fund for ease of disbursement. A further tranche of expenditure on audiovisual equipment was made against the proceeds of the Gift Day in 2018, and the remainder will be expended in 2023. The 2021 Gift Day focused on support for the additional funds needed to support a full-time Children and Families Pastor for a year and actually raised enough funds to cover three years, so will be expended by transfer to the General Fund over the period to July 2024. The other restricted funds cover contributions to Surrey Heath Deanery, administered by St Paul's, and a one-off donation to fitting out St Barbara's when construction is completed.

12. DESIGNATED FUNDS

	Capital Repair Fund	Vicarage	Cornerways	Total
	£	£	£	£
Balance brought forward	7,424	3,345	1,816	12,585
Income	0	0	0	0
Costs in the year	(15,931)	(265)	(436)	(16,632)
Transfer from general fund	12,740	1,062	2,124	15,926
Balance carried forward	**4,233**	**4,142**	**3,504**	**11,879**

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2022. The transfers are based on the original 2022 budget, factored based on 2022 income against expectations.

13. RISK POLICY

The PCC maintains a register of the major risks to which St Paul's is exposed. The list is reviewed at each PCC meeting along with the actions and systems to mitigate those risks. The principal financial risk is considered to be the dependence on a dozen donors for more than 40% of the income from giving.

14. PARTICIPATION IN DEFINED BENEFIT PENSION SCHEME - DISCLOSURE NOTICE

St Paul's Camberley participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2022: £3,993, 2021: £3,950).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 10.1% following improvements in the funding position over 2022. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Paul's Camberley could become responsible for paying a share of the failed employer's pension liabilities.

15. ST BARBARA'S FINANCES

While this report covers both St Paul's and St Barbara's, this note separates out the income and expenditure for St Barbara's to report their financial position.

At present, the employment costs of the priest-in-charge Daniel Natnael are fully funded by a grant from the Diocese, which will come to an end in the first half of 2024. As the church is operating under a Bishop's Mission Order, it is not yet paying Parish Share, which is anticipated to start in 2025.

Income

Source	**£**
Diocesan funds for fitting out	1472
Grants	500
Giving	42905
Gift Aid	8075
Restricted donation for church fitout	6800
Events	2366
Total	62118

Expenditure

	£
Building costs	12770
Operating costs	1816
Service costs	2266
Refreshments	2506
Donations	167
Carry forward	42593
Total	62118

The carry-forward is in line with the ten-year budget plan for St Barbara's, which is intended to lead to a viable parish by the end of the decade.

16. POST BALANCE SHEET EVENTS

Prior to opening the new nursery operation, the Church was advised that no planning consent or CofE faculty was required. Following the opening, we were advised by Surrey Heath Borough Council to apply for a Certificate of Lawfulness in order to confirm this advice, as the nursery was operating in a different building to the one used for the previous four decades. We duly submitted an application before the December 2022 deadline, with a result expected in February 2023. This was refused in August 2023, on the basis of a breach of a 1978 planning condition on the use of the particular building.

The nursery has since returned to its previous location on the site to ensure compliance and to mitigate the impact on surrounding properties, and a full planning application for the revised operation has been submitted.

Operation of the nursery had a small negative impact on the 2022 balance sheet, but is expected to be in surplus in future years.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAULS, CAMBERLEY

England & Wales - Charity number 1132837

Accounts

Annual Report and Financial Statement

of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL'S, CAMBERLEY

(Registered Charity Number: 1132837)

For the year ended 31 December 2021

St Paul's Church, Camberley
Crawley Ridge
Camberley
Surrey
GU15 2AD

Incumbent:
Reverend Tom Darwent

Bankers:
National Westminster Bank
45 Park Street
Camberley
Surrey GU15 3PA

Independent Examiner:
A M Skilton ACA
Brewers
Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

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1. Introduction

The Annual Report of the Trustees and financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements. They comply with

- The charity's governing document;
- The Charities Act 2011; and
- 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 published on 16 July 2014

2. Aim and Purposes

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent and the clergy team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the ecclesiastical parish. It is also responsible for the maintenance of the Parish Church buildings, including the Church Centre, Church Hall and the property Cornerways.

3. Objectives and Activities

3.1. Objectives

As a Church, our objectives are that we seek to experience Jesus in the following ways:

- Through worshipping Him.
- Receiving biblically centred teaching so that we can know Him better.
- Reaching out into our communities so that all may know of Jesus in their lives.
- Caring for all in our community as Jesus modelled.

As the year began, we had the following objectives as we sought to recover from closure during the pandemic.

- To restart Sunday worship for those wishing to attend in person, restart our other in-person activities and to seek to rebuild our church community.
- To offer support and healing to people struggling with the trauma and damage to mental health brought by the pandemic
- To restart our church plant based at St Barbara's in Deepcut
- To continue to develop and improve our online ministry and website
- To develop our ministry to our three local schools.

3.2. Activities

Members of the PCC are aware of the Charity Commission guidance on public benefit in the Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The PCC believes that promoting the work of the Church of England within the Parish provides a public benefit through:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development for its members and the wider community without exception.
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.
- Providing assistance, in the forms of grants and other support to other charities or bodies locally, nationally and internationally.

The activities of the Church are undertaken through a series of coordinated Ministry Groups, under the governance of the PCC, with the Mission Committee providing recommendations on external giving and a Finance Committee reviewing budgets, income and expenditure to provide recommendations to the PCC.

In addition, St Paul's restarted the new Church plant at Deepcut on Easter Day, it having paused after just six weeks when the pandemic struck. The church is now doing very well with between 50-80 people attending each week. However, there has been little progress on plans for the developer to refurbish St Barbara's Church and build the new Parish Centre, with the church instead meeting in the new primary school just down the road. This will continue until the School is required to open.

St Barbara's has been focusing its activities in three vision priorities: ***Connect, Grow and Serve***. Although severely hampered by the pandemic, the church managed to ***Connect*** with the community by visiting those moving into the new housing estate of Mindenhurst and providing pastoral care to the settled Deepcut community all throughout the pandemic. ***Growing*** (in maturity and number) through outreach and the Sunday services in person and online. And, ***Serving*** the community by closely working with the Community Liaison Group (CLG) that consists of the Skanska (the developers), Defence Infrastructure Organisation (DIO), local councillors and the church. The CLG has been established to enable an ongoing dialogue and discussion between the local community and the project team. With the church at the centre of it, the group has been providing an opportunity for local residents to flag any concerns or queries with the ongoing delivery of Mindenhurst or any of the future phases. The group has been ensuring that the voices of residents are heard and be a way to share and receive information throughout the planning, construction and operational phases of Mindenhurst.

4. Achievements and Performance

Ministry Group - Worship

The purpose of the group is to equip, disciple and empower the Church in worship through church services to live lives of worship to God. In addition to our online service, we were able to offer a short weekly in-person service, for a maximum of 50 people, from January 2021, and then a larger, more contemporary service from Easter Day. We then reintroduced refreshments and children's and youth ministry once regulations allowed, and a mix of seating to allow social distancing for those seeking it.

Our main sermon series in 2021 were 'Conversations with Jesus' from John's Gospel, a further sermon series from John 17, and then an Autumn Series from Nehemiah entitled Rebuild. The latter was focussed on rebuilding our church community as we come out of the pandemic, which built on a special Pandemic Healing Service in July and seminar on Mental Health.

Numbers attending in person worship gradually recovered as the year went on, with online numbers dropping correspondingly. We finished at about two thirds of our pre-pandemic in person attendance level, but with Christmas services only seeing about 30% of pre-pandemic levels due to the onset of the Omicron variant. Reflecting the dangers, our Christingle services were held outside in the church car park.

Ministry Group – Church Community and Pastoral

The Church Community and Pastoral Ministry might be viewed as those activities which go on, outside of the main acts of worship, which are aimed primarily at the Church family "gathered."

On her departure, Claire Isherwood handed this area of ministry over to Sophie Lovesmith and the Pastoral Team continues to run under Sophie's guidance. The team meet monthly to try and ensure that people in need are not overlooked, or (conversely) overwhelmed with offers of help. All aspects of pastoral care have been offered by members of the team, who have done their utmost to maintain levels of care, whether in person or from more of a distance depending on the need. We are extremely grateful to them for their compassion and support for the members of the Church community.

The Covid-19 pandemic easing meant that we were able to restart gathered activities once again, albeit with extra caution. A bereavement service was held in November 2021 for those who had been bereaved. The service was well attended and the community were thankful, often drawing in those from outside our church family

Activities such as Oasis, Thursday coffee mornings, and the Mother's Union, were able to begin again in August and were very well received, for some this was the first time they had ventured out since the beginning of the lockdowns. Our monthly visits to take Holy Communion into the care homes continues to be limited.

The Phone Buddy scheme that was started at the beginning of the Covid-19 pandemic continued into 2021 but was ceased officially once we were able to gather back in person and activities had begun. Where new friendships were forged, many have continued to make contact.

We are very grateful for the many individuals among the St Paul's congregation who make sure that compassion is shared generously in our community and ensures others receive all they need. As we recover from such a difficult time, and continue to face into the changes the Covid-19 pandemic has caused, many in our congregation have carried the hope and light of Jesus into tough situations and for that we give thanks.

Ministry Group – Children, Youth and Families

The purpose of the ministry is:

- To **make** St Paul's a place for CY&F to belong and **connect** with each other and with Jesus.
- To **provide** opportunities for CY&F to **grow** in their faith in Jesus through different means.
- To **create** opportunities for CY&F to **serve** Jesus and others using their God given abilities.

St. Paul's Kids

Since the lockdown restrictions have lifted the youth and children have returned to their usual pattern of meeting. They meet every week during the 10.30am worship service. On the 1st Sunday of the month they start in their groups, and then join with the rest of the congregation in the Church to join in with communion. On other Sundays the children started in Church for a family-focused introduction including a worship song before they moved into their age-appropriate groups. Families have steadily returned and the children's groups are now nearly back to the numerical position we were in pre-lockdown.

Bethany Wood, our new Children and Families Pastor, joined the team in September 2021 and has settled in very well, establishing great relationships with both the Parents and Children and proving to be an invaluable member of the team already. Bethany has made a real effort to ensure that the young people are God-connected instead of just God-smart, encouraging them to really nurture their own personal relationship with Jesus rather than just knowing lots of information about Him. Bethany has made a conscious effort to ensure that Prayer with the Children has been a real focus, giving them space to both pray to God but also to intentionally listen to Him and spend time in His presence.

Baby and Toddler Group

Baby and Toddler group was able to return with restrictions in June 2021 and after taking a break over the summer relaunched without restrictions in September 2021 and has proven to be a great success with numbers steadily growing towards their pre-pandemic level. It has been great to see lots of new faces as well. Janet and the team have done a fantastic job of leading the group faithfully and patiently through a tumultuous season!

Tots Praise

Bethany launched Tots Praise as a regular group after October half-term and has had an encouraging first term with numbers steadily growing and lots of new families we haven't seen before. There has also been a good crossover with those who come to Baby and Toddler group. It's been fantastic to see those families taking another step closer in their faith journey. Bethany also ran a Tot's Christmas Party which saw 55 toddlers and parents attend which was a great success!

Family Events

Our Family Event is a termly activity for families with children up to 11 years old. The purpose of this is to provide time for families, from Church and the local community, to connect. This event is usually held in the Church from 4pm to 6pm and is focused more on the seasonal themed activities including pancakes, Easter, summer and Christmas and always includes food!

Family Events have been really difficult this year due to the ever-changing restrictions and limitations because of the pandemic but thankfully we were able to run our Superhero Light Party in person and without restrictions as a Halloween alternative. The event was a great success with attendees having a wide range of activities to take part in, including prayer spaces, crafts, inflatables, a short message, songs and a hot dog dinner.

Holiday Club

Holiday Club did not run in 2021 as we did not have a Children and Families Pastor in post and Ben was away on paternity leave.

Primary Schools

Crawley Ridge Juniors visited in the summer term for their Year 6 leavers assembly which was fantastic and provided a great opportunity for them to say goodbye and thank you to Louisa for all her handwork over the years.

Bethany has done a really good job at establishing herself as a presence within all the Primary Schools and has taken assemblies at Crawley Ridge Juniors and Infants and Prior Heath.

Youth Ministry

Sunday Morning Youth

The youth returned to meeting during the 10:30 am service in the Summer term and whilst numbers have been lower than expected they have remained steady. We are currently looking at how we can be more innovative with our Sunday morning provision to encourage new growth. Our curriculum has continued to follow the teaching series that the adults are following.

Youth Intern

After completing his gap-year with Camberley Youth for Christ and St. Paul's Joe Lloyd decided to stay in Camberley and take up part-time employment with CYFC whilst studying Theology at St. Mellitus in London. Joe is using St. Paul's as his training placement and is with us for 16 hours per week. Joe's help has continued to be invaluable and has ensured that our youth provision could continue over what has continued to be a tumultuous time for young people. Joe has continued to grow and develop and is going from strength to strength in his ministry.

Youth Group

After restrictions were lifted we were able to return to face to face youth work in the summer term with numbers holding well with around 10-15 young people attending each week. We continue to meet on a Friday night between 7 and 9 pm during term-time. The group is largely aimed at unchurched young people and is an open-access drop-in social group. We provide a wide array of activities such as arts and crafts, sports, games consoles, board and card games and spaces to hangout and chat together. We have done socials such as Gravity Force Trampolining park which was very well attended with about 25 young people in attendance.

Youth Café

Youth Café is our weekly after-school drop in for school years 5 to 8 and runs on a Wednesday between 3:15 and 5:15pm during term time. The group is almost identical to youth group in style and activities available but is aimed at being a transitional group to help those in the top end of primary school to

transition well to secondary school. Helping them to build strong support networks so that the transition is not as daunting. It also ensures that young people transition well from the children to youth ministries.

Secondary Schools

We have continued to be involved in school's ministry in Collingwood College, before the lockdowns we were committed to doing detached schools work on a Friday lunchtime and a weekly CU as well as assisting CYFC with lessons and assemblies, however the school have been resistant to these restarting since restrictions have lifted. We are persevering with trying to get a date to restart these with the school. Ben has continued to mentor students at the school and has a caseload of six young people that he mentors one-to-one on a weekly basis.

The POINT

The POINT is a monthly Youth worship event for young people in school years 7-13 around Surrey Heath, run in partnership with CYFC and other youth leaders from Camberley. The POINT has gone from strength to strength and we have seen 40 young people attend in recent months, doubling our attendance from last year. We have had St. Peter's Farnborough join the team which has been fantastic. We have continued to livestream the talk for those that cannot make the event in person.

The POINT has been one of our biggest successes this year as we have moved it from a Sunday evening to a Friday evening and we have encouraged our young people which attend youth group to attend The POINT instead on the weeks it runs. Whilst we were initially nervous about this the vast majority of the young people have made the transition over and are attending. We have even seen one young person attend the POINT having started at youth group and then go on to attend CYFC's weekend away and make a commitment. This is so encouraging and shows that our strategy is working!

Digital Ministry

During the lockdowns and restrictions which prevented face to face youth work happening our digital ministry was invaluable. However, as the young people began to return to 'normal' they proved less popular and so we have paused these activities for now whilst we reevaluate how we might do this in a more relevant way as we want to meet the young people where they are, which largely is in the digital space. We are currently looking to expand our digital ministry with a youth-specific YouTube channel which will include teaching videos, faith vlogs, gaming streams, Q and A sessions and more.

