

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

England & Wales · Charity number 1134258

Details

Other names	ST PAUL'S PCC,TUPSLEY,HEREFORD
Status	Registered
Legal form	Previously excepted
Registered	2010-02-11
Register	View on the Charity Commission register

Contact

Address	107 Church Road Hereford HR1 1RT
Phone	01432 274490
Email	beneficeoffice@stpaulshereford.org.uk
Website	www.stpaulshereford.org.uk

Activities

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

Activities: Regular public worship open to all and pastoral work in the parish. Teaching Christianity through sermons, talks and home groups. Supporting other Charities in the UK and overseas

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£164,654	£180,179	-	-
2024-12-31	£147,309	£174,042	-	-
2023-12-31	£150,911	£152,543	-	-
2022-12-31	£133,046	£134,659	-	-
2021-12-31	£132,944	£146,759	-	-
2020-12-31	£128,264	£243,890	-	-

Trustees

Name	Role	Appointed
Christopher Burrow		2026-04-26
Deborah Jane Hartland		2018-04-22
Emma Robertson		2026-04-26
JULIE ANN HANCOCK		2022-04-24
Karen Elizabeth Bishop		2016-03-15
Linda Helen Watts		2023-04-23
Margaret Lilian Jones		2024-04-21
Pamela Catherine Duggan		2015-04-19
Pamela Pratley		2026-04-26
Patrick Alex Shave		2023-04-23
Rev Andrew James Dodwell		2025-03-27
Rosemary Burrow		2021-04-18
Simon Ling		2026-04-26
Stephen Brankin		2023-04-23
Susan Payne		2023-04-23

Accounts

St Paul's Church, Tupsley **Trustees Annual Report** **2025**

St Paul's Church, Tupsley **Unaudited Report and Accounts** **for the year ended 31st December 2025**

Charity Registration No. 1134258

Contents

Pages 1–4	Trustees' Report
Page 5	Statement of Trustees Responsibilities
Page 6–7	Independent Examiner's Report
Page 8	Statement of Financial Activities
Page 9	Balance Sheet
Pages 10–13	Notes to the Accounts

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Paul's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus. This can be in gathered worship (services) on Sunday and other days, in Life Groups gathering to study, pray, encourage and worship, and other networks and meetings to assist with pastoral care.

To facilitate this work, it is important that we maintain, equip and adapt the fabric of the Church of St Paul's and the linked Community Centre.

Where possible we seek to work together with other local churches and groups, especially Hereford United Reformed Church and Tupsley Whitehouse Community Hub (the Whitehouse Hub closed during 2025, although some related activities continued).

Aim and purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, since 27 March 2025 the Rev Andy Dodwell, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and Community Hall of St Paul's, Church Road, Hereford.

Achievements and Performance

Full details are reported on under the separate report headings.

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of a year that our community finds both beneficial and spiritually fulfilling. Ways of welcoming and linking every generation into our church are continuing to emerge.

- Weekly Worship hosting St Paul's Primary School classes in church.
- A weekly Open the Book assembly inviting all Key Stage 2 classes from Hampton Dene Primary School into church.
- Friday morning prayer and Zoom prayer times twice a week.
- Occasional Days of Prayer.
- A Time to Sing for anyone to join with the church musicians for praise, worship and prayer.

St Paul's Community Centre

This hosts a full-time Childcare ministry (St Paul's Childcare, Charity registered number: 1175452) Monday to Friday, and children's groups on Sunday mornings. Brownies and other groups such as Slimming world are regular evening/Saturday users throughout the year. The hall is available for private bookings evenings and weekends, and many parties take place.

Mission and evangelism

The Horizons Committee continues to allocate a proportion of our funds and arranges urgent fundraising towards various causes local to Hereford and abroad. The weekly Coffee Shop, jointly run with Hereford United Reformed Church and providing friendship and pastoral care to many elderly people our community, operates all year and continues to be a popular and important part of our mission and outreach. Tea and Tots, in conjunction with our friends at Hereford URC, provides a safe space for pre-school children and their carers. Coffee Corner provides a meeting place and chance to share for parents of school and nursery children. Some outreach activities previously taking place at the Whitehouse Hub are continuing in other venues. The LifeLink chaplain continues to provide the link between church and the local schools.

Treasurer's Report for year ended December 2025

The 2025 accounts show an excess of expenditure over income of £15,525 (2024 deficit £26,733). The shortfall, for the fourth year running, has been covered by using some of our Reserve funds.

Much of the deficit is due to the excessive Gas bill we received following the installation of a new Boiler and Heating system for the church in 2024. The issue with the gas has now been rectified and, moving forward, this situation should not happen again.

In spite of the above, we were able to honour our commitment in full to Hereford diocese by paying into the Common Fund a total Parish Share of £85,000 (2024: £81,000). However, a decision has been taken to reduce our commitment in 2026 to reflect this.