Ministry Group – Fabric and HR

Our premises play a major part in the mission and ministry of the church and it is consequentially vital that our buildings are kept in a good state of decoration and that all the all the associated systems, heating, lighting, computing, etc, are working efficiently.

Also important are those systems that play a direct part in our services such as the audio system and our projection system and that these are kept up-to-date and working satisfactorily.

Covid has impacted on the use of the premises. Under normal circumstances the buildings are used extensively by a number of community based groups including Pre-School, Ballet School, U3a, Weight Watchers, Coffee Mornings, Table Tennis, Keep Fit, etc.

Health and Safety, including Fire Safety also has to be a top priority in the management of any buildings open to the public and in daily use and we take these issues seriously with a comprehensive Health and Safety Policy and regular safety checks carried out by our Facilities Manager.

We are grateful to all those who have assisted with all aspects of Church maintenance and decoration.

Our thanks also to Gail Redmond and Helen Vince who, working together, oversee a lot of the day-to-day maintenance around the Church.

Church Fabric

The purpose of the team is to provide a safe and secure place for the congregation to worship and for the many outside visitors who attend the wide variety of activities that are held at St Paul's. Whenever COVID-19 regulations permitted, the buildings have been used in 2021 in accordance with government guidelines. Some maintenance has also been possible making use of the greater availability of the buildings for this purpose. The following is a brief overview of work carried out in 2021:

- In February the fire safety shutters in the kitchen were serviced.
- In February the St Christopher's room and kitchen were redecorated.
- In March repairs were carried out to the chimney and roof at Cornerways, the Curate property.
- In April repairs were carried out to the St Christopher's room roof and new exterior cladding was fitted.
- In April repairs were carried out to the church hall roof.
- In May lights in the Youth Room and upper corridor and stairwell were replaced with LED lights and this included replacing emergency lighting.
- In June a barn type door was fitted to the church hall to increase ventilation.
- In August the main door to the hall was treated with preservative and the new barn door was varnished.
- In October the Youth Team redecorated the Youth Room.
- In November work was completed to enhance the lighting of the stage in the main church.
- Also in November there was a church clear-up day when thirteen church members did a lot of work tidying the grounds surrounding the church.

Human Resources Management

This work ensures that good practice is followed in all aspects of employment of paid staff by St Paul's, including keeping abreast of current legal requirements for contracts/terms of employment and holding appropriate work reviews. We had the benefit of Jill Davis's HR experience (having worked with the HR team in the Diocese of London) and Jill ran through a HR health check with some of the leadership and identified further ways which we can improve. Much of this has been implemented but will continue into 2022.

- In January our Vicar Revd Tom Darwent returned to work after a period of sick leave, his return was phased gradually from January to March until Easter when he was back to fulltime working. Since then Tom has been fully focused in the process of building up the church post pandemic with lots of key events, through sermon series and providing plenty of opportunities for church members to step up and lead new church building & invitational initiatives (i.e. Board Games & Fish and Chips night, the Pop up Café and the new Sunday Host Team).

- Revd Daniel Natnael continued to work at the St Barbara's church plant part time until April 2021 when he moved over to fulltime. During the year the opportunity arose for the church to rent space in the New Mindenhurst School (after a period of running services in the carpark) and began running Sunday services there. Towards the latter part of the year weekly activities also began in the form of a Toddler Group, art classes and coffee mornings culminating in a well-supported Thanksgiving Supper.

- Revd Claire Isherwood continued as Associate Minister leading the Church Community ministry area until her departure in April, when she took up a new ministry in the Diocese working for our Archdeacon.

- Revd Sophie Lovesmith returned from maternity leave in May and picked up the Church Community ministry area from Claire. Sophie also took over the line management responsibility for Ben & Bethany as part of her training. As it fell within her ministry area she took oversight of our Church family gathering in a woodland glade "Together Again" for a weekend away and is taking the lead on Eco-Church.

- Ben Barnes continued to engage with the Youth in our area face to face wherever relaxation of lockdown rules permitted and in the autumn term has begun face to face Sunday Groups, the POINT, gaming activities and schools work through Camberley Youth For Christ (CYFC).
- Joe Lloyd who had joined last year during his gap year as Youth Worker with CYFC has moved on in September to train at St Mellitus and has returned to us as an Intern supporting Ben in delivering youth activities plus Leading worship on some Sunday's.
- Louisa Adams left us as our Outreach Children's Worker in August and in spite of having moved to Wales earlier in the year she continued delivering online activities for our children and families. Louisa continued this right up to her final weekend when she came and joined us and led children's sessions at our "Together Again" weekend.
- In September Bethany Wood joined us as a fulltime Children's and Family Pastor after a very successful Gift day campaign, ensuring we have funds to support this role for 3 years. She has picked up Sunday Kidzone activities, Toddlers & is very quickly putting her personal mark on the activities. Along with Ben she organised a very successful "Light Party" drawing over 80 people and has also added to the weekly offering by starting a weekly Tots Praise event in the Church.
- Helen Vince has continued to provide us with excellent service in keeping the Church running on a day to day basis & throughout the relaxation of Lockdown, keeping abreast of the guidance and rules provided by the Government and Diocese to ensure we are operating correctly.
- Gail Redmond as Facilities Manager has continued to do great work maintaining the premises, getting to grips with the ever changing COVID-19 rules and requirements to ensure we have a safe and welcoming place for all Centre users.

Ministry Group – Technology and Communication

This area ensures we have the equipment, technology, processes, and governance in place to run a well-oiled and known framework for flow of information within and outside the church.

Communication

Maximising our reach to spread the good news and grow our church is the key focus for our Communication Committee, which was launched in summer 2021.

It owns our Communication Strategy, chooses our communication channels, defines standards, and drives initiatives to make St. Paul's noticed in the community and beyond. A list of 40 opportunities has been compiled and prioritised, out of which the improvement of the Welcome Area and optimising our new website were the key activities in 2021.

In 2022, we will continue to update, prioritise, and address our list of opportunities.

Technology

Providing and maintaining the technology to support the way we communicate is the key focus of our Technology Committee since its launch in 2018.

In 2021, and after launching our youtube channel for pre-recorded services in 2020, we started live-streaming our services on youtube from Easter onwards. To support this, we replaced our existing presentation software used for supporting the service leaders, with a different one (ProPresenter 7) in Q1 of 2021. In summer we launched our new website, which offers a fresher, more dynamic and interactive way of engaging with online visitors. This was supported by putting additional lighting for the front-of-house platform in Q4, making our leaders, preachers, and bands more visible.

In 2022, we will continue to add/replace our lighting in the church, aiming for a full LED setup. This, together with improving the quality of our live-streaming and our website will be our focus in 2022.

Electronic Equipment

The aim of this ministry is to provide and maintain electronic equipment commensurate with the administration needs of St Paul's. The team looks after the PCs and other equipment in the church centre together with the associated software.

The focus during 2021 has been to provide a more accessible and stable wireless access throughout the church and church centre, and to move all staff equipment to Microsoft 365.

To drive this effort further, the focus for 2022 is to use the Microsoft Cloud (OneDrive) for our documents to make them accessible from anywhere and be able to retire our current network server.

Ministry Group – Prayer and Spirituality

The purpose of the Prayer and Spirituality Ministry Group is:

- To encourage and enable the individual and corporate prayer life of St Paul's Church.
- To seek space and opportunities for Church members to continue to be transformed by the Holy Spirit, and to actively encourage them, in new ways, to practice Christian spirituality in their lives.

Having been pruned and moulded by the lockdowns of 2020, the prayer life of the church started 2021 with a renewed sense of purpose and focus. January set the pattern with twice monthly ***Hour@Prayer*** prayer meetings which then continued through the rest of the year. These alternated between online (Zoom) meetings and face-to-face gatherings just as soon as we were permitted to do so, giving vital prayer support to the church leadership, praying in new ministries, and supporting the church mission. Also, throughout the year the mid week ***Pray@7*** has continued to pray for both local (at St Paul's and at St Barbara's) and national issues.

In May, St Paul's, with St Barbara's, once again took part in the national ***Thy Kingdom Come*** prayer initiative: 13th to 23rd May. Five ways of joining to pray were made available, including setting up a virtual prayer space for which slots could be booked online, a service of praise in the car park together with prayer walking round the building, and use of distributed printed material.

In July there was a Sunday service devoted to ministering to the mental health needs of the parish arising out of the pandemic; prayer ministry was available for the first time since the pandemic started.

In the autumn, ***Oasis,*** the monthly daytime event for all ages, restarted. This includes a prayer space, open to all attending, offering gentle prayer ministry.

Prayer in ***Life Groups*** was also a mainstay, with church members supporting each other in prayer as they faced the events of 2021. The ***Prayer Chain*** (e-mail group for situations requiring urgent prayer) continued to be used frequently. The **Christian Listeners** ministry took referrals through Frimley Park Hospital, but at Christmas an outreach publicity leaflet was delivered to half the houses in the parish alongside the Christmas Services details.

Finally, in the autumn, as population confidence increased, **Healing on the Streets** resumed again in Park Street, providing a means of offering care to the local community. Several members of St Paul's take part in this.

Ministry Group – Growing Disciples

2021 was a year when a lot of the normal activities of the church had to be suspended . It was not the time for new initiatives, but for trying to support the members of the congregation and finding new ways to carry in doing our core activities.

The Lifegroups had proved a lifeline of support during 2020 and this carried on into 2021, with Lifegroups meeting weekly online and via phone apps to provide Bible Study, prayer and fellowship. Online groups enabled isolated and vulnerable members and even family members from afar to join in.

From September onwards there was the opportunity for a tentative and patchy return to meetings in person, which everyone welcomed. It also saw the start of a new group, bringing the total number of groups to 10 with about 130 members.

Ministry Group – Community Engagement and Evangelism

The purpose of the Community Engagement group in "Bringing, compassion, service and the love of Jesus to those in need of help in Camberley and seeing lives transformed" has been combined with the Evangelism activities.

A key objective has been to build relationships with all leaders of community initiatives.

A series of individual meetings with service leaders has resulted in support to inform the town of all the services that are available through St Pauls and also Churches Together in Camberley. We started by sending the listening service card across the parish to reach out to those who may need to talk.

Connections with those running community services in Camberley have been successful and again sharing of information and mutual promotions of our service providers has been a popular avenue to pursue. We have therefore included Connect Counselling in the St Pauls revamped website and highlighted all of the services and contacts for each service on the sight. Introductions have been forged with Hope Hub; Connect Counselling; Surrey Heath County Council; Citizens Advice Bureau; Churches Together forum and individual incumbents.

A need was identified for regular forums to discuss issues and network so we are meeting bi-monthly to encourage cross functionality and resource sharing. This was extended in November to include a more town wide strategy and heads of services were invited to join us.

An initiative that was held favourably by Churches Together group was to erect banners outside of all churches to say 'Pray for Camberley ' The banner is in the design stage and hopefully will be erected across the town before Easter 2022. A cross church prayer meeting was held in St Michaels in December and was attended by 30 people and we are hoping to continue these prayer sessions in 2022 at different churches.

The banner is to show a solidarity and unity of Churches Together. In addition, this will saturate the town with the message that we are praying for Camberley.

All the services such as The Besom, Frontline, Hope Hub and Connect Counselling have been maxed out this year but all seem to be well funded. The biggest need is for volunteering especially in the younger age groups. Connect Counselling are looking for a CEO as the newly appointed person resigned almost two months into post. Hope Hub established a 24 hour care service over the Christmas period to enable warmth and cover for all homeless people in Camberley

Much of this work involves churches working together with one taking the lead and the others supporting. St Paul's and the churches in Camberley provide a significant element of the support provided to the local community and, as resources allow, this can be expected to grow in the post pandemic "new normal".

Mission Committee

The objectives of our involvement in mission remain:

- To support Kingdom growth beyond our local church.
- To increase our awareness of and involvement in the wider work God is doing.
- To invest wisely and generously our time, talents and resources beyond our immediate Christian community.

There has been little opportunity to maintain the profile of mission during the lockdown and the continuing restrictions though individual groups continued to meet in person and by zoom to support their respective partners. With the recommencement of services in church, we were able to welcome Samara of Samara's Aid to a service in October, a visit which had a marked impact and was followed by filling Dignity Bags for Syrian children.

As in 2020, COVID-19 has affected all mission partners but not all in the same way – some have had their work curtailed, some have lost income opportunities, and some have seen significant increases in demand.

The proportion of Giving Related Income allocated to mission beyond St Paul's dropped dramatically from 25% in 2020 to 10% in 2021 as a result of a fall in overall income and other demands on church finances. We were able to allocate grants totalling £30,000 as well as regular giving of almost £7,500 by individuals earmarked for the Samara-run hospitals in Syria. This year we ended our support for Pulse Children's Ministries as Pete Oakley, our chief link, began training as a Church of England pioneer minister.

We know that in addition to the money from church funds, many other Christian initiatives are supported by individuals through direct giving and prayer. Full details of mission allocations are included in Note 3a to the accounts.

External Church Links

Deanery Synod

The Deanery Synod normally meets four times a year at one of the churches within the Surrey Heath Deanery which extends across Camberley from Chobham to Frimley Green. Each church has several elected members who sit on their own PCC (see 7.3), and provide regular feedback on Synod matters.

During 2019 a selected team of individuals from across the Surrey Heath Deanery (clergy and Churchwardens) had gathered to form a "Surrey Heath Deanery Leadership (SHDL) Steering Group". This was as a response to our Archdeacon's vision of Transforming Deaneries and in particular the transition from the current structure of a separate Deanery Standing Committee and a Mission & Pastoral Committee into a single Deanery Leadership Team (DLT). This also forms part of the wider aims of the Church of England to improve central team structure, capacity, capability and flexibility that is organised to effectively support and help lead the objectives and priorities of Transforming Church Transforming Lives (TCTL).

At the beginning of 2020 members of the SHDL Steering group were tasked to visit churches in the Deanery to communicate the outcomes and the plans for the Transformation. Further progress was halted by COVID restrictions, and no Synod meetings were held until March 2021, when an online session was held to introduce the new structure and the DLT, with an emphasis on addressing cross-parish issues. An additional meeting was held in April to fill two of the clergy and one of the lay vacancies in the DLT. The July meeting appointed Howard Mason as Lay Chair of the Synod.

The main focus of the July online meeting was to consider the forthcoming Diocesan Parish Needs Process (PNP) which was piloted in Surrey Heath, plus the arrangements for the forthcoming visit by the Archbishop. Consideration was also given to the new CofE vision for the next decade, and initiatives on inclusion and racism. A Deanery mapping process was initiated to provide visibility of capabilities of individual parishes and highlight opportunities for collaboration, feeding into the PNP.

The September physical meeting considered arrangements for Heatherside following the departure of Larry Bain, finalised arrangements for the Archbishop visit, and gathered feedback on the Deanery mapping, as well as the other initiatives. Several opportunities for collaboration were identified.

The December meeting at Deepcut reviewed arrangements for Heatherside, took feedback from the Diocesan Synod meeting, and compiled feedback on the PNP in preparation for a meeting with the Diocese in January 2022. Several working sessions were held on collaboration opportunities from the Deanery

mapping, including EcoChurch, Children and Youth, and training. Kitty Sherrod took on the role of Deanery Secretary on a temporary basis.

Diocesan Synod

At the September Deanery Synod meeting, the two clergy and three lay vacancies on the Diocesan Synod were filled. Tom Darwent and Howard Mason from St Paul's and Geoff Taylor from St Barbara's now serve for the current Triennium 2021-24. This meant that Geoff became an ex-officio member of the Deanery Synod, and was duly elected to fill the remaining lay vacancy on the DLT.

The first Diocesan Synod of the Triennium was held in November, focusing on the refresh of the objectives of TCTL, the budget for 2022, and the new arrangements required for the Diocesan Board of Education.

5. Finance Review

Funding Sources

Total income for the year was over £391,000. Stewardship income and service collections fell to approximately £286,000 this year, of which St Barbara's contributed over £12,000. This includes over £50,000 in tax reclaims through Gift Aid on collections.

Church Centre and Hall lettings were again curtailed due to COVID-19 but brought in additional income of over £17,000, and fees from weddings, funerals and other events generated over £7,000. Gift Day raised over £57,000 to support the additional costs of employing a Children and Families Pastor over the next three years, against a request for £16,000 for one year. A further £13,600 was raised in other special collections after claiming Gift Aid.

The electronic system for online and contactless card donations and payments continued to make a small contribution to income during the year.

Expenditure

Total expenditure in 2021 amounted to approximately £360,000. This included £22,000 invested in the Church and Cornerways for repairs and improvements. A total of £13,627 for future maintenance was transferred to the capital funds, which now stand at just over £12,000, with a further £1100 available for further updates to the audio-visual systems and lighting.

Our Mission Giving (grants given away to external charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £29,000. This was reduced from the target of £60K due to the shortfall in income against expectations, but still amounted to some 10% of the giving related income of the church. A further £13,200 was donated to worthy causes in Special Collections and other donations during the year.

This represented a loss of nearly £10,000 for unrestricted funds after transfers to capital funds and allowing for depreciation.

Detailed budgetary planning and monitoring has been undertaken to support the Mindenhurst Church plant which was launched in September 2019. Expenditure during 2021 has been focused on equipping the school which is being rented as the church building, as well as operating costs and amounts to just over £12,300.

For convenience, St Barbara's finance arrangements will form part of the St Paul's finance function until it is considered appropriate to transfer them over to the new governance structure, not later than 2024 when the plant support funding from the Diocese ends. Income and costs are being recorded under a separate department code to allow them to be separately reported.

The revised allocation of costs by the Diocese was expected to result in a decline in the payments for Parish Share from 2021. This has been deferred until 2022 due to the impact of COVID-19.

Investment policy

Currently all cash monies received are to be held on deposit either at the Church's bank current account or in the Church's deposit account if not required for immediate liquidity purposes. Although a good rate of interest or return is always desirable, the priority is to maintain a low to zero risk for all monies earmarked to meet our costs and obligations during the year, including free capital requirements arising under our Reserves Policy which includes provision for liability capital and cost repayment obligations.

The Treasurer has a mandate from the PCC to explore other higher yielding low risk avenues for monies held which are above and beyond all of our commitments as described but in any case, all investment opportunities must be presented to and agreed by the PCC in each individual instance before any such investment can take place. Such investments and any associated risk must be reviewed at least annually. In practice, it is considered highly unlikely that surplus monies will be left unspent or unallocated, thereby requiring movement away from our current bank and deposit holding arrangements.

Reserves Policy

The PCC has adopted a reserves policy which not only accommodates an ongoing and fluctuating expenditure, but also allows for specific and focused cost obligations to be addressed on a continuous basis.

In addition to normal expenditure (including grant payments and parish share) which is covered by our General Fund, the Capital Repair Fund is used for repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC and replenished by transfers from the General Fund.

Repairs to the Church and Cornerways consumed about £16,500 in 2021, but a contribution of £13,600 was applied to sustain the funds for routine tasks.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC usually aims to keep the balance of unrestricted reserves to at least three months' running costs, excluding external giving and Parish Share i.e. £46,000. Reserves currently stand at about £32,500. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds, and to increase the rate at which restricted funds for the Children and Families Pastor are transferred to the General Fund.

Review of the impact of COVID-19 by Trustees

The Trustees have maintained a regular review of the Church finances throughout the pandemic. Church closures and the restricted opening led to the loss of most cash collections, but these form a limited part of the income. The loss of rental income was offset by operating cost savings and is recovering.

The Church is operating at the limit of its reserves policy, which means restricting spending to a prudent budget in order to avoid any expenditure not supported by actual income. Staff costs and parish share are fixed and cannot be constrained by this rule. It was therefore necessary to curtail planned external Mission giving in 2021 to around 10% of Giving Related Income, and delay donations in order to preserve cashflow. This route could again be used as an option to sustain the budget.

The financial position is again being reviewed monthly in 2022, noting that there had been further reductions in income during 2021, with limited opportunities to recruit new givers until churches opened up. Additional donors are being actively recruited.

A successful Gift Day was held in October, seeking funding to extend the role of the Children's Worker to a full time post. This attracted more than three times the amount requested, and funds could be applied to a greater part of this role.

As of March 2022, the Trustees believe that the charity remains a going concern, as any shortfalls in giving are considerably less than its discretionary Mission giving.

6. Structure, Governance and Management

6.1 Governance and Constitution

The general functions of the PCC and its constitution are set out in the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules. The PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including deciding how the funds of the PCC are to be spent.

The membership of the PCC includes the incumbent, the curate, the churchwardens and members elected by the Church electoral roll members or co-opted by the PCC. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC. Deanery Synod representatives appointed by the APCM and Diocesan Synod representatives also serve on the PCC. The PCC members are the Trustees of the Charity.

Trustees are therefore usually long-standing members of the congregation who are already familiar with the operation of the Church. Before their candidacy, they are interviewed by a churchwarden to highlight the specific responsibilities of PCC members, and provided with a briefing booklet. After appointment, they are added to the Charity Commission website and invited to review the briefing material available.

During 2021, the PCC met six times for routine business, plus once after the APCM. Three meetings were held online due to COVID-19 restrictions. The APCM was held as a hybrid meeting on 23 May, with social distancing measures in place for those present in Church.

In order to support the Church Plant, a local Leadership Team has been established for St Barbara's, comprising members of the congregation including the planting team. Members of the existing congregation from St Barbara's participate in the PCC, and one or more members of the PCC will also be members of the planting team. This arrangement will continue until St Barbara's sets up its own PCC.

6.2 Organisational Structure

Internal

The PCC operates through a number of committees and groups which meet between meetings of the PCC.

Standing Committee

This is the only committee required by law. It has powers to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It comprises the Vicar, Churchwardens, Treasurer, PCC Secretary and one member elected by the PCC. The Standing Committee met six times, once online due to COVID-19 restrictions and the rest in person.

Mission Committee

The Mission Committee was reconstituted in 2016 as a committee of the PCC to oversee the allocation of our various grants to Mission organisations at the local, national and international level. As well as regular meetings with the individuals who serve as links to the various organisations that we support, the committee meets twice annually to propose a series of donations to the PCC for approval. It also coordinates prayer support for those organisations and promotes their visibility in the church. The Committee has an independent chair, plus four PCC members.

Ministry Coordinators

The overall activities of the PCC are organised around Ministry Groups – with each group responsible for an element of mission and overall responsibilities of the PCC. The Ministry Groups (and Ministry Group Coordinators) during 2021 are:

- **Worship** **(Revd Tom Darwent)**
- **Church Community & Pastoral** **(Revd Claire Isherwood – until March 2021)**

- **Children, Youth and Families** — **(Revd Sophie Lovesmith – from April 2021) (Revd Daniel Natnael – until March 2021) (Ben Barnes – from April 2021)**
- **Technology and Communications** — **(Stefan Carl)**
- **Fabric and HR** — **(Geoff Taylor and Karen Kendall)**
- **Prayer and Spirituality** — **(Chris Higgins)**
- **Growing Disciples** — **(Lis Ricketts)**
- **Evangelism – until March 2021** — **(Revd Tom Darwent – until March 2021)**
- **Community Engagement & Evangelism** — **(Sharon Blyth – from April 2021)**

The Ministry Coordinators meet monthly to discuss and monitor the Ministry Groups in order to enable and support development of ministries. Ministry coordinators reports were received by the full PCC and discussed where there were issues of governance to be decided.

Finance Team

The Finance Team is responsible for the ongoing accounting management and stewardship of the PCC finances and dealing with the Charity Commission, HMRC and Diocese in support of the Ministry Groups. The team provides monthly updates of actual income and spend against budget to all budget holders and to the PCC, in order to ensure that expenditure is aligned with income.

Finance Committee

The PCC operates a Finance Committee comprising the Vicar, Churchwardens, Finance Team and two members of the PCC to provide support and guidance to the PCC in the appropriate conduct of the financial affairs of the parish, and the church plant at Mindenhurst. This includes monitoring of budgeting and financial performance, financial strategy and planning, assessment of budgetary proposals and recommendations for stewardship to ensure the long-term financial sustainability of the parish with adequate reserves.

Safeguarding of children and vulnerable adults

The Church of England has continued to provide central guidance for all the dioceses and parishes and, as of June 2021, has produced an e-manual which constitutes the House of Bishops Safeguarding guidance. The PCC adopted the Policy Statement and Church of England Policies and Practice Guidance at the first PCC meeting following the APCM in May 2021. The signed Policy Statement is displayed on the church noticeboards both at St Paul's and St Barbara's.

The Diocese of Guildford introduced a Parish Safeguarding Dashboard towards the end of 2021 designed to make church safeguarding life simpler, clearer and more transparent. The Parish Safeguarding Officer Jill Davis meets regularly with the safeguarding implementation team - Angela Wilkinson, Angela Carroll and Chris Higgins - to work through the dashboard ensuring the PCC are informed of progress and fully understand their responsibility in this area. Jill has also met with each of the ministry group coordinators to review their groups/activities, ensure the appointments have been made in line with safer recruiting as required and ensure role descriptions and risk assessments are in place.

As part of the aim to ensure the congregations of St Paul's and St Barbara's are aware of the role of each member to make the churches safe for all, Safeguarding Sunday was marked in October with input by Jill or Revd Daniel Natnael at services at St Paul's and St Barbara's. This will be repeated in 2022.

Disclosure and Barring Service (DBS) checks are part of the recruitment process and are completed as required for persons fulfilling certain roles within the church community both paid and voluntary. Due to the number of team changes post-lockdown, over 20 new leaders and helpers needed to be safely recruited for vacant roles. As of 1 January 2022, DBSs are required to be renewed every 3 years (not every 5 years as previously).

Another change from National Church as of 1 January 2022 is the increase in training required for a number of roles. Basic Awareness, Foundation, Safer Recruitment & People Management, and Domestic Abuse are now all online training courses.

Before activities on or off-site take place, risk assessments are completed by the group leaders and checked with the Safeguarding Officer as required. The risk assessment form and process have been reviewed over the last year.

The Church of England has continued to provide central guidance for all the Dioceses and Parishes. The Diocese of Guildford has adopted these new guidelines. We as a Church have adopted the new guidance. The information is only provided online. Our parish procedures have been updated and were approved by the PCC.

Other Groups

Many other groups exist to manage specific activities and typically report to and liaise with the Ministry Groups within which they reside.

External

The structure for different levels of governance within the Church starts at Parish level with both lay and ordained persons represented in the Houses of Laity and Clergy on the Surrey Heath Deanery Synod. The Deanery Synod elects representatives to the Diocesan Synod, which in turns elects representatives to the General Synod. This structure helps to ensure a flow of information and thoughts both upwards and back to Parish level.

Each meeting of the Deanery Synod is held within a different Parish around the area. The hosting parish gives a short report about their area and how they as Christians work within their local community, before issues of common interest are addressed.

As well as its clergy, St Paul's provides up to four representatives to the Deanery Synod and currently has three members on the Diocesan Synod.

6.3 Trustee Transactions

A total of £42,940 was donated to the charity by all trustees (2020: £52,817).

A total of £16,756 (2020: £6,983) was reimbursed to eleven Trustees during the year for expenses incurred using personal debit/credit cards. The increased costs were incurred for equipping at St Barbara's, and the return of Youth activities.

7. Administrative Information

7.1 Background

The Parish of St Pauls, Camberley is within the Diocese of Guildford. At the start of the year the electoral roll stood at 231. There were 227 parishioners on the roll at the time of the 2021 APCM in May, including 14 registered for St Barbara's. The electoral roll at the end of the year stood at 217.

The average weekly attendance for the October reporting period was 139 adults and 18 children. The average congregation at St Barbara's had increased to 60, including children.

7.2 Contact information

Address for Correspondence

St Pauls Church, Crawley Ridge, Camberley, Surrey, GU15 2AD

Other Channels of Information

- Facebook – http://www.facebook.com/pages/Camberley/St-Pauls-Church-Camberley/19647177348
- Website – http://www.stpaulscamberley.org.uk/

7.3 Parochial Church Council (PCC) Membership

Note: * denotes membership of the Diocesan Synod, + denotes Deanery Synod

Clergy

- Revd Tom Darwent (Vicar / Chairman)*
- Revd Sophie Lovesmith (Curate)
- Revd Claire Isherwood (SSM) (Associate Minister – until March 2021)
- Revd Daniel Natnael (Associate Minister)

Wardens serving during 2021

- Geoff Taylor (Appointed APCM 2018, 2019, 2020, 2021)*+
- Karen Kendall (Appointed APCM 2017, 2018, 2019, 2020, 2021)

Representatives on the Deanery Synod serving during 2021

- Angela Wilkinson (Appointed 2009)+
- John Winterton (Co-opted November 2019)+
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer – PCC since 2007) *+

Elected Members serving during 2021

- Anne Andrew (Elected APCM 2019 – retired June 2021)
- Darren Bateman (Elected APCM 2018 – retired APCM 2021)
- Bill Blyth (Elected APCM 2014 and 2017)
- Stefan Carl (Assistant Churchwarden – Elected APCM 2020 - Co-opted 2018, 2019)
- Angela Carroll (Elected APCM 2021)
- Lan Eadie (Elected APCM 2021)
- Gillian Fernandes (Elected APCM 2021)
- Ann Fugeman (Elected APCM 2016 and 2019)
- Peter Hawkins (Assistant Churchwarden - Elected APCM 2015 and 2018 – retired APCM 2021)
- Chris Higgins (Elected APCM 2018 and 2021)
- Anna Murphy (Elected APCM 2015 and 2018 – retired APCM 2021)
- John Welch (Elected APCM 2019)
- David Williams (Elected APCM 2021)

Co-opted Members serving during 2021

- Jenny Banks (Co-opted as Safeguarding Officer APCM 2020 – retired APCM 2021)
- Ben Barnes (Co-opted APCM 2021)
- Jill Davis (Co-opted as Safeguarding Officer APCM 2021)

Appointed Members serving during 2021

- Helen Vince (Secretary - Appointed June 2016, and APCM 2017, 2018, 2019, 2020, 2021)

7.4 Statement of Responsibilities of Members of the PCC

Charity law requires the members of the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that period, together with its assets and liabilities at the end of the period, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing these financial statements, the members of the PCC are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) state whether the policies adopted are in accordance with the Charities Act 2011 and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements, and

(d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The members of the PCC are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statement of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7.5 Advisors to the PCC

Bankers

National Westminster Bank, 45 Park Street, Camberley, Surrey

Independent Examiner

A M Skilton ACA, Brewers, Chartered Accountants, Bourne House, Queen Street, Gomshall, Surrey GU5 9LY

(appointed as independent examiner at the APCM in May 2021)

This report has been approved by the PCC on 7 March 2022, and signed on its behalf by:

Howard Mason (Treasurer)

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Paul's Camberley

I report to the trustees on my examination of the financial statements of The Parochial Church Council Of The Ecclesiastical Parish of St Paul's, Camberley ('the charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, 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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements 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 financial statements to be reached.