We continued to honour the Giving Policy adopted by the PCC in January 2021 and approved annually since, which states "It is our intention that from 2021 St Paul's PCC will give a minimum of 10% of our income away – sowing into the Kingdom of God after the teaching and example of Jesus and the Bible. This will generally be distributed through the discernment of our Horizons committee." Thus, in 2025, the Horizons Committee received a sum of money equivalent of 10% of all church giving received in the previous year; this amounted to £8,226 (2024: £7,125). I have summarised both donations made directly through the Horizons Committee and those collected directly from the congregation within the "Notes to the Accounts", specifically Note 12. It is clear to see that so many of you generously give to the appeals we also make throughout the year and this continues to be a wonderful witness.

At the end of 2022 we launched an Acts244 fund, designed to help out those struggling financially during difficult economic times. During 2025 we paid out £800 (2024: £400). Please do ask for more information should you, or anyone you know, be in need.

The greatest challenge in 2025 was the issue with the costs of the heating. However the support from Andy, the PCC, and all you amazing and supportive people has helped me to deal with this. As many of you will know, I also have had issues with my eyes this year. This meant that I found some of the "normal" treasurer jobs harder and I'm particularly grateful for all who helped out more than ever. In particular, I'd like to acknowledge the excess work taken on by Stephen, Rose, Val, Ann and Jayne.

Finally, I'd also like to take this opportunity to further express my thanks to Ann, who has decided that this is now the right time to step down from her role as Assistant Treasurer. Ann has fulfilled this role for so many years and her dedication and discretion have set high standards. Her attention to detail has made my job easier and she has cheerfully dealt with my questions and queries. Thank you, Ann for all your years of service – you will be a hard act to follow!

There will be challenges ahead in 2026; financially we will need to find more money to contribute to the LifeLink Chaplain role in this area. However, we remain committed to this form of ministry which shows wonderful outreach into the lives of young people.

I continue to be humbled by your wonderful generosity, both financially and spiritually, and I consider myself truly blessed to be able to serve St Paul's as Treasurer.

Karen Bishop

Reserves policy

It is the policy of this PCC to hold in reserve, the equivalent of 3 months running costs, including staff wages and contribution to the Parish Share.

It is also our policy to hold an amount for likely church building works as identified in the latest Quinquennial report and an amount for the maintenance of the fabric of the community centre. The Quinquennial inspection took place in Autumn 2024; no major issues were identified. In 2026 the PCC has no major plans with regard to the exterior of either the community centre building or the church.

The planned for repairs to the churchyard path and surrounding area in 2022 did not happen so these continue to be carried forward into 2026. An amount of £10,000 has been set aside for these two items.

£15,000 in respect of legacies received in 2020 were set aside as a deposit for future mission/outreach/chaplaincy work. An additional legacy received in 2023 and this was used in 2024 to set up the post of LifeLink Chaplain and meet the shortfall that occurred in that year. The 2025

shortfall for that project (£4,064) was taken from this reserve. Consequently, at the end of 2025, the total amount now set aside for this work is £11,000.

In 2024 we completed the necessary installation of a new Heating system for the church. The shortfall in the cost of providing this was met from the accumulated Reserves, in line with what we agreed in 2023. However generous donations in 2025 (£15,072) reduced this shortfall. A review of the heating will take place in 2026 however, at this stage, there remain no plans to use reserves to pay for any future identified work.

Therefore, a total of £49,000 is needed in order to meet these commitments. At present there are insufficient funds to meet these obligations at this time. This policy will be reviewed in a year's time.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, (curate), reader, treasurer and members elected by those members of the congregation who are on the Electoral Roll of the Church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to PCC. 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.

Volunteers

We would like to thank all the volunteers who work so hard to make our church a lively and vibrant community.

Trustee training

The Trustees undertake continued safeguarding training.

Reference and administrative information

Registered Charity name	The Parochial Church Council of the Ecclesiastical parish of St Paul's, Tupsley, Hereford
Registered name	St Paul's Church, Tupsley
Registered Charity numbers	1134258
Principal office	The Benefice Office, 107 Church Road, Hereford, HR1 1RT
Governing document	Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules
Trustees	Rev Andy Dodwell (from 27 March 2025) Mrs D J Hartland Mrs K E Bishop Mrs R Burrow Mr S Brankin Mrs A Gabb Mrs L Watts Mrs J M Shave Mrs P C Duggan Mrs J Hancock Mrs S Payne Mr P Shave Mr M Duggan Mrs M Jones

**St Paul's Church, Tupsley
Trustees' Annual Report
For the year ended 31 December 2025**

Bankers

Lloyds TSB Bank plc, 8 High Town, Hereford HR1 2AE

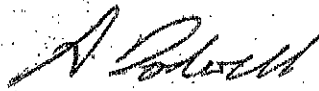
Independent examiners

Reverend Roger J Woodall (HM Inspector of Taxes - Retired)
3 Sinclair Drive, Hereford HR1 1UE

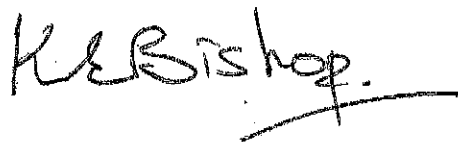
Risk Management

The Trustees continue to monitor the major risks which the charity faces and have established systems to reduce those risks. Risks are reviewed at least annually. The main risks included the health and safety of volunteers and callers, maintenance of the church and community hall and the continued viability of the PCC.