.....

Andrew Skilton
ICAEW
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Date: 14 April 2022

ST PAUL'S CHURCH, CAMBERLEY
Statement of Financial Activities at 31 December 2021

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and Endowments from:						
Donations and legacies	2a	286,595	0	73,534	360,129	355,082
Charitable activities	2b	24,670	0	0	24,670	17,963
Investments	2c	24	0	0	24	197
Other	2d	6,531	0	0	6,531	2,047
Total income		**317,820**	**0**	**73,534**	**391,354**	**375,289**
Expenditure on:						
Charitable activities	3a	219,367	0	17,448	236,815	280,595
Support costs	3b	103,767	16,500	3,446	123,713	120,956
Total expenditure		**323,134**	**16,500**	**20,894**	**360,528**	**401,551**
Net income/(expenditure)		**(5,314)**	**(16,500)**	**52,640**	**30,826**	**(26,262)**
Transfers between funds	11 &12	**(4,627)**	**13,627**	**(9,000)**	**0**	**0**
Net movement in funds		**(9,941)**	**(2,873)**	**43,640**	**30,826**	**(26,262)**
Total funds brought forward		**231,311**	**15,458**	**6,270**	**253,039**	**279,301**
Total funds carried forward		**221,370**	**12,585**	**49,910**	**283,865**	**253,039**

The SOFA from 2020 is reproduced for comparison:

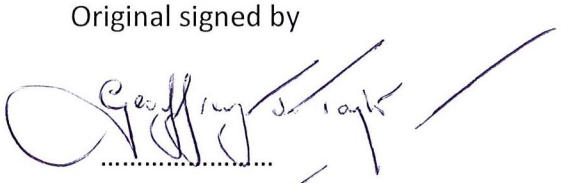
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income and Endowments from:						
Donations and legacies	2a	340,239	0	14,843	355,082	381,741
Charitable activities	2b	17,963	0	0	17,963	41,610
Investments	2c	197	0	0	197	346
Other	2d	2,047	0	0	2,047	3,064
Total income		**360,446**	**0**	**14,843**	**375,289**	**426,761**
Expenditure on:						
Charitable activities	3a	266,804	0	13,791	280,595	312,350
Support costs	3b	98,875	18,012	4,069	120,956	128,667
Total expenditure		**365,679**	**18,012**	**17,860**	**401,551**	**441,017**
Net income/(expenditure)		**(5,233)**	**(18,012)**	**(3,017)**	**(26,262)**	**(14,256)**
Transfers between funds	11 &12	**(10,000)**	**10,000**	**0**	**0**	**0**
Net movement in funds		**(15,233)**	**(8,012)**	**(3,017)**	**(26,262)**	**(14,256)**
Total funds brought forward		**246,544**	**23,470**	**9,287**	**279,301**	**293,557**
Total funds carried forward		**231,311**	**15,458**	**6,270**	**253,039**	**279,301**

ST PAUL'S CHURCH, CAMBERLEY
Balance Sheet at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	6	**201,460**	**206,191**
Current assets			
Debtors	8	20,566	12,608
Cash at bank and in hand		80,873	81,847
		101,439	**94,455**
Liabilities			
Creditors: Amounts falling due due within one year	9	**19,034**	**47,607**
Net current assets or liabilities		**82,405**	**46,848**
Total net assets or liabilities		**283,865**	**253,039**
The funds of the charity	7		
Unrestricted funds	10		
General		221,370	231,311
Designated funds			
Capital Repair Fund	12	7,424	12,047
Vicarage Refurbishment Fund	12	3,345	3,345
"Cornerways" Refurbishment Fund	12	1,816	66
		12,585	15,458
Total unrestricted funds		**233,955**	**246,769**
Restricted funds	10 & 11	**49,910**	**6,270**
Total charity funds		**283,865**	**253,039**

Approved by the Parochial Church Council on 7 March 2022 and signed on its behalf by:

Original signed by



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Geoff Taylor
(Churchwarden)

Original signed by

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Howard Mason
(Treasurer)

Notes to the Financial Statements for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.
The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.
The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley, meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.
FRS 102 has been used in conjunction with the Charities SORP when preparing these financial statements.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purpose of any restricted funds is noted in the accounts.

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Income

Voluntary income and capital sources

Collections are accounted for when received.

Non-Gift Aid includes donations via the Charities Aid Foundation (CAF) scheme where the tax has been recovered by CAF on behalf of the donor.

Income tax recoverable on Gift Aid donations is accounted for when the donation is received.

Grants to the PCC are accounted for on receipt.

Other ordinary income

Rental income from the letting of Church premises is accounted for when due. Parochial fees due to the PCC for weddings, funerals etc are accounted for after each event.

Furlough for Covid-19

No furlough payments were received in 2021.

Income from investment

Interest is accounted for when due.

Legacies

Income from legacies is accounted for when the legacy is receivable.

Value Added Tax (VAT)

Due to the nature of the charity's activities, it is outside the scope of VAT and therefore its Incoming/(Outgoing) resources, as stated, are VAT inclusive.

Expenditure

Grants

Grants and donations are accounted for when payable.

Pensions

The Church participates in the Pension Builder Scheme section of the Church Workers Pension Fund, which is in surplus. Pension contributions are charged to the SoFA as incurred.

Costs directly related to the work of the Church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31 December is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and movable Church fittings

Consecrated and beneficed property is excluded from the accounts.

No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC. All expenditure incurred during the year on consecrated or beneficed buildings and movable Church furnishings, whether maintenance or improvement, is charged in full as incurred.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. Depreciation of 2% per annum is charged against such buildings but any expenditure on maintenance or improvement is charged as incurred.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of under £3,000 are written off in the period in which the asset is acquired.

Current assets

Amounts owing or paid in advance to the PCC at 31 December are shown as debtors.

Short-term deposits include cash held on deposit at the bank.

Current liabilities

Amounts due or received in advance are shown as creditors.

2. Income and Endowments from:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
2a Donations and legacies					
Planned giving					
Bank credits	194,768	0	6,401	201,169	211,467
Other planned giving	20,170	0	0	20,170	12,398
Collections at services	4,165	0	5,345	9,510	27,780
Sundry donations	13,800	0	47,535	61,335	28,037
Income tax recoverable	50,483	0	11,824	62,307	58,563
Grants	2,209	0	2,429	4,638	6,837
Legacies	1,000	0	0	1,000	10,000
	286,595	**0**	**73,534**	**360,129**	**355,082**
2b Charitable activities					
Church centre lettings	8,280	0	0	8,280	5,792
Church hall lettings etc	9,139	0	0	9,139	6,395
Events	2,025	0	0	2,025	0
Fees for weddings, funerals etc	5,226	0	0	5,226	5,776
	24,670	**0**	**0**	**24,670**	**17,963**
2c Investments					
Interest	**24**	**0**	**0**	**24**	**197**
2d Other					
Miscellaneous	6,531	0	0	6,531	2,047
	6,531	**0**	**0**	**6,531**	**2,047**
Total income and endowments	**317,820**	**0**	**73,534**	**391,354**	**375,289**

Unrestricted income in 2020: £360,446. There was no income designated by the PCC in 2021 (2020: £nil). Grants were received for furloughed staff. Restricted income included special collections of £13,427 for specific causes, paid out as described in note 3 (2020: £11,632), and the proceeds of a Gift Day to sponsor a full-time Children and Families Pastor which will be expended over three years.

ST. PAUL'S CHURCH, CAMBERLEY

NOTES TO THE FINANCIAL STATEMENTS - For the year ended 31 December 2021

3. Expenditure on:

3a Charitable activities	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
Mission and Charitable giving	£	£	£	£	£
Overseas mission societies					
Bible Society	920			920	2,300
Children of the Dump	3,600			3,600	9,020
Flame International	2,400			2,400	6,000
Military Ministries International	2,600			2,600	6,500
Love Moldova Foundation	1,200			1,200	3,000
Africa Inland Mission	2,300			2,300	5,750
Samara's Aid	0			0	500
National mission societies					
Acorn Christian Foundation	1,500			1,500	5,000
Evangelical Alliance	250			250	250
Parish Nursing Ministries UK	1,200			1,200	3,000
Pulse	0			0	3,750
Local organisations					
Camberley Youth for Christ	4,000			4,000	7,513
Connect Christian Counselling	3,500			3,500	7,000
Bishop of Guildford Foundation	0			0	1,300
Frimhurst (ATD Fourth World)	1,200			1,200	3,000
Gideons	960			960	2,400
Other beneficiaries					
Phyllis Tuckwell Hospice	1,000			1,000	2,500
Emily Sewell sponsorship				0	0
Community Engagement Grants					
Camberley BESOM			63	63	1,522
Special collections					
Kibera			0	0	500
Christmas collections			1,329	1,329	0
Funeral collections			130	130	315
Samara Hospital			7,720	7,720	7,471
Staff collections			4,025	4,025	1,791
Discretionary grants	450		2,429	2,879	650
Other charitable activities					
Staff costs	58,848			58,848	63,650
Accommodation costs	753			753	4,265
Church Community	1,293			1,293	1,940
Outreach	629			629	987
Youth Ministry	4,993			4,993	2,478
Prayer and Spirituality	51			51	184
Worship Ministry	7,897			7,897	1,043
Growing Disciples	0			0	0
Camberley Communities Engagement	2,248		1,752	4,001	4,391
Parish Share and other subscriptions	115,575			115,575	120,625
Totals	219,367	0	17,448	236,815	280,595

Unrestricted grants of £28,878 were made to a range of organisations (2020: £71,632), and no grants were made from funds designated by the PCC (2020: nil). Special collections of £13,427 received as restricted income were paid out in full (2020: £11,632), with the exception of a small carry forward on the Samara project.

The cost of the various ministry activities fell to £192,287 due to a reduction in salary costs (2020: £195,172).

3b Support costs	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Staff Costs	40,608			40,608	46,492
Accommodation Costs	382	975		1,357	7,747
Staff expenses	297			297	90
Motor & Travel Costs	1,182			1,182	412
Training	85			85	1,034
Office Costs	12,707		3,446	16,153	13,073
Church Premises Costs	35,263	15,525		50,788	36,959
Infrastructure	0			0	0
Finance Costs	1,243			1,243	1,302
Depreciation	4,731			4,731	4,730
Independent Examiners fee	2,264			2,264	2,200
General Expenses	5,005			5,005	6,917
	103,767	**16,500**	**3,446**	**123,713**	**120,956**

Unrestricted expenditure on the Church building rose slightly as limitations under COVID-19 (2020: £98,875), and designated expenditure reflected increased investment in maintaining the Church with reduced cost of repairs at Cornerways (2020: £18,012). Restricted expenditure includes the costs incurred for investment in live streaming equipment for services (2020: £4,069).

4. STAFF COSTS

	2021	2020
Wages and salaries	90,650	99,394
Pension contributions	4,938	7,972
Employer's national insurance	3,869	2,776
	99,457	**110,142**

During the year the PCC employed an Associate Minister and Youth Director (until March), Youth Pastor, Children and Families Pastor from August, an Outreach worker (until July), Caretaker/Facilities Manager and an administrator. No employee received remuneration in excess of £60,000 per annum.
Key management personnel of the Church comprise the Trustees, including the Minister, the Associate Minister, the Curate, the Youth Director, the Youth Pastor and the Administrator. The salaries of the Minister and Curate are paid by the Diocese, and the Youth Director was paid by the Diocese with a contribution from the Parish amounting to £4,349, including £988 pension. The total amount paid for salaries, pensions and expenses for these people was £83,124 (2020: £67,148).

5. TRUSTEES AND CONNECTED PERSONS

Including staff, a total of £16,756 was reimbursed to eleven Trustees during the year for expenses incurred in church activities (2020: £6,983 reimbursed to eleven trustees). The significant increase is due to the equipping of St Barbara's and support for CY&F activities. No trustee received any remuneration for their trustee role.
A total of £42,940 was donated to the charity by all trustees (2020: £52,817).

It is noted that Claire Isherwood served as a Trustee of the Bishop of Guildford's Community Fund from January 2020 until March 2021, but was not involved in preparing the recommendation to make a donation to that charity, nor materially involved in the acceptance of that recommendation by the PCC.

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land & buildings	Equipment	Total £
Cost	At 1 January 2021	236,547	17,954	254,501
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2021	**236,547**	**17,954**	**254,501**
Depreciation	At 1 January 2021	30,356	17,954	48,310
	Charge for the year	4,731	0	4,731
	Disposals	0	0	0
	At 31 December 2021	**35,087**	**17,954**	**53,041**
Net Book Value	At 31 December 2021	**201,460**	**0**	**201,460**
	At 31 December 2020	206,191	0	206,191

The freehold land and buildings comprise the curate's house ("Cornerways") in Camberley. This was purchased in 1993 and was financed partly by a Value Linked Loan of £50,000 from the Church Commissioners. As a result, the Commissioners owned 47.6% of "Cornerways", and were entitled to this proportion of the net proceeds, if sold. Following negotiations with the Church Commissioners, a valuation of £381,250 was agreed, and a payment of £181,547 was made in 2014 to redeem the loan and remove the burden of restrictive covenants and index-linked interest payments. The loan terminated at the end of July 2014, and 2% depreciation has been applied from that point.

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Total £
Fixed assets	201,460	0	0	201,460
Current assets	38,944	12,585	49,910	101,439
Current liabilities	(19,034)	0	0	(19,034)
Long term loans	0	0	0	0
Fund balance	**221,370**	**12,585**	**49,910**	**283,865**

8. DEBTORS

	2021	2020
Income tax recoverable and room hire	9,630	9,082
Prepayments and accrued interest	3,710	3,006
Other debtors	7,226	520
	20,566	**12,608**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
Accruals and deferred income	19,009	47,588
Other creditors	25	19
	19,034	**47,607**

The Church holds a lease contract on its photocopiers extending to March 2024 at a cost of £3,819 per annum.

10. FUND DETAILS AND RESERVE POLICY

The Capital Repair Fund is for future repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC.

Contributions to the Capital Repair fund were increased in 2021 in order to build up the reserve to address requirements emerging from the 2019 Quinquennial inspection.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC aims to keep the balance of unrestricted reserves to around three months' running costs for the following year ie £46,000, discounting grants and parish share payment which could be deferred if necessary.

11. RESTRICTED FUNDS

	Outward Giving	The Point	Audio Visual	C&F Pastor	Frontline	Total
	£	£	£	£	£	£
Balance brought forward	0	0	4,568	0	1,702	6,270
Income in the year	13,377	2,429	0	57,678	50	73,534
Transfer to general fund	0	0	0	(9,000)	0	(9,000)
Costs in the year	(13,267)	(2,429)	(3,446)		(1,752)	(20,894)
Balance carried forward	**110**	**0**	**1,122**	**48,678**	**0**	**49,910**

Outward giving represents donations for causes outside the Church, typically through special collections. A further tranche of expenditure on audiovisual equipment was made against the proceeds of the Gift Day in 2018, and it is expected that the remainder will be expended in 2022. The 2021 Gift Day focused on support for the additional funds needed to support a full-time Children and Families Pastor for a year and actually raised enough funds to cover three years, so will be expended by transfer to the General Fund over the period to July 2024. Frontline Debt Counselling received donations in 2020 and 2021, which were partly expended, and the residue was transferred to the Beacon at the end of 2021 in support of the new Frontline operation.

12. DESIGNATED FUNDS

	Capital Repair Fund	Vicarage	Cornerways	Total
	£	£	£	
Balance brought forward	12,047	3,345	66	15,458
Income	0	0	0	0
Costs in the year	(15,525)	0	(975)	(16,500)
Transfer from general fund	10,902	0	2,725	13,627
Balance carried forward	**7,424**	**3,345**	**1,816**	**12,585**

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2021. The transfers are factored based on 2021 income against expectations.

13. RISK POLICY

The PCC maintains a register of the major risks to which St Paul's is exposed. The list is reviewed at each PCC meeting along with the actions and systems to mitigate those risks. The principal financial risk is considered to be the dependence on a dozen donors for more than 40% of the income from giving.

14. PARTICIPATION IN DEFINED BENEFIT PENSION SCHEME - DISCLOSURE NOTICE

St Paul's Camberley participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable (2021: £3,950, 2020: £3,426).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Paul's Camberley could become responsible for paying a share of that employer's pension liabilities.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAULS, CAMBERLEY

England & Wales - Charity number 1132837

Accounts

Annual Report and Financial Statement

of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL'S, CAMBERLEY

(Registered Charity Number: 1132837)

For the year ended 31 December 2020

St Paul's Church, Camberley
Crawley Ridge
Camberley
Surrey
GU15 2AD

Incumbent:
Reverend Tom Darwent

Bankers:
National Westminster Bank
45 Park Street
Camberley
Surrey GU15 3PA

Independent Examiner:
A M Skilton ACA
Brewers
Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

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1. Introduction

The Annual Report of the Trustees and financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements. They comply with

- The charity's governing document;
- The Charities Act 2011; and
- 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 published on 16 July 2014

2. Aim and Purposes

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent and the clergy team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the ecclesiastical parish. It is also responsible for the maintenance of the Parish Church buildings, including the Church Centre, Church Hall and the property Cornerways.

3. Objectives and Activities

3.1. Objectives

As a Church, our objectives are that we seek to experience Jesus in the following ways:

- Through worshipping Him.
- Receiving biblically centred teaching so that we can know Him better.
- Reaching out into our communities so that all may know of Jesus in their lives.
- Caring for all in our community as Jesus modelled.

As the year began, we had the following objectives as we sought to develop and grow and build on our 2017 Vision Review:

- To pray persistently that the Church and we as individuals would grow in numbers and depth of discipleship, both at St Paul's and the Church plant based at St Barbara's in Deepcut
- To seek to connect with more people outside the church, inviting them to events and actively sharing our faith, in Camberley, Deepcut and in the communities around them
- To grow in confidence in sharing our faith and in engaging in secular culture
- To commit to growing in our relationship with God through serving him, small groups and courses and in individual prayer, reflection and study

As with all churches, events were overtaken by the onset of the COVID-19 pandemic from March 2020, and as its implications kicked home, we focussed on pursuing these objectives primarily through provision of online worship and children's groups on Sundays and online prayer meetings, home groups and youth activities during the week, targeted on both St Paul's and St Barbara's congregations.

3.2. Activities

Members of the PCC are aware of the Charity Commission guidance on public benefit in the Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The PCC believes that promoting the work of the Church of England within the Parish provides a public benefit through:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development for its members and the wider community without exception.
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

- Providing assistance, in the forms of grants and other support to other charities or bodies locally, nationally and internationally.

The activities of the Church are undertaken through a series of coordinated Ministry Groups, under the governance of the PCC, with the Mission Committee providing recommendations on external giving and a Finance Committee reviewing budgets, income and expenditure to provide recommendations to the PCC.

In addition, St Paul's launched the new Church plant at Deepcut in February, although this was sadly paused when the first lockdown began and in-person worship was prohibited. We plan to commence it again at Easter 2021. Christmas did see an open-air carol service in the Church Car park in Deepcut though, attended by around 80 local people.

The pandemic has also slowed progress on plans for the developer to refurbish St Barbara's Church and build the new Parish Centre. In the interim, arrangements are being pursued to use the new school building for worship until it is needed for educational purposes in 2022.

4. Achievements and Performance

Ministry Group - Worship

The purpose of the group is to equip, disciple and empower the Church in worship through church services to live lives of worship to God. 2020 saw this primarily provided through pre-recorded online services, which were very well received, though a short weekly in-person service, for a maximum of 50 people, was launched in August 2020, once Government regulations allowed.

Our sermons in the Spring term continued our sermon series 'Culture - Ever Changing world, Never Changing Gospel' - begun in Autumn 2019, tackling deeply what it means to live as a disciple of Jesus in our current culture. The teaching was well received and challenged our preachers to engage more deeply with current issues and develop their preaching methods and styles.

After Easter we began a new sermon series until September entitled 'Faith in the Wilderness', looking at key individuals of faith in the Bible and speaking into the situation the world faced with the pandemic and its challenges. From October we then began a sermon series entitled 'Fit for the Future', based on 1 Thessalonians, leading us up to an Advent series in December.

Numbers watching our online services were encouraging, peaking in the first lockdown and estimated to include the vast bulk of our usual congregation, plus others joining us for the first time. We have received consistently good feedback on the quality of these services and it has opened up new possibilities for online ministry beyond the pandemic. That said, we also really look forward to the opportunities that a full return to in-person worship will bring, in a new hybrid era for the Church. The small but significant in-person congregation at 9am, launched in August, has complemented that online provision.

Musical worship was an important part of this online provision too, with our music team producing many online recordings of songs and hymns, complementing the use of recordings from another UK church.

Ministry Group – Church Community and Pastoral

The Church Community and Pastoral Ministry might be viewed as those activities which go on, outside of the main acts of worship, which are aimed primarily at the Church family "gathered."

Of course, the COVID-19 pandemic throughout most of 2020 meant that the Church family has been unable to gather apart from in an extremely limited, socially distanced way for communal worship purposes, and via Zoom for our now regular weekly Coffee and Chat sessions on Sunday mornings after the online service ends.

The pandemic and first lockdown brought an instant end to activities such as Oasis, Thursday Coffee Mornings, and the Mother's Union, as well as our monthly visits to take Holy Communion into the care homes.

We responded by offering a Phone Buddy scheme for those who were on their own and would like someone to phone them regularly for a chat. There was a good response to this scheme and it resulted in some new friendships being forged. The scheme continues into 2021.

The Oasis team sent out cards and small gifts to those who had attended the events, and it is hoped that this highly successful initiative will re-start once the pandemic ends and we are able to gather together again.

Thursday Coffee Morning and Mother's Union leaders have, likewise, done their best to keep in touch with their members.

The Pastoral Care team continues to meet monthly to try and ensure that people in need are not overlooked, or (conversely) overwhelmed with offers of help. All aspects of pastoral care have been offered by members of the team, who have done their utmost to maintain levels of care, whether in person or from more of a distance. We are extremely grateful to them for their unstinting compassion and support for the members of the Church community.

Sadly this year one of our Parish Nurses, Jocelyn Haynes, left for family reasons. She was an amazing gift to us for the three years she was here. Many benefited from her tireless work for, and on behalf of, them. We really miss her and offer our thanks for her ministry.

We are very grateful for the many individuals among the St Paul's congregation who make sure that others receive what they need, particularly during this extraordinary year.

Ministry Group – Children, Youth and Families

The purpose of the ministry is:

- To **make** St Paul's a place for CY&F to belong and **connect** with each other and with Jesus.
- To **provide** opportunities for CY&F to **grow** in their faith in Jesus through different means.
- To **create** opportunities for CY&F to **serve** Jesus and others using their God given abilities.

Kidszone

From January to March in 2020 the children met every week during the 10.30am worship service. On the 1st Sunday of the month they started in their groups, then went into Church to join in with communion with the rest of the Church family. On the 2nd, 3rd, and 4th Sundays the children started in Church for a family focussed introduction including a worship song before they moved into their groups. When there is a 5th Sunday the children meet in the Church Hall where all age groups are together.

Things changed in March, when the country went into lockdown and we were no longer able to meet in Church. We very quickly had to find a new way of working.

Immediately services went online. In these online services there was a children's time at the beginning that was led by either Louisa, Claire, Geoff or Daniel. The families were then emailed family packs every week, following the same theme in the children's slot, which followed the 'Wilderness' series that the rest of the Church family were following. The family packs consisted of a bible reading, prayers, quizzes, games and three response activities.

September came, and we realised that the children were not going to be able to meet back in Church for a while. The decision was made to run Kidszone at 9am on a Sunday morning via Zoom. Again, the children followed the same sermon series as the Church family. They all start off with a time together before splitting into two groups – Juniors and Infants. The parents have been amazingly supportive with this. Each child is delivered a pack every half term with all the resources they need.

Baby and Toddler Group

Up to March the Baby and Toddler Groups met every Thursday morning in term time. It is the biggest and still growing regular outreach event of the Church with an average of 50 toddlers and their carers attending each week. The team for this group, led by Janet Bamford, is well established and excellent relationships are made with those attending. Some of these relationships have led to the parents bringing their children for baptism. There is also a half termly Toddler Praise led by Louisa which many attend.

Obviously, the group had to close with lockdown in March and has been unable to open since. There was a thought of bringing back a group for non-movers, where parents book in as there would be a limit on numbers. This though was unable to happen as lockdown came into force again.

Family Event

Our Family Event is a termly activity for families with children up to 11 years old. The purpose of this is to provide time for families, from Church and the local community, to connect. This event is usually held in the Church from 4pm to 6pm and is focussed more on the seasonal themed activities including pancakes, Easter, summer and Christmas and always includes food!

In 2020 we held our Pancake Party which was successful. The Church was used for the activities and the Garden Room was used for food.

Lockdown meant that gatherings like this were unable to happen for the rest of the year, but we did hold a Christmas Fun session on Zoom in December. Families signed up and a present was delivered for each child. Once the child opened the present they found activities inside which were done together over Zoom. The boxes were then used to make nativity scenes.

Holiday Club

Holiday Club still went ahead this year, despite lockdown. For 10 days (Monday – Friday over two weeks), children could watch a daily video on YouTube where they were introduced to the theme, told a story, shown a craft and given a daily challenge. Packs were sent out to all families who signed up so they knew exactly what they needed to have each day. The packs were also available on our website.

Lockdown Activities

During the initial lockdown families were sent a couple of activities a week. On a Tuesday, they were sent a competition which could be something like designing a game or making shadow puppets. Then on a Thursday they were sent a community challenge which was something that they could do to make a difference. It could have been baking a cake to take to a neighbour or a bird feeder to support the wildlife. These carried on until the summer. The mailings went out to families including those who attend on a Sunday, Toddler families, families that attend Family Events and some families from the schools we work at. All the activities were also put on our website.

Bible Story and Craft Time

Every Sunday at 4pm on YouTube there is a Bible story and related craft aimed at all children under 5.

Mail Chimp

A mailing has gone to all parents and young people, every week since lockdown to help with all different issues as well as giving ideas to 'keep going'. In total the mailing was sent out for 38 weeks in 2020.

Social Media

Families have been kept up to date via Facebook and Instagram with everything that the Church has been doing. Social Media has also been able to support families by posting fun ideas as well as resources for support throughout this time. It has also been good at reminding people of events happening.

Family Trails

Due to restrictions on gatherings we were not able to hold a Halloween Light Party this year. Instead, families received Light Party packs with various activities they could do together. They also received a light trail. They went round various houses to hunt for a word illuminated. Huge thanks go out to those who supported the trail.

In December a Nativity Trail was set up. Over 30 members of the congregation put up a nativity character in their window for two weeks before Christmas. Families then went round trying to find all the Nativity characters. Again, a huge thank you to all who put pictures up in their windows.

Schools

Crawley Ridge Infants were able to visit the Church before lockdown, but other school visits were cancelled.

Assemblies happened every two weeks at Crawley Ridge Junior School until lockdown. Since lockdown some recorded assemblies have been provided for them. In July Louisa was able to go down to the school for their leavers service, all outside and socially distanced. We were still able to give them cards and gifts.

In October Louisa and Daniel were able to go to Prior Heath to take their Harvest Festival assemblies.

Easter and Christmas Mailings

Children and families received Lent, Easter and Christmas packs as well as Thy Kingdom Come resources.

Youth Ministry

This has been a challenging year for the Youth Ministry. Ben Barnes officially joined as the new Youth Pastor on 5th February 2020. However, due to the impact of the global COVID-19 pandemic the UK went into a national lockdown on 23rd March, restrictions were relaxed on July 4th, but some restrictions stayed in place. A second national lockdown then came into force between 5th November and 2nd December 2020, followed by a third national lockdown which came into force on 4th January 2021. In between these times there were tiered restrictions which further restricted or prevented face to face youth work from happening.

However, the great news was that from September we were able to welcome Joe Lloyd who has been doing a joint gap year with Camberley Youth for Christ (CYFC) and St Paul's with his time split 60% to 40% respectively. Joe has been a great help and much of the youth work would not have been able to function without him. With the youth team reduced to being only Ben, after volunteers all had to step back for various reasons as the strain of the pandemic became apparent, Joe was able to step in to help and hold the fort and ensure that ministry was able to continue. He has been passionate, enthusiastic and willing to learn!

After the first lockdown in March, St Paul's morning services were made to be all-age accessible and family friendly. The youth were encouraged to watch the online service with their families whilst Ben's time was diverted to establish the online service. From the summer term the Morning Youth Cell, which traditionally ran during the morning service for young people in school years 7-13, moved to a Sunday evening from 7pm to 8pm on Zoom. Sadly numbers have steadily declined as the toll of online schooling and 'Zoom fatigue' has taken hold. We are regularly seeing 4-6 young people a week. We will be looking to see whether alternative forms of delivery can help to rebuild the group, such as online teaching videos which young people can watch at a time that is convenient for them. Once restrictions allow, we will explore moving back to a Sunday morning in-person group. The curriculum has largely followed the teaching series of the morning services, although we did have our own series looking at spiritual disciplines, faith foundations, looking at Christian character and we are about to begin a series on Apologetics and big questions.

At the beginning of February 2020, the decision was taken to merge the two community youth groups as Rock which met on a Thursday was poorly attended. The combined youth groups continued to meet on a Friday evening between 7pm to 9pm and continued to be known as Freezone. The structure and layout of the group largely remained the same. The group was well attended with around 25 young people attending each week. The young people attending were still largely un-churched young people and so the groups were primarily focussed on being a social space. After the national lockdowns were enforced, we moved to an online offering on a Thursday evening from 7pm to 8pm on Zoom. We've had around 10 young people attending each week with highs of 15 young people. Because of the nature of Zoom and how group dynamics work 10-15 young people seems to work well. We've been able to provide a number of engaging and creative activities such as online escape rooms, quizzes, screen-based games such as Pictionary, scavenger hunts and more! We have had an influx of largely new faces since September when the previous year 6's went to secondary school and invited new friends along. I think a lot of the previous contingent have struggled being on Zoom because they are largely a very sporty and active group. As soon as restrictions are lifted, we hope to be able to relaunch the youth group in person.