On behalf of the board of Trustees



Vicar of Tupsley and Hampton Bishop



Mrs K Bishop - Treasurer

Date 25.3.2026

5

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing The Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), FRS 102 and SORP 2015.

The law applicable to charities in England and Wales requires the Trustees 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 incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (FRS 102) 2015;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the Trustees



Trustee

25.3.2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

PCC OF TUPSLEY

On accounts for the year
ended

31ST DECEMBER 2025

Charity no
(if any)

1134258

Set out on pages

8-13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 accounts to be reached.

Signed:

Date:

26.03.2026

Name:

REVEREND ROGER J. WOODALL

Relevant professional
qualification(s) or body
(if any):

H M INSPECTOR OF TAXES (RETIRED)

Address:

3 SINCLAIR DRIVE

HEREFORD

HR1 1UE

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE

St Paul's Church, Tupsley
Statement of Financial Activities
for the year ended 31st December 2025

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total fund	Prior year total funds
Receipts						
Donations and legacies		106,581			106,581	81,362
Income from charitable activities	3	17,100			17,100	16,496
Other trading activities	4	717			717	8,710
Investments	5	40,256			40,256	40,741
Other income						
Total income		164,654			164,654	147,309
Expenses						
Raising funds	6	0			0	65
Expenditure on charitable activities	7	180,179			180,179	173,977
Other expenditure						
Total expenditure		180,179			180,179	174,042
Net income / (expenditure) & Net movement in funds		-15,525			-15,525	-26,733
Transfer between funds		0	0		0	-4028
Reconciliation of funds						
Total funds brought forward		574,160	0	10,000	584,160	614,921
Total funds carried forward		558,635	0	10,000	568,635	584,160

All activities are classed as continuing.
The notes on the following pages form part of these accounts.

St Paul's Church, Tupsley
Balance Sheet
 as at 31st December 2025

	2025	2024
	£	£
Fixed assets		
Community Centre	454,624	454,624
Church Lodge	65,000	65,000
Equipment	1,327	2,654
Investment Funds	10,000	10,000
Total Fixed assets	530,951	532,278
Current assets		
Bank current account	5,349	3,672
Bank deposit account	36,503	38,628
Cash in hand	25	43
Debtors	0	12,856
Total Current assets	41,877	55,199
Liabilities		
Creditors	4,193	3,317
Total Liabilities	4,193	3,317
Total Assets less current liabilities	568,635	584,160
The funds of the charity		
Unrestricted Funds	558,635	574,160
Restricted Funds - Heating	0	0
Endowment Funds	10,000	10,000
Total Reserves	568,635	584,160

The notes on the following pages form part of these accounts.

The accounts were approved by the governing body and authorised on

25.3.2026

and are signed on their behalf by:



1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation / uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with the 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 (FRS 102) (effective 1 January 2015) - Charities SORP (FRS 102), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

St Paul's Church, Tupsley, 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 note(s).

b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

c) Preparation of accounts on a going concern basis

The trustees consider the funds available will enable the charity to operate for more than one year and on that basis the charity is a going concern.

d) Income

Income including government grants are recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification made by the executors to the trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have been met, then the legacy is treated as a contingent asset and disclosed if material.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations which the donor has specified are to be used solely for particular areas of the charity's work or for particular activities carried out by the charity.

Endowment funds are not available for spending on day to day activities but income generated forms part of unrestricted income.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel and governance costs which support the charity's activities.

i) Tangible fixed assets

The properties owned by the charity have been capitalised at cost. The trustees consider their valuation to be in excess of the original cost and as such have not been depreciated.

Plant and other equipment is depreciated the year after purchase - 33.33% straight line.

j) Fixed asset investments

Fixed asset investments represent funds held within CCLA accounts.

k) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2. Legal status of the charity

The legal status of the charity is established by Statute, namely sections 2 and 3 of the Parochial Church Council's (Powers) Measure 1956. Measures have the force as Acts of Parliament, so the existence and legal status of a PCC is part of the law of the land.