We have continued to be involved in school's ministry in Collingwood College, before the lockdowns we were committed to doing detached schools work on a Friday lunchtime and a weekly CU as well as assisting CYFC with lessons and assemblies. Ben has also joined CYFC's mentoring program and has a caseload of seven young people that he mentors one-to-one on a weekly basis.

The Point, which is a monthly Youth worship event for young people in school years 7-13 around Surrey Heath, has continued to grow and develop. It was moved from High Cross Church to St Paul's in February 2020, run in partnership with CYFC and other youth leaders from Camberley. The event saw around 20 young people gathered during in-person events earlier in the year but has since moved online after the lockdowns at the beginning of the year. We have tried a number of formats including on Zoom, broadcast live from St Paul's and a hybrid model of a pre-recorded premiered YouTube video and a Zoom 'Afterparty'. Whilst similarly to other groups attendance has dipped, we have managed to rebuild and find our stride and now see an average of 15 young people attend each event and hope to strengthen this in the next year further.

We have also begun to step out into other areas of digital ministry beginning with the launch of our weekly gaming stream in partnership with CYFC on Twitch. Again this has been a great opportunity to keep in touch with young people we know through our links with other groups and schools work but has also been a great opportunity to meet the young people where they are and build new connections. Each week we try to have a conversation around a relevant theme or topic and try to engage the young people whilst we play the game. After the first half, which is more of a gaming stream, we then invite the young people to come and play with us which has proved to be very popular with around 10 young people joining each week.

We are currently looking to expand our digital ministry with a youth-specific YouTube channel which will include teaching videos, faith vlogs, gaming streams, Q and A sessions and more. We are also trying to improve our social media presence and engagement which has been patchy over the year. We look forward to 2021 with great hope, expectancy and excitement for all that God will do in and through the ministry and prayerfully look to step into a season of renewal and new life.

Ministry Group – Fabric and HR

The aim of this team is to manage the physical facilities that allow the safe, efficient and comfortable running of the Church's mission.

Our premises play a major part in the mission and ministry of the Church and it is consequentially vital that our buildings are kept in a good state of decoration and that all the all the associated systems, heating, lighting, computing, etc, are working efficiently. In premises as large as St Paul's there is obviously much that has to be done to maintain and improve the fabric of the buildings and the surrounding grounds. Also

important are those systems that play a direct part in our services such as the audio system and our projection system and that these are kept up-to-date and working satisfactorily.

In normal times, our premises are used every week by a number of community-based groups including Play School, U3A, Weight Watchers, Coffee Mornings, Table Tennis, Keep Fit, etc. It is good to see such use but inevitably this can take quite a toll on the Church fabric. During the pandemic, such uses have not been possible, but strenuous efforts have been undertaken to operate a COVID-19-secure environment for permitted operations, leading to a gradual reopening of both the Church and Hall.

Health and Safety, including Fire Safety also has to be a top priority in the management of any buildings open to the public and in daily use and we take these issues seriously with a comprehensive Health and Safety Policy.

We are grateful to Peter Hawkins, who acts as Deputy Churchwarden (Fabric) for help and assistance over the past year and to all those who have assisted with all aspects of Church maintenance and decoration.

Our thanks also to Gail Redmond and Helen Vince who, working together, oversee a lot of the day-to-day maintenance around the Church.

Church Fabric

The purpose of the team is to provide a safe and secure place for the congregation to worship and for the many outside visitors who attend the wide variety of activities that are held at St Paul's. Whenever COVID-19 regulations permitted, the buildings have been used in 2020 in accordance with government guidelines. Some maintenance has also been possible making use of the greater availability of the buildings for this purpose. The following is a brief overview of work carried out in 2020.

- In March the garage at Cornerways (Curate's home) was reroofed and the central heating boiler was replaced. Three plumbing leaks were dealt with.
- In April the roof space at Cornerways was further insulated due to damp.
- In October all seven boilers on the Church site were serviced.
- In October the internal dimensions of the Church were professionally re-measured to ensure that walls and pillars are not spreading.
- In November much of the outside lighting was renewed. As a security measure, the new lights are brighter and the timer has been adjusted so that the lights stay on longer.
- In December the uplighters and downlighters in the main Church have been changed to LED and small spotlights added to improve the lighting in the side aisles, and reduce energy usage.
- One light has been installed in the vestry and one above the vestry step for safety reasons.
- Trees in the Church grounds have been inspected and the removal of one and the pruning of two is pending.
- Safety checks of the premises have been regularly carried by our Facilities Manager. The Fire Alarm has been serviced.
- A new Health and Safety Policy covering the premises has been produced.

Human Resources Management

This work ensures that good practice is followed in all aspects of employment of paid staff by St Paul's, including keeping abreast of current legal requirements for contracts/terms of employment and holding appropriate work reviews. A big factor in changes to our employment this year has been the COVID-19 pandemic and the necessity of utilising the Government's Furlough Scheme whilst our buildings have been closed and new ways of delivering our ministries and services have been established.

- Revd Daniel Natnael has continued as Associate Minister overseeing our Youth & Children's work, whilst at the same time taking the lead in discussions with the diocese and developers of the new development at "Mindenhurst" with respect to the Church Plant in St Barbara's Church. He has worked for St Barbara's half time since January 2020 and expects to be full time from April 2021 in spite of the uncertainty around the refurbishment of the St Barbara's building. During August our Vicar Tom Darwent became seriously ill and for the remainder of the year remained off work, Daniel deputised, alongside Revd Claire Isherwood, and provided the necessary leadership in Tom's absence.
- Revd Sophie Lovesmith entered maternity leave in March and will return to duty in 2021.
- Ben Barnes joined us in February as fulltime Youth Pastor to gradually take over from Daniel and has proved to be invaluable during lockdown providing much needed technical skills enabling us to deliver online Sunday and mid-week services, whilst developing online youth engagement & wherever relaxation of Lockdown rules permitted ran our youth groups, the POINT and schools work through Camberley Youth for Christ.
- In September Youth Worker Joe Lloyd joined us during his Gap year with CYFC and giving 40% of his time at St Paul's working alongside Ben delivering our youth clubs and outreach.
- Louisa Adams continues to work as our Children's Outreach Worker and this year played a significant role in delivering activities & services online for our families and children, with Sunday Kidzone activities, Toddlers and Freezone prior to the Lockdown.
- Helen Vince has continued to provide us with excellent service in keeping the Church running on a day to day basis & throughout the Lockdown, keeping abreast of the guidance and rules provided by the Government and Diocese to ensure we are operating correctly.
- Gail Redmond as Facilities Manager was placed on Furlough at the beginning of lockdown when we were unable to use the Church Centre but had a phased return to work during the summer as we began running services in Church and the Nursery & Ballet School were able to operate in the Church Hall. She has done a good job getting to grips with the COVID-19 rules and requirements when we have been able to use the Church buildings to ensure they are maintained as a safe and welcoming place for all Centre users.
- Sue Sowden as admin support was placed on Furlough at the beginning of lockdown and remained throughout until in the Autumn she announced her plan to retire, and so after an amazing 20 years we said goodbye to her at the end of November.
- The use of an HR professional for advice and guidance has continued to be of significant benefit to St Paul's.

We never underestimate the outstanding commitment that both our paid and volunteer staff bring to St Paul's.

Ministry Group – Technology and Communication

This area ensures we have the equipment, technology, processes and governance in place to run a well-oiled and known framework of information flow within and outside the Church. In 2020, specific focus was put on ensuring we have the skills, infrastructure and ongoing communication in place to provide a service to our wider parish. To this end, all services went online via YouTube and Facebook.

In 2021, the plan is to provide live streaming once the Churches reopen fully, thus offering a parallel, digital opportunity for 'joining' St Paul's. Original plans for 2020 like redesigning our website, deciding on our next presentation software, using / choosing how we use our admin tool and assembling a Communications Committee will follow in 2021.

Ministry Group – Prayer and Spirituality

The purpose of the Prayer and Spirituality Ministry Group is:

- To encourage and enable the individual and corporate prayer life of St Paul's Church.

- To seek space and opportunities for Church members to continue to be transformed by the Holy Spirit, and to actively encourage them, in new ways, to practice Christian spirituality in their lives.

The first of two planned **retreat days** was held on Saturday 7th March 2020. Led by Jeannie Campbell from Soul Space, it was entitled The World is My Cloister, and looked at creative ways of making space to hear from God in our busy lives. It was fully booked with over 30 in attendance. The second retreat day has been postponed due to the pandemic restrictions.

The regular **Half Nights of Prayer** continued with a prayer evening being held on 13th March. The main Church building was given over to prayer stations. The timing seemed significant, given the escalating threat of the COVID-19 pandemic; the first national lockdown was introduced within days.

During the March-June lockdown, the Monday morning **Staff Prayers**, the Wednesday morning **Pray@7**, Friday lunchtime prayer meeting, and the **Life group** prayer times continued using social media. Zoom meetings proved particularly successful for these small group prayer times. Throughout the year, the **Prayer Chain** (email group for situations requiring urgent prayer) continued to be used frequently.

The second Sunday **Prayers for Healing,** individual prayer offered during the monthly **Oasis** mornings, the **Christian Listeners** ministry, the **Prayer Ladder**, and Prayer Ministry offered through **Wholeness through Christ** were suspended throughout the rest of the year, following the 23rd March lockdown, as they could not be safely offered with the necessary restrictions in place.

St Paul's took part in the national **Thy Kingdom Come** initiative again for 2020 (21st-31st May), this time choosing to call the Church to pray at a set time each day.

As the country went back into a second lockdown in November, the Half Nights of Prayer were replaced by shorter **Evenings of Prayer** held by Zoom meeting. These were held on 30th October, 12th November, 19th November, 26th November, and 3rd December. Attendance varied between 24 and 49 individuals. They provided the opportunity to pray into local, national and international situations. Feedback indicated a desire to continue to use digital means to encourage corporate prayer into the New Year and going forward.

Ministry Group – Evangelism

In 2020, St Paul's ran one Alpha course, which was held online from May to August and was very successful. Over 35 people took part, with a strong leadership team of eight from within the Church. Participants were largely contacts of Church members, some taking part in different parts of the country or world! Due to the pandemic, no face-to-face courses were possible this year.

Evangelism remains a key emphasis of St Paul's as a Church and we hope to undertake both online and in-person courses this year.

Ministry Group – Growing Disciples

As group meetings of various sorts had to cease from March onwards, the main focus for discipleship in the Church this year has been on Lifegroups.

This has been a year of adaptation for Lifegroups as for most of the year they have not been able to meet in person for regular prayer and Bible Study. This has meant a transition into weekly video meetings online and keeping in touch in between via text and phone calls. Generally, this has worked well, with 10 groups carrying on meeting in this way. In addition, a new group has been formed at St Barbara's during this period.

Throughout the year most Lifegroups have seen their primary focus as the support of all their members during this difficult period. To make it easier for group leaders, the preaching team has been producing

Bible Study questions to go with the weekly online sermons, and these have been much appreciated by the groups who have used them and have generated a sense of the Church moving forward together.

By the end of the year, many Lifegroups were looking forward with longing to a time when they might meet together again in person. However, most leaders acknowledged that this year had enabled existing group members to carry on meeting in some way through this difficult time; to deepen their relationships with each other and to pray together more regularly. In addition, some groups reported a growth in numbers as some new people were able to join online, who would not have been able to in person. The future of Lifegroups will probably include groups that meet in person and also online-only groups, or even groups that use both approaches at different times.

Ministry Group – Community Engagement

In this pandemic year the purpose of the Community Engagement ministries, *To bring Christ's love, compassion and service to those in need of help in Camberley,* has been brought into sharp focus. While some ministries have been stopped in their tracks others have been part of the Borough-wide response. In addition many Church members have been providing help and support on an individual basis to neighbours and more widely. Social distancing and lockdown periods have handicapped ministry activity in general but **Frontline Debt and Benefit Advice Service** has continued, using telephone and online contact where possible. **BESOM** (foodbank) ministries became the foundation of the Borough-wide feeding-the-needy operation within the Surrey Heath Prepared programme. **Healing on the Streets** was put on hold and looks forward to the day when they can once again be part of the town centre scene and offer people prayer for emotional, spiritual and physical disorders. Similarly, the **Street Angels** initiative remains on hold until the night scene recovers and they can offer support to those who have become vulnerable while socialising in the town centre. A **Pre-Marriage Course** was run in person for four couples before the pandemic struck and a further one-to-one course held online using Zoom in August. Feedback on these courses always indicates that they are highly valued. Sadly, no **Recovery from Addiction Course** could be held under the pandemic restrictions. Similarly, no **Parenting Sessions** could be held in 2020.

Much of this work involves churches working together with one taking the lead and the others supporting. St Paul's and the churches in Camberley provide a significant element of the support provided to the local community and, as resources allow, this can be expected to grow in the post pandemic "new normal".

Mission Committee

The objectives of our involvement in mission remain:

- To support Kingdom growth beyond our local church.
- To increase our awareness of and involvement in the wider work God is doing.
- To invest wisely and generously our time, talents and resources beyond our immediate Christian community.

We began our Mission of the Month initiative at the beginning of 2020, with information carried in the weekly notices, in the Welcome Area and at one service in the month. Like much else, it was suspended when lockdown hit in March.

We've used the opportunity of the switch to online services by introducing three-minute video messages from our mission partners which has brought the work they are involved in into the whole congregation and indeed to others who log on to the services. This began in December and will continue in 2021 with two presentations a month.

COVID-19 has affected all mission partners but not all in the same way – some have had their work curtailed, some have lost income opportunities, and some have seen significant increase in demand. In October we issued a Winter Update on our Partners, highlighting their objectives, the impact of COVID-19

and an item for thanksgiving and one for prayer. We are confident that this increased congregational awareness of their work and prayer for the respective situations they face.

Our mission giving maintained its level of 25% of Giving Related Income for which we give special thanks to God given the financial pressures on Church finances. This enabled us to allocate grants totalling £71,600 as well as regular giving of almost £7,500 by individuals earmarked for the Samara-run hospitals in Syria. We know that in addition to this many other Christian initiatives are supported by individuals through direct giving and prayer. Full details are included in Note 3a to the accounts.

External Church Links

Deanery Synod

The Deanery Synod normally meets three or four times a year at one of the churches within the Surrey Heath Deanery which extends across Camberley from Windlesham to Frimley Green. Each church has several elected members who sit on their own Church's PCC and on the Deanery Synod.

During 2019 a selected team of individuals from across the Surrey Heath Deanery (clergy and Churchwardens) gathered to form a "Surrey Heath Deanery Leadership (SHDL) Steering Group". This was as a response to our Archdeacon's vision of Transforming Deaneries and in particular the transition from the current structure of a separate Deanery Standing Committee and a Mission & Pastoral Committee into a single Deanery Leadership Team. This also forms part of the wider aims of the Church of England to improve central team structure, capacity, capability and flexibility that is organised to effectively support and help lead the objectives and priorities of Transforming Church Transforming Lives (TCTL).

At the beginning of 2020 members of the SHDL Steering group were tasked to visit churches in the Deanery to communicate the outcomes and the plans for the Transformation. Revd Jonathan Hillman (Area Dean and Chair of the group) came to St Paul's to share this with us, whilst Revd Claire Isherwood, also part of the group, visited other churches in the Deanery. One of the key objectives was to seek out individuals in each parish who would like to support the transformation goals by becoming Deanery Synod members. Sadly within a few weeks of this communication the COVID-pandemic hit the UK and the effect of this was to result in APCMs being delayed, many until late October, and also for no further Deanery Synod meetings to happen in 2020.