3. Charitable activities	2025	2024
Fees for weddings and funerals	6,439	7,520
Money to help with maintaining the Churchyard	0	0
Church hall lettings	4,571	4,382
Childcare contribution to utility bills	6,090	4,594
	17,100	16,496
4. Other trading activities 2025 2024		
Fund raising sales	717	98
Contribution to LifeLink Chaplain Salary	0	7,912
	717	8,710
5. Investment income 2025 2024		
Bank Interest	820	1,349
Rent from land and buildings	39,436	39,392
	40,256	40,741
6. Raising Funds 2025 2024		
Fundraising costs	0	65

7. Analysis of expenditure on charitable activities

	2025	2024
Missionary Giving – Horizons (see note 12)	8,226	6,244
Ministry Parish Share	85,000	81,000
Mission and Evangelism Costs	12,312	11,313
Support Costs (see note 8)	74,641	56,044
Extra-ordinary costs (see note 9)	0	19,376
	180,179	173,977

8. Support costs

	2025	2024
Salary of parish secretary	6,964	6,455
Hall caretaker staff costs	8,655	8,055
Hall water rates	1,181	1,206
Hall light and heat	6,258	5,960
Hall maintenance	7,721	7,412
Church light and heat	21,788	1,979
Church insurance	7,062	6,913
Church maintenance	960	2,800
Upkeep of church services	2,287	1,925
Upkeep of churchyard	4,115	2,817
Lodge maintenance	944	714
Office administration	4,879	6,831
Governance costs – independent examination	500	1,650
Depreciation of plant and equipment	1,327	1,327
	74,641	56,044

9. Extra-ordinary costs

	2025	2024
Installation of new Church Gas Boiler & Heating System	0	19,376

In 2024 the new Church Gas Boiler and Heater was installed. There was shortfall of £19,376 on the project as grants and donations did not cover all the costs. Due to the generosity of the congregation a further £15,072 was given in 2025.

10. Trustees remuneration

During the year administration expenses totalling £890 were re-imbursed to 2 trustees. (2024 3 trustees £690)

None of the trustees have been paid any remuneration or received any other benefits from the charity.

11. Staff costs

None of the staff were paid over £60,000 in the current or previous year.

The average number of employees during the year was 2 (2024: 2).

12. Horizons Giving

Charity Supported	Total	Horizons	Congregation
Life Link Chaplaincy: St Pauls	1000.00	1000.00	
Keep in Step International: South Sudan (Kate Brankin)	900.00	900.00	
Wycliffe Bible Translators	600.00	600.00	
Payment of sponsorship to HDBF - Tanzania	600.00	600.00	
Tearfund (Lynda's Birthday)	521.00		521.00
New Life Nepal	500.00	500.00	
The Leprosy Mission	500.00	500.00	
Christian Aid - Gaza	500.00	500.00	
Médecins Sans Frontier: Sudan	500.00	500.00	
Vennture - 24 hour run	500.00	500.00	
Discipleship Training Emily Dodwell	500.00	500.00	
Homes for Ukrainians	500.00	333.00	167.00
Water Aid	500.00	97.60	402.40
Herefordshire MIND	500.00	500.00	
Christian Aid Week	402.00		402.00
Tearfund - Congo	400.00	345.00	55.00
Bible Society	320.00		320.00
A Rocha	300.00	300.00	
Kingsugi	300.00	300.00	
Amos Trust	250.00	250.00	
Yeleni Therapy (Harvest Appeal)	150.00		150.00
Church Mission Society	190.86		190.86
Children's Society (Christmas Card)	92.30		92.30
St Michaels Hospice (Martyn's cards)	53.00		53.00
2025 Total	10579.16	8225.60	2353.56
2024	7500.00	6905.85	594.15
2023	9486.44	7124.73	2361.71

Please remember that the 2025 Horizons figure of £8,225.60 includes £1,000 from 2024 which was not spent. For comparison purposes the amount given to Horizons to allocate in 2025 was, therefore, £7,225.60 (2024:£6905.85 and 2023:£7124.73). The figure for allocation in 2026 will be £7432.20

Accounts

St Paul's Church, Tupsley
Unaudited Report and Accounts
for the year ended 31st December 2024.
Charity Registration No. 1134258

Contents

Pages 1 – 6	Trustees' Report
Page 7	Statement of Trustees Responsibilities
Page 8 - 9	Independent Examiner's Report
Page 10	Statement of Financial Activities
Page 11	Balance Sheet
Pages 12 – 16	Notes to the Accounts

St Paul's Church, Tupsley
Trustees' Annual Report
For the year ended 31 December 2024

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Paul's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus. This can be in gathered worship (services) on Sunday and other days, in Life Groups gathering to study, pray, encourage and worship, and other networks and meetings to assist with pastoral care.

To facilitate this work, it is important that we maintain, equip and adapt the fabric of the Church of St Paul's and the linked Community Centre.

Where possible we seek to work together with other local churches and groups, especially Hereford United Reformed Church and Tupsley Whitehouse Community Hub.

Aim and purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, who was until July 2024, the Reverend Nick Armstrong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and Community Hall of St Paul's, Church Road, Hereford.

Achievements and Performance

Full details are reported on under the separate report headings.

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of a year that our community finds both beneficial and spiritually fulfilling. Ways of welcoming and linking the missing generations into our church were well established pre-pandemic, and are continuing to emerge, creating a 'new normal':

- Weekly Worship hosting St Paul's Primary School classes in church.
- A weekly Open the Book assembly inviting all Key Stage 2 classes from Hampton Dene Primary School into church.

St Paul's Church, Tupsley
Trustees' Annual Report
For the year ended 31 December 2024

St Paul's Community Centre

This hosts a full-time Childcare ministry (St Paul's Childcare, Charity registered number: 1175452) Monday to Friday, and children's groups on Sunday mornings. Brownies and other groups such as Slimming world are regular evening/Saturday users throughout the year.

Mission and evangelism

The Horizons Committee continues to allocate a proportion of our funds and arranges urgent fundraising towards various causes local to Hereford and abroad. The weekly Coffee Shop, jointly run with Hereford United Reformed Church and providing friendship and pastoral care to many elderly people our community, has been able to operate most of the year and continues to be a popular and important part of our mission and outreach.

Treasurer's Report for year ended December 2024

The 2024 accounts show an excess of expenditure over income of £26,733 (2023 deficit £1,632). The shortfall, for the third year running, has been covered by using some of our Reserve funds. This is entirely appropriate as we seek to make final maintenance and repairs that became necessary and which were delayed by the impact of Covid. However, the majority of the deficit (£19,376) is due to the installation of a new Boiler and Heating system for the church. Please note however that further donations were received in February 2025.

Once again we were able to honour our commitment in full to Hereford diocese by paying into the Common Fund a total Parish Share of £81,000 (2023: £80,000).

We continued to honour the Giving Policy adopted by the PCC in January 2021 and approved annually since, which states "It is our intention that from 2021 St Paul's PCC will give a minimum of 10% of our income away – sowing into the Kingdom of God after the teaching and example of Jesus and the Bible. This will generally be distributed through the discernment of our Horizons committee." Thus, in 2024, the Horizons Committee received a sum of money equivalent of 10% of all church giving received in the previous year; this amounted to £6,744 (2023: £7,125). I have summarised below both donations made directly through the Horizons Committee and those collected directly from the congregation and it is clear to see that so many of you generously give to the appeals we also make throughout the year. This continues to be a wonderful witness. Please note however that the figure shown in the accounts is £6,244 as the £500 paid to The Leprosy Mission did not happen until February 2025.

At the end of 2022 we launched an Acts244 fund, designed to help out those struggling financially during difficult economic times. During 2024 we paid out £400 (2023: £955). Your generosity means that there are still funds available for us to dispose of in 2025, should anyone be in need.

There have been particular challenges in 2024, notably the "cold church" and the interregnum. This has made me more grateful than ever for the wonderful help I have had from so many throughout the year. In particular I'd like to acknowledge the part played by;

Ann Gabb, who continues her amazing work as both Gift Aid Treasurer and Assistant Treasurer and I would be lost without her expertise in these areas.

Val Simms, who is always ready to help out.

Jayne Frankland, who often goes above and beyond her paid role to help me out.

Rose, Stephen and, indeed, all churchwardens I have worked alongside in my time at St Paul's – what a blessing you have been!

Nick who encouraged me to take on this role and I miss his wisdom over many financial (and spiritual) matters.

Deborah, who has held us together as we wait for Andy to arrive and who has always found time and energy to encourage me when things were tricky.

Paddy Shave, for leading on the new Boiler and Heating Project.

PCC members for their continued support.

And finally, my biggest THANK YOU is to YOU - I continue to be humbled by your wonderful generosity, both financially and spiritually, and I consider myself truly blessed to be able to serve St Paul's as Treasurer.

Charity Supported	Total	Horizons	Congregation
Wycliffe Bible Translators	600	600	
Payment of sponsorship to HDBF - Tanzania	600	600	
New Life Nepal	500	500	
The Leprosy Mission	500	500	
Amos Trust	250	250	
Christian Aid – Gaza	500	500	
Médecins Sans Frontiers – Gaza	500	500	
Keep in Step International (Kate Brankin)	800	800	
Church Mission Society (Sarah & Simon Cawdell)	400	400	
Emmanuel Church Bethlehem	250	250	
Herefordshire City of Sanctuary	250	250	
Vennture	500	500	
The Living Room	500	195.31	304.69
Yeleni Therapy	300	300	
Life Link Chaplaincy – St Pauls	500	500	
Church Mission Society	150	24.54	125.46
Children's Society	100	5	95
Water Aid	300	231	69
2024 Total	£7,500	£6,743.85	£594.15
2023	£9,486.44	£7,124.73	£2,361.71
2022	£8,483.18	£6,981.00	£1,502.18

Reserves Policy

It is now the policy of this PCC to hold in reserve, the equivalent of 3 months running costs, including staff wages and contribution to the Parish Share. It is also our policy to hold an amount for likely church building works as identified in the latest Quinquennial report and an amount for the maintenance of the fabric of the community centre. In 2025 the PCC has no major plans with regard to the exterior of either the community centre building or the church. The planned for repairs to the churchyard path and surrounding area in 2022 did not happen so these continue to be carried forward into 2024. An amount of £10,000 has been set aside for these two items. The PCC continues to hold £15,000 in respect of legacies received in 2020 which were set aside; these were set aside as a deposit for future

mission/outreach/chaplaincy work. An additional legacy of £5,000 was received in 2023. This was used to set up the post of Lifelink Chaplain which we have identified as being crucial to this future mission/outreach work. Consequently, at the end of 2024, the total amount now set aside for this work is £15,000. In 2024 we completed the necessary installation of a new Heating system for the church; no reserves are now held for this project.

Therefore, a total of £56,000 is needed and the PCC is pleased to note that there are sufficient funds to meet these obligations at this time. This policy will be reviewed in a year's time.

Karen Bishop.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, curate, reader, treasurer and members elected by those members of the congregation who are on the Electoral Roll of the Church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to PCC. 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.

Volunteers

We would like to thank all the volunteers who work so hard to make our church a lively and vibrant community.

Trustee training

The Trustees undertake continued safeguarding training.

St Paul's Church, Tupsley

Trustees' Annual Report

For the year ended 31 December 2024

Reference and administrative information

Registered Charity name The Parochial Church Council of the Ecclesiastical parish of St Paul's, Tupsley, Hereford

Registered name St Paul's Church, Tupsley

Registered Charity numbers 1134258

Principal office The Benefice Office, 107 Church Road, Hereford, HR1 1RT

Governing document Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules

Trustees Rev. Preb N P Armstrong (resigned 31 July 2024)

Rev. J Chipper (resigned 31 July 2024)

Mrs D J Hartland

Mrs H Bailey (resigned 28 April 2024)

Mrs K E Bishop

Mrs R Burrow

Mr S Brankin

Mrs A Gabb

Mrs L Watts

Mrs J M Shave

Mrs P C Duggan

Mrs J Hancock

Mrs J John

Mrs S Payne

Mr P Shave

Mr M Duggan

Mrs M Jones (appointed 28 April 2024)

Rev. A Dodwell (appointed 27 March 2025)

St Paul's Church, Tupsley
Trustees' Annual Report
For the year ended 31 December 2024

Bankers

Lloyds TSB Bank plc
8 High Town
Hereford HR1 2AE

Independent examiner

Reverend Roger J. Woodall
(HM Inspector of Taxes - Retired)
3 Sinclair Drive
Hereford HR1 1UE

Risk Management

The Trustees continue to monitor the major risks which the charity faces and have established systems to reduce those risks. Risks are reviewed at least annually. The main risks included the health and safety of volunteers and callers, maintenance of the church and community hall and the continued viability of the PCC.

Independent Examiners

On 26 November 2024 the PCC approved the appointment of Rev. Roger Woodall as the Independent Examiner. He is happy to offer himself for re-appointment.

On behalf of the board of Trustees



Vicar of Tupsley and Hampton Bishop



Mrs K Bishop – Treasurer

Date.....16-05-2025.....

St Paul's Church, Tupsley
Trustees' Annual Report
For the year ended 31 December 2024

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing The Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), FRS 102 and SORP 2015.

The law applicable to charities in England and Wales requires the Trustees 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 incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP (FRS 102) 2015;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the Trustees



Trustee
A. DODWELL



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

ST PAUL'S CHURCH, TUPSHAY

On accounts for the year
ended

31ST DECEMBER 2024

Charity no
(if any)

113 4258

Set out on pages

10 - 16

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31ST DECEMBER 2024.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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.

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. ~~Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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 accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

16/5/25

Name:

REVEREND ROGER JOHN WOODALL

Relevant professional

(if any): H.M. INSPECTOR OF TAXES (RETIRED)

Address: 3 SINCLAIR DRIVE
HEREFORD
HR1 1WE

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE

St Paul's Church, Tupsley
Statement of Financial Activities
For the year ended 31 December 2024

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies		81,362			81,362	83,009
Income from charitable activities	3	16,496			16,496	16,988
Other trading activities	4	8,710			8,710	11,305
Investments	5	40,741			40,741	39,609
Other income						
Total income		147,309			147,309	150,911
Expenses						
Raising funds	6	65			65	
Expenditure on charitable activities	7	173,977			173,977	152,543
Other expenditure						
Total expenditure		174,042			174,042	152,543
Net income / (expenditure) & Net movement in funds		-26,733			-26,733	-1,632
Transfer between funds		815	-4843		-4028	
Reconciliation of funds						
Total funds brought forward		600,078	4,843	10,000	614,921	616,553
Total funds carried forward		574,160	0	10,000	584,160	614,921

All activities are classed as continuing.
The notes on the following pages form part of these accounts.

St Paul's Church, Tupsley
Balance Sheet
as at 31 December 2024

	2024	2023
Fixed assets	£	£
Community Centre	454,624	454,624
Church Lodge	65,000	65,000
Equipment	2,654	3,981
Investment Funds	10,000	10,000
Total Fixed assets	532,278	533,605
Current assets		
Bank current account	3,672	11,132
Bank deposit account	38,628	67,793
Cash in hand	43	63
Debtors	12,856	3,798
Total Current assets	55,199	82,786
Liabilities		
Creditors	3,317	1,470
Total Liabilities	3,317	1,470
Total Assets less current liabilities	584,160	614,921
The funds of the charity		
Unrestricted Funds	574,160	600,078
Restricted Funds - Heating	0	4,843
Endowment Funds	10,000	10,000
Total Reserves	584,160	614,921

The notes on the following pages form part of these accounts.

The accounts were approved by the governing body and authorised on
and are signed on their behalf by;

16-05-2025

A. Dodwell

A. DODWELL

St Paul's Church, Tupsley
Notes on the accounts, year ended 31 December 2024

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation /uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with the 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 (FRS 102) (effective 1 January 2015) - Charities SORP (FRS 102), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

St Paul's Church, Tupsley, 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 note(s).

b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS102 and the Charities SORP FRS 102 the restatement of comparative items was required.

c) Preparation of accounts on a going concern basis

The trustees consider the funds available will enable the charity to operate for more than one year and on that basis the charity is a going concern.

d) Income

Income including government grants are recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification made by the executors to the trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have been met, then the legacy is treated as a contingent asset and disclosed if material.

St Paul's Church, Tupsley
Notes on the accounts, year ended 31 December 2024

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations which the donor has specified are to be used solely for particular areas of the charity's work or for particular activities carried out by the charity.

Endowment funds are not available for spending on day to day activities but income generated forms part of unrestricted income.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel and governance costs which support the charity's activities.

i) Tangible fixed assets

The properties owned by the charity have been capitalised at cost. The trustees consider their valuation to be in excess of the original cost and as such have not been depreciated.

Plant and other equipment is depreciated the year after purchase - 33.33% straight line.

j) Fixed asset investments

Fixed asset investments represent funds held within CCLA accounts.

k) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

St Paul's Church, Tupsley
Notes on the accounts, year ended 31 December 2024

2 . Legal status of the charity

The legal status of the charity is established by Statute, namely sections 2 and 3 of the Parochial Church Council's (Powers) Measure 1956. Measures have the force as Acts of Parliament, so the existence and legal status of a PCC is part of the law of the land.

3 . Charitable activities	2024	2023
Fees for weddings and funerals	7,520	7,753
Money to help with maintaining the Churchyard	0	100
Church hall lettings	4,382	4,024
Childcare contribution to utility bills	4,594	5,111
	-----	-----
	<u>16,496</u>	<u>16,988</u>

4. Other trading activities	2024	2023
Fund raising sales	798	756
Contribution to LifeLink Chaplain Salary	7,912	10,549
	-----	-----
	<u>8,710</u>	<u>11,305</u>

5 . Investment income	2024	2023
Bank interest	1,349	1,045
Rent from land and buildings	39,392	38,564
	-----	-----
	<u>40,741</u>	<u>39,609</u>

St Paul's Church, Tupsley
Notes on the accounts, year ended 31 December 2024

6. Raising Funds	2024	2023
Fundraising costs	65	-

7 . Analysis of expenditure on charitable activities

	2024	2023
Missionary Giving	6,244	8,125
Ministry Parish Share	81,000	80,000
Mission and Evangelism Costs	11,313	10,005
Support Costs (see note 8)	56,044	54,413
Extra-ordinary costs (see note 9)	19,376	-
	<u>173,977</u>	<u>152,543</u>

8 . Support costs	2024	2023
Salary of parish secretary	6,455	5,751
Hall caretaker staff costs	8,055	7,334
Hall water rates	1,206	1,039
Hall light and heat	5,960	4,730
Hall maintenance	7,412	7,024
Church light and heat	1,979	4,061
Church insurance	6,913	7,060
Church maintenance	2,800	3,700
Upkeep of church services	1,925	2,961
Upkeep of churchyard	2,817	1,409
Lodge maintenance	714	827
Office administration	6,831	7,017
Governance costs – independent examination	1,650	1,500
Depreciation of plant & equipment	1,327	-
	<u>56,044</u>	<u>54,413</u>

St Paul's Church, Tupsley
Notes on the accounts, year ended 31 December 2024

9. Extra-ordinary costs	2024	2023
--------------------------------	-------------	-------------

Installation of new Church Gas Boiler & Heating System	19,376	-
--	--------	---

(see also note 12).

10 . Trustees remuneration

During the year administration expenses totalling £690 were re-imbursed to 3 trustees. (2023 4 trustees £1,588)

None of the trustees have been paid any remuneration or received any other benefits from the charity.

11 . Staff costs

None of the staff were paid over £60,000 in the current or previous year.

The average number of employees during the year was 2 (2023: 3)

12 . Post Balance Sheet Events

Since the end of the year further monies have been received in respect of the Capital Installation of the Church Gas Boiler and Heating System, see note 9.

Accounts

ST PAUL'S CHURCH, TUPSLEY
UNAUDITED REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023
Charity Registration No. 1134258

ST PAUL'S CHURCH, TUPSLEY

UNAUDITED REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

CONTENTS

Page	
1-6	Trustees' Annual Report
7	Statement of Trustees responsibilities
8	Independent Examiner's Report
9	Statement of Financial Activities
10	Balance Sheet
11-15	Notes on Accounts

**St Paul's Church, Tupsley
Trustees Annual Report
for the year ended 31 December 2023**

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Paul's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus. This can be in gathered worship (services) on Sunday and other days, in LifeGroups gathering to study, pray, encourage and worship, and other networks and meetings to assist with pastoral care.

To facilitate this work, it is important that we maintain, equip and adapt the fabric of the Church of St. Paul's and the linked Community Centre.

Where possible we seek to work together with other local churches and groups, especially Hampton Park URC and Tupsley Whitehouse Community Hub.

Aim and purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Nick Armstrong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and community Hall of St Paul's, Church Road, Hereford

Achievements and Performance

Full details are reported on under the separate report headings.

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. Ways of welcoming and linking the missing generations into our church were well established pre-pandemic, and are now continuing to emerge creating a 'new normal':

- a simpler Messy Church format;
- weekly Worship hosting St Paul's Primary School classes in church.
- a weekly Open the Book assembly now inviting all key stage 2 classes from Hampton Dene School opposite into church.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2023

St Paul's Church Community Centre

This hosts a full-time Childcare ministry (St Paul's Childcare, Charity registered number - 1175452) Monday to Friday, and fellowship and/or children's group Sunday mornings. Brownies and other groups are regular evening users throughout the year.

Mission and Evangelism

The Horizons Committee continue to allocate a proportion of our funds and arrange urgent fundraising towards various causes local to Hereford and abroad. The weekly Coffee Shop which is jointly run with Hampton Park URC, providing friendship and pastoral care to many elderly people in our community, has been able to operate for most of the year and continues to be a popular and important part of our mission and outreach

Treasurer's Report: for year end 31 December 2023

The 2023 accounts show an excess of expenditure over income of £1,632 (2022: deficit £1,613). The shortfall, for the second year running, has been covered by using some of our Reserve funds. This is entirely appropriate as we seek to make maintenance and repairs that are necessary and which were delayed somewhat by the impact of Covid.

Once again, we were able to honour our commitment in full to Hereford diocese by paying into the Common Fund a total of £80,000 (2022: £79,000).

We continued to honour the Giving Policy adopted by the PCC in January 2021 and approved annually since, which states "It is our intention that from 2021 St Paul's PCC will give a minimum of 10% of our income away – sowing into the Kingdom of God after the teaching and example of Jesus and the Bible. This will generally be distributed through the discernment of our *Horizons* committee." Thus, in 2023, the Horizons Committee received a sum of money equivalent of 10% of all church giving received in the previous year; this amounted to £7,125 (2022: £6,981). I have summarised below both donations made directly through the Horizons Committee and those collected directly from the congregation and it is clear to see that so many of you generously give to the appeals we also make throughout the year. What a wonderful witness this is!

At the end of 2022 we launched an Acts244 fund, designed to help out those struggling financially during the difficult economic times we faced in 2023, particularly with regard to fuel poverty. During 2023 we paid out £955. Due to your generosity there are still funds available for us to dispose of in 2024, should anyone be in need.

I'd like to end by once again recording my Thanks to all who help in this role practically, especially Ann Gabb our amazing Gift Aid Treasurer and Assistant Treasurer and Val Simms who is always ready to help out. I'm also incredibly grateful for the support I get from all members of the Standing Committee and PCC whose wisdom is invaluable. But finally, and most importantly, thank you all – I am always humbled by your wonderful generosity, both financially