5. Finance Review

Funding Sources

Total income for the year was over £375,000. Stewardship income and service collections fell to approximately £302,000 this year, of which St Barbara's contributed over £500. This includes over £58,000 in tax reclaims through Gift Aid on collections. Government grants of £7,600 were claimed between March and November to cover staff placed on furlough. An expected grant from GDBF for St Barbara's activities for £4K was not forthcoming, due to a misunderstanding of the rules, and a 2019 grant for a netball project was repaid when the project did not start.

Church Centre and Hall lettings were severely curtailed due to COVID-19 but brought in additional income of over £12,000, and fees from weddings, funerals and other events generated over £6,000. Gift Day raised over £25,000 to support future investment in the Church, including further contributions that had been pledged in 2019. A further £12,000 was raised in other special collections after claiming Gift Aid.

The electronic system for card donations and payments was expanded to allow online giving in March, which has made a small contribution to income during the year.

Expenditure

Total expenditure in 2020 amounted to approximately £402,000. This included £22,000 invested in the Church and Cornerways for repairs and improvements. A total of £10,000 for future maintenance was

transferred to the capital funds, which now stand at just under £15,500, with a further £4,500 available for further updates to the audio-visual systems and lighting.

Our Mission Giving (grants given away to charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £71,600 which was based on 25% of budgeted total stewardship income (including Gift Aid and service collections), taking account of the final difference between estimated and actual income for the previous year. A further £11,600 was donated to worthy causes in Special Collections and other donations during the year.

This represented a loss of over £15,000 for unrestricted funds after transfers to capital funds and allowing for depreciation.

Detailed budgetary planning has been developed to support the Mindenhurst Church plant which was launched from September 2019. Delays in development from the original target of 2018 have incurred additional costs in supporting the Associate Minister, although the unexpected availability of a suitable property for the Diocese to purchase as the new Vicarage in January 2020 significantly reduced accommodation costs. Total net expenditure of £600 on St Barbara's activities was severely curtailed by the closure of the site due to COVID-19 from March. For convenience, St Barbara's finance arrangements will form part of the St Paul's finance function until it is considered appropriate to transfer them over to the new governance structure, not later than 2024 when the plant support funding from the Diocese ends. Income and costs are being recorded under a separate department code to allow them to be separately reported.

The revised allocation of costs by the Diocese was expected to result in a decline in the payments for Parish Share from 2021. This has been deferred until 2022 due to the impact of COVID-19.

Investment policy

Currently all cash monies received are to be held on deposit either at the Church's bank current account or in the Church's deposit account if not required for immediate liquidity purposes. Although a good rate of interest or return is always desirable, the priority is to maintain a low to zero risk for all monies earmarked to meet our costs and obligations during the year, including free capital requirements arising under our Reserves Policy which includes provision for liability capital and cost repayment obligations.

The Treasurer has a mandate from the PCC to explore other higher yielding low risk avenues for monies held which are above and beyond all of our commitments as described but in any case, all investment opportunities must be presented to and agreed by the PCC in each individual instance before any such investment can take place. Such investments and any associated risk must be reviewed at least annually. In practice, it is considered highly unlikely that surplus monies will be left unspent or unallocated, thereby requiring movement away from our current bank and deposit holding arrangements.

Reserves Policy

The PCC has adopted a reserves policy which not only accommodates an ongoing and fluctuating expenditure, but also allows for specific and focused cost obligations to be addressed on a continuous basis.

In addition to normal expenditure (including grant payments and parish share) which is covered by our General Fund, the Capital Repair Fund is used for repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC and replenished by transfers from the General Fund.

Repairs to the Church, the Vicarage and Cornerways consumed about £22,000 in 2020, but a contribution of £10,000 was applied to sustain the funds for routine tasks.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC usually aims to keep the balance of unrestricted reserves to at least three months' running costs, excluding external giving

and Parish Share i.e. £42,000. Reserves currently stand at about £40,000. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds.

Review of the impact of COVID-19 by Trustees

The Trustees have maintained a monthly review of the Church finances throughout the pandemic. Church closures and the restricted opening led to the loss of most cash collections, but this was offset by some one-off gifts and the introduction of online giving. The loss of much of the rental income was offset by operating cost savings and use of the Government furlough scheme. The quarterly cash flow projections for the Diocese demonstrated that the charity remained viable up to the end of the year. A successful Gift Day was held in October, which gave the opportunity to invest in new service streaming equipment and lighting while the Church was out of use. By the end of 2020, the Church had reached the limits of its reserves policy, leading to the need for a prudent budget which restricted Mission giving in order to avoid any expenditure not supported by actual income. This is again being reviewed monthly in 2021, noting that there had been further reductions in income at the start of 2021, with limited opportunities to recruit new givers. As of April 2021, the Trustees believe that the charity remains a going concern, as any shortfalls in giving are considerably less than its discretionary Mission giving.

6. Structure, Governance and Management

6.1 Governance and Constitution

The general functions of the PCC and its constitution are set out in the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules. The PCC members are responsible for making decisions on all matters of general concern and importance to the Parish including deciding how the funds of the PCC are to be spent.

The membership of the PCC includes the incumbent, the curate, the churchwardens and members elected by the Church electoral roll members or co-opted by the PCC. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC. Deanery Synod representatives appointed by the APCM also serve on the PCC. The PCC members are the Trustees of the Charity.

Trustees are therefore usually long-standing members of the congregation who are already familiar with the operation of the Church. Before their candidacy, they are interviewed by a churchwarden to highlight the specific responsibilities of PCC members, and provided with a briefing booklet. After appointment, they are added to the Charity Commission website and invited to review the briefing material available.

During 2020, the PCC met five times for routine business, plus once after the APCM. Four meetings were held online due to COVID-19 restrictions. The APCM was delayed until 25 October due to COVID-19 restrictions, and held mainly online, with social distancing measures in place for those present in Church.

In order to support the Church Plant, a local Interim Leadership Team has been established for St Barbara's, comprising members of the congregation including the planting team. Members of the existing congregation from St Barbara's will be co-opted onto the PCC, and one or more members of the PCC will also be members of the planting team. This arrangement will continue until St Barbara's sets up its own PCC.

6.2 Organisational Structure

Internal

The PCC operates through a number of committees and groups which meet between meetings of the PCC.

Standing Committee

This is the only committee required by law. It has powers to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It comprises the Vicar, Churchwardens, Treasurer, PCC Secretary and one member elected by the PCC. The Standing Committee met five times, once in person and the rest online due to COVID-19 restrictions.

Mission Committee

The Mission Committee was reconstituted in 2016 as a committee of the PCC to oversee the allocation of our various grants to Mission organisations at the local, national and international level. As well as regular meetings with the individuals who serve as links to the various organisations that we support, the committee meets twice annually to propose a series of donations to the PCC for approval. It also coordinates prayer support for those organisations and promotes their visibility in the church. The Committee has an independent chair, plus four PCC members.

Ministry Coordinators

The overall activities of the PCC are organised around Ministry Groups – with each group responsible for an element of mission and overall responsibilities of the PCC. The Ministry Groups (and Ministry Group Coordinators) during 2020 are:

- **Worship** **(Revd Sophie Lovesmith – until March 2020)**
- **Church Community & Pastoral** **(Revd Claire Isherwood)**
- **Children, Youth and Families** **(Revd Daniel Natnael)**
- **Technology and Communications** **(Stefan Carl)**
- **Fabric and HR** **(Geoff Taylor and Karen Kendall)**
- **Prayer and Spirituality** **(Chris Higgins)**
- **Evangelism** **(Revd Tom Darwent)**
- **Growing Disciples** **(Lis Ricketts)**
- **Community Engagement** **(Mike Paterson)**

The Ministry Coordinators meet monthly to discuss and monitor the Ministry Groups in order to enable and support development of ministries. Ministry coordinators reports were received by the full PCC and discussed where there were issues of governance to be decided.

Finance Team

The Finance Team is responsible for the ongoing accounting management and stewardship of the PCC finances and dealing with the Charity Commission, HMRC and Diocese in support of the Ministry Groups. The team provides monthly updates of actual income and spend against budget to all budget holders and to the PCC, in order to ensure that expenditure is aligned with income.

Finance Committee

The PCC operates a Finance Committee comprising the Vicar, Churchwardens, Finance Team and two members of the PCC to provide support and guidance to the PCC in the appropriate conduct of the financial affairs of the parish, and the church plant at Mindenhurst. This includes monitoring of budgeting and financial performance, financial strategy and planning, assessment of budgetary proposals and recommendations for stewardship to ensure the long-term financial sustainability of the parish with adequate reserves.

Safeguarding of vulnerable children and adults

The Church of England has continued to provide central guidance for all the Dioceses and Parishes. The Diocese of Guildford has adopted these new guidelines. We as a Church have adopted the new guidance. The information is only provided online. Our parish procedures have been updated and were approved by the PCC.

The St Paul's website has contact details for anyone who needs advice and/or support regarding any safeguarding issues. Throughout the Church premises there are notices with contact information regarding support for vulnerable adults or children.

We are also providing the links to the Diocese website and the safeguarding section. The Diocese has seen a change in structure and personnel within the safeguarding arrangements – this is reflected in the information provided online and within our guidance.

The same procedures will be applied to St Barbara's while it is still operating as part of St Paul's, and the documentation will be adjusted to include the church plant.

A Safeguarding Group comprising the safeguarding officer Jenny Banks, Jill Davis, Angela Wilkinson, Ben Barnes and Chris Higgins, meets as needed to review the guidance and particularly to continue developing the processes needed for safer recruitment of volunteers. The group members attend different services thus providing observational cover for good practice across all services.

Disclosure and Barring Service [DBS] checks are part of the recruitment process and are completed as required for persons fulfilling certain roles within the Church community both paid and voluntary. The records are kept up to date working within the COVID-guidance issued to Parishes.

We continue to use the training provided by the Diocese – since March 2020 this has converted to online only. Information relating DBS and training and recruitment are maintained on a spreadsheet.

Before activities on or off the St Pauls site take place, risk assessments are completed by the group leaders and checked with the Safeguarding Officer as needed.

From May 2021, Jill Davis will succeed Jenny Banks as Safeguarding Officer

Other Groups

Many other groups exist to manage specific activities and typically report to and liaise with the Ministry Groups within which they reside.

External

The structure for different levels of Synod representation within the Church starts at Parish level with both lay and ordained persons represented on the Surrey Heath Deanery Synod. The next level is the Diocesan Synod and finally the General Synod. This structure helps to ensure a flow of information and thoughts both upwards and back to Parish level.

Each meeting of the Deanery Synod is held within a different Parish around the area. The hosting parish gives a short report about their area and how they as Christians work within their local community.

St Paul's provides up to four representatives to the Deanery Synod that meets three times a year to listen to talks and discuss elements of Christianity and Intra-Church initiatives.

6.3 Trustee Transactions

A total of £52,817 was donated to the charity by all trustees (2019: £42,688, excluding clergy).

A total of £6,983 (2019: £3,764 excluding clergy) was reimbursed to eleven Trustees during the year for expenses incurred using personal credit cards.

7. Administrative Information

7.1 Background

The Parish of St Pauls, Camberley is within the Diocese of Guildford. At the start of the year the electoral roll stood at 232. There were 232 parishioners on the roll at the time of the delayed 2020 APCM in October, including 11 registered for St Barbara's. The electoral roll at the end of the year stood at 231.

The average weekly attendance prior to lockdown was 204 adults and 21 children. The average congregation at St Barbara's prior to lockdown was 20.

7.2 Contact information

Address for Correspondence

St Pauls Church, Crawley Ridge, Camberley, Surrey, GU15 2AD

Other Channels of Information

- Facebook – http://www.facebook.com/pages/Camberley/St-Pauls-Church-Camberley/19647177348
- Website – http://www.stpaulscamberley.org.uk/

7.3 Parochial Church Council (PCC) Membership

Clergy

- Revd Tom Darwent (Vicar / Chairman)
- Revd Sophie Lovesmith (Curate)
- Revd Claire Isherwood (SSM) (Associate Minister)
- Revd Daniel Natnael (Associate Minister/Youth Director)
- Ven Revd Norman Russell (until August 2020)

Wardens serving during 2020

- Geoff Taylor (Appointed APCM 2018, 2019, 2020)
- Karen Kendall (Appointed APCM 2017, 2018, 2019, 2020)

Representatives on the Deanery Synod serving during 2020

- Jenny Banks (Appointed 2011 - retired APCM 2020 - also serves as Safeguarding Officer)
- Angela Wilkinson (Appointed 2009)
- John Winterton (Co-opted November 2019)
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer)

Elected Members serving during 2020

- Anne Andrew (Elected APCM 2019)
- Darren Bateman (Elected APCM 2018)
- Bill Blyth (Elected APCM 2014 and 2017 – retired APCM 2020)
- Stefan Carl (Assistant Churchwarden – Elected APCM 2020 - Co-opted 2018, 2019)
- Ann Fugeman (Elected APCM 2016 and 2019)
- Peter Hawkins (Assistant Churchwarden - Elected APCM 2015 and 2018)
- Chris Higgins (Elected APCM 2018)
- Patricia Kamanda (Elected APCM 2019 – retired January 2020)
- Howard Mason (Elected APCM 2007, 2010 and 2017, co-opted 2013, 2014, 2015 and 2016)
- Anna Murphy (Elected APCM 2015 and 2018)
- John Welch (Elected APCM 2019)
- Thomas Wou (Elected APCM 2017 – retired APCM 2020)

Co-opted Members serving during 2020

- Helen Vince (Secretary - Co-opted June 2016, and APCM 2017, 2018, 2019, 2020)

7.4 Statement of Responsibilities of Members of the PCC

Charity law requires the members of the PCC to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that period, together with its assets and liabilities at the end of the period, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing these financial statements, the members of the PCC are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) state whether the policies adopted are in accordance with the Charities Act 2011 and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements, and

(d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The members of the PCC are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statement of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7.5 Advisors to the PCC

Bankers

National Westminster Bank, 45 Park Street, Camberley, Surrey

Independent Examiner

A M Skilton ACA, Brewers, Chartered Accountants, Bourne House, Queen Street, Gomshall, Surrey GU5 9LY

(appointed as independent examiner at the APCM in October 2020)

This report has been approved by the PCC on 8 March 2021, and signed on its behalf by:

Howard Mason (Treasurer)

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Paul's Camberley

I report to the trustees on my examination of the financial statements of the Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley ('the charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

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:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements 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 financial statements to be reached.

A.M.Skilton ICAEW

Brewers
Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Date: 10 MAY 2021

ST PAUL'S CHURCH, CAMBERLEY
Statement of Financial Activities at 31 December 2020

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income and Endowments from:						
Donations and legacies	2a	340,239	0	14,843	355,082	381,741
Charitable activities	2b	17,963	0	0	17,963	41,610
Investments	2c	197	0	0	197	346
Other	2d	2,047	0	0	2,047	3,064
Total income		**360,446**	**0**	**14,843**	**375,289**	**426,761**
Expenditure on:						
Charitable activities	3a	266,804	0	13,791	280,595	312,350
Support costs	3b	98,875	18,012	4,069	120,956	128,667
Total expenditure		**365,679**	**18,012**	**17,860**	**401,551**	**441,017**
Net income/(expenditure)		**(5,233)**	**(18,012)**	**(3,017)**	**(26,262)**	**(14,256)**
Transfers between funds	11 &12	**(10,000)**	**10,000**	**0**	**0**	**0**
Net movement in funds		**(15,233)**	**(8,012)**	**(3,017)**	**(26,262)**	**(14,256)**
Total funds brought forward		**246,544**	**23,470**	**9,287**	**279,301**	**293,557**
Total funds carried forward		**231,311**	**15,458**	**6,270**	**253,039**	**279,301**

The SOFA from 2019 is reproduced for comparison:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
Income and Endowments from:					
Donations and legacies	362,076	0	19,665	381,741	340,964
Charitable activities	41,610	0	0	41,610	35,623
Investments	346	0	0	346	227
Other	3,064	0	0	3,064	12,903
Total income	**407,096**	**0**	**19,665**	**426,761**	**389,717**
Expenditure on:					
Charitable activities	290,413	0	21,937	312,350	317,839
Support costs	109,288	12,993	6,386	128,667	107,148
Total expenditure	**399,701**	**12,993**	**28,323**	**441,017**	**424,987**
Net income/(expenditure)	**7,395**	**(12,993)**	**(8,658)**	**(14,256)**	**(35,270)**
Transfers between funds	**(6,824)**	**7,000**	**(176)**	**0**	**0**
Net movement in funds	**571**	**(5,993)**	**(8,834)**	**(14,256)**	**(35,270)**
Total funds brought forward	**245,973**	**29,463**	**18,121**	**293,557**	**328,827**
Total funds carried forward	**246,544**	**23,470**	**9,287**	**279,301**	**293,557**

ST PAUL'S CHURCH, CAMBERLEY
Balance Sheet at 31 December 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	6	**206,191**	**210,921**
Current assets			
Debtors	8	12,608	25,496
Cash at bank and in hand		81,847	67,900
		94,455	**93,396**
Liabilities			
Creditors: Amounts falling due due within one year	9	47,607	25,016
Net current assets or liabilities		**46,848**	**68,380**
Total net assets or liabilities		**253,039**	**279,301**
The funds of the charity	7		
Unrestricted funds	10		
General		231,311	246,544
Designated funds			
Capital Repair Fund	12	12,047	15,926
Vicarage Refurbishment Fund	12	3,345	4,345
"Cornerways" Refurbishment Fund	12	66	3,199
		15,458	23,470
Total unrestricted funds		**246,769**	**270,014**
Restricted funds	10 & 11	**6,270**	**9,287**
Total charity funds		**253,039**	**279,301**

Approved by the Parochial Church Council on 8 March 2021 and signed on its behalf by:

Original signed by

Geoff Taylor
(Churchwarden)

Original signed by

Howard Mason
(Treasurer)

Notes to the Financial Statements for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.
The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.
The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley, meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.
FRS 102 has been used in conjunction with the Charities SORP when preparing these financial statements.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purpose of any restricted funds is noted in the accounts.

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Income

Voluntary income and capital sources

Collections are accounted for when received.

Non-Gift Aid includes donations via the Charities Aid Foundation (CAF) scheme where the tax has been recovered by CAF on behalf of the donor.

Income tax recoverable on Gift Aid donations is accounted for when the donation is received.

Grants to the PCC are accounted for on receipt.

Other ordinary income

Rental income from the letting of Church premises is accounted for when due. Parochial fees due to the PCC for weddings, funerals etc are accounted for after each event.

Furlough for Covid-19

Two members of staff were furloughed under the relevant Government scheme. Claims under the scheme were treated as grants to the general funds, to support ongoing payment of full salaries.

Income from Investment

Interest is accounted for when due.

Legacies

Income from legacies is accounted for when the legacy is receivable.

Value Added Tax (VAT)

Due to the nature of the charity's activities, it is outside the scope of VAT and therefore its Incoming/(Outgoing) resources, as stated, are VAT inclusive.

Expenditure

Grants

Grants and donations are accounted for when payable.

Pensions

The Church participates in the Pension Builder Scheme section of the Church Workers Pension Fund, which is in surplus. Pension contributions are charged to the SoFA as incurred.

Costs directly related to the work of the Church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31 December is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and movable Church fittings

Consecrated and beneficed property is excluded from the accounts.

No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC. All expenditure incurred during the year on consecrated or beneficed buildings and movable Church furnishings, whether maintenance or improvement, is charged in full as incurred.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. Depreciation of 2% per annum is charged against such buildings but any expenditure on maintenance or improvement is charged as incurred.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of under £3,000 are written off in the period in which the asset is acquired.

Current assets

Amounts owing or paid in advance to the PCC at 31 December are shown as debtors.

Short-term deposits include cash held on deposit at the bank.

Current liabilities

Amounts due or received in advance are shown as creditors.

2. Income and Endowments from:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
2a Donations and legacies					
Planned giving					
Bank credits	205,149	0	6,318	211,467	230,766
Other planned giving	12,398	0	0	12,398	14,163
Collections at services	23,934	0	3,846	27,780	58,853
Sundry donations	28,037	0	0	28,037	4,268
Income tax recoverable	57,095	0	1,468	58,563	65,916
Grants	3,626	0	3,211	6,837	7,775
Legacies	10,000	0	0	10,000	0
	340,239	**0**	**14,843**	**355,082**	**381,741**
2b Charitable activities					
Church Centre lettings	5,792	0	0	5,792	22,200
Church Hall lettings etc	6,395	0	0	6,395	12,714
Fees for weddings, funerals etc	5,776	0	0	5,776	6,696
	17,963	**0**	**0**	**17,963**	**41,610**
2c Investments					
Interest	**197**	**0**	**0**	**197**	**346**
2d Other					
Miscellaneous	2,047	0	0	2,047	3,064
	2,047	**0**	**0**	**2,047**	**3,064**
Total Income and endowments	**360,446**	**0**	**14,843**	**375,289**	**426,761**

Unrestricted income in 2019: £407,096. There was no income designated by the PCC in 2020 (2019: £nil). Grants were received for furloughed staff. A previous grant for a netball project had to be repaid as the project was cancelled. Restricted income included special collections of £11,632 for specific causes, paid out in full as described in note 3 (2019: £15,890).

3. Expenditure on:

3a Charitable activities	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2020	Total 2019
Mission and Charitable giving	£	£	£	£	£
Overseas mission societies					
Bible Society	2,300			2,300	2,300
Children of the Dump	9,000		20	9,020	9,000
Flame International	6,000			6,000	5,500
Military Ministries International	6,500			6,500	7,500
Love Moldova Foundation	3,000			3,000	3,250
Africa Inland Mission	5,750			5,750	5,000
Samara's Aid	500			500	1,500
National mission societies					
Acorn Christian Foundation	5,000			5,000	7,000
Evangelical Alliance	250			250	250
Parish Nursing Ministries UK	3,000			3,000	3,000
Pulse	3,750			3,750	3,000
Lambeth Partnership	0			0	1,000
Local organisations					
Camberley Youth for Christ	7,500		13	7,513	6,680
Connect Christian Counselling	7,000			7,000	7,000
Bishop of Guildford Foundation	1,300			1,300	1,300
Frimhurst (ATD Fourth World)	3,000			3,000	3,000
Gideons	2,400			2,400	2,100
Churches together	0			0	200
Hope Hub	0			0	1,000
Other beneficiaries					
Phyllis Tuckwell Hospice	2,500			2,500	1,500
Community Engagement Grants					
Camberley BESOM			1,522	1,522	3,699
Special collections					
Kibera			500	500	838
Christmas collections			0	0	2,972
Speakers Corner			0	0	442
Funeral collections			315	315	421
Samara Hospital			7,471	7,471	8,482
Staff collections			1,791	1,791	1,380
Discretionary grants			650	650	6,670
Other charitable activities					
Staff costs	63,650			63,650	50,384
Accommodation costs	4,265			4,265	29,022
Church Community	1,940			1,940	2,854
Outreach	987			987	1,124
Youth Ministry	2,478			2,478	2,134
Prayer and Spirituality	184			184	177
Worship Ministry	1,043			1,043	4,439
Growing Disciples	0			0	486
Camberley Communities Engagement	2,882		1,509	4,391	3,698
Parish Share and other subscriptions	120,625			120,625	122,048
Totals	266,804	0	13,791	280,595	312,350

Unrestricted grants of £71,632 were made to a range of organisations (2019: £74,046), and no grants were made from funds designated by the PCC (2019: nil). Special collections of £11,632 received as restricted income were paid out in full (2019: £14,633).

The cost of the various ministry activities fell to £195,172 with increased salary costs, but a planned reduction in accommodation costs and savings due to reduced activity under COVID-19 (2019: £216,367).

3b Support costs	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Staff Costs	46,492			46,492	45,028
Accommodation Costs	614	7,133		7,747	2,824
Staff expenses	90			90	853
Motor & Travel Costs	412			412	309
Training	1,034			1,034	1,064
Office Costs	9,004		4,069	13,073	18,904
Professional Fees	0			0	435
Church Premises Costs	26,080	10,879		36,959	41,588
Infrastructure	0			0	191
Finance Costs	1,302			1,302	1,277
Depreciation	4,730			4,730	4,731
Independent Examiners fee	2,200			2,200	2,079
General Expenses	6,917			6,917	9,384
	98,875	**18,012**	**4,069**	**120,956**	**128,667**

Unrestricted expenditure on the Church building was significantly reduced through due to usage limitations under COVID-19 (2019: £109,288), and designated expenditure reflected increased investment in maintaining the Church properties including repairs and improved insulation at Cornerways (2019: £12,993). Restricted expenditure includes the costs incurred for investment in live streaming equipment for services (2019: £6,386).

4. STAFF COSTS

	2020	2019
Wages and salaries	99,394	81,726
Pension contributions	7,972	11,204
Employer's national insurance	2,776	2,482
	110,142	**95,412**

During the year the PCC employed an Associate Minister, Youth Director, Youth Pastor, Outreach worker, Caretaker/Facilities Manager and two administrators. No employee received remuneration in excess of £60,000 per annum.

Key management personnel of the Church comprise the Trustees, including the Minister, the Associate Minister, the Curate, and the Youth Director, plus the Outreach Worker and the senior administrator. The salaries of the Minister and Curate are paid by the Diocese, and the Youth Director is paid by the Diocese with a contribution from the Parish amounting to £18,552, including £4,546 pension. The total amount paid for salaries, pensions and expenses for these people was £67,148 (2019: £83,340).

5. TRUSTEES AND CONNECTED PERSONS

Including staff, a total of £6,983 was reimbursed to eleven Trustees during the year for expenses incurred in church activities (2019: £3,764 reimbursed to six trustees excluding staff). No trustee received any remuneration for their trustee role.

A total of £52,817 was donated to the charity by all trustees (2019: £42,688, excluding clergy).

It is noted that Claire Isherwood served as a Trustee of the Bishop of Guildford's Community Fund from January 2020, but was not involved in preparing the recommendation to make a donation to that charity, nor materially involved in the acceptance of that recommendation by the PCC.

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land & buildings	Equipment	Total £
Cost	At 1 January 2020	236,547	17,954	254,501
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2020	**236,547**	**17,954**	**254,501**
Depreciation	At 1 January 2020	25,626	17,954	43,580
	Charge for the year	4,730	0	4,730
	Disposals	0	0	0
	At 31 December 2020	**30,356**	**17,954**	**48,310**
Net Book Value	At 31 December 2020	**206,191**	**0**	**206,191**
	At 31 December 2019	210,921	0	210,921

The freehold land and buildings comprise the curate's house ("Cornerways") in Camberley. This was purchased in 1993 and was financed partly by a Value Linked Loan of £50,000 from the Church Commissioners. As a result, the Commissioners owned 47.6% of "Cornerways", and were entitled to this proportion of the net proceeds, if sold. Following negotiations with the Church Commissioners, a valuation of £381,250 was agreed, and a payment of £181,547 was made in 2014 to redeem the loan and remove the burden of restrictive covenants and index-linked interest payments. The loan terminated at the end of July 2014, and 2% depreciation has been applied from that point.

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Total £
Fixed assets	206,191	0	0	206,191
Current assets	72,727	15,458	6,270	94,455
Current liabilities	(47,607)	0	0	(47,607)
Fund balance	**231,311**	**15,458**	**6,270**	**253,039**

8. DEBTORS

	2020	2019
Income tax recoverable and room hire	9,082	12,413
Prepayments and accrued interest	3,006	2,295
Other debtors	520	10,788
	12,608	**25,496**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
Accruals and deferred income	47,588	24,787
Other creditors	19	229
	47,607	**25,016**

The exceptional level of accrual encompasses £35,000 in donations deferred to 2021 to preserve cash flow. In addition, the Church holds a lease contract on its photocopiers extending to March 2024 at a cost of £3,819 per annum, and a five-year waste disposal contract from March 2017 onwards at a cost of £319 per annum, which can be terminated with a month's notice after September 2018, and was terminated in May 2021

10. FUND DETAILS AND RESERVE POLICY

The Capital Repair Fund is for future repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC.

Contributions to the Capital Repair fund will be increased in 2021 in order to build up the reserve to address requirements emerging from the 2019 Quinquennial Inspection.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC aims to keep the balance of unrestricted reserves to around three to four months' running costs for the following year ie £42,000-56,000, discounting grants and parish share payment which could be deferred if necessary.

11. RESTRICTED FUNDS

	Outward Giving	Audio Visual	Netball	Frontline	Total
	£	£	£	£	£
Balance brought forward	0	8,637	650	0	9,287
Income in the year	11,632	0		3,211	14,843
Transfer to general fund	0	0	0	0	0
Costs in the year	(11,632)	(4,069)	(650)	(1,509)	(17,860)
Balance carried forward	**0**	**4,568**	**0**	**1,702**	**6,270**

Outward giving represents donations for causes outside the Church, typically through special collections. The second tranche of expenditure on audiovisual equipment was made against the proceeds of the Gift Day in 2018, and the remainder will be expended in 2021. An external grant was received in 2019 to launch a netball activity, but this was refunded as the activity was unable to commence in 2020. Frontline Debt Counselling received a donation which was partly expended.

12. DESIGNATED FUNDS

	Capital Repair Fund	Vicarage	Cornerways	Total
	£	£	£	£
Balance brought forward	15,926	4,345	3,199	23,470
Income	0	0	0	0
Costs in the year	(10,879)		(7,133)	(18,012)
Transfer from general fund	7,000	(1,000)	4,000	10,000
Balance carried forward	**12,047**	**3,345**	**66**	**15,458**

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2020. The original plan was to transfer £1,000 to the Vicarage fund and £2,000 to Cornerways, but in addition £2,000 was transferred from the Vicarage fund to Cornerways to cover expenditure on essential repairs.

13. RISK POLICY

The PCC maintains a register of the major risks to which St Paul's is exposed. The list is reviewed at each PCC meeting along with the actions and systems to mitigate those risks. The principal financial risk is considered to be the dependence on a small number of key donors for about 27% of the income from giving.

14. PARTICIPATION IN DEFINED BENEFIT PENSION SCHEME - DISCLOSURE NOTICE

St Paul's Camberley participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable (2020: £3,426, 2019: £2,210).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016, and a valuation as at 31 December 2019 was underway as at 31 December 2020

For the Pension Builder Classic section, the 2016 valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2016 valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Paul's Camberley could become responsible for paying a share of that employer's pension liabilities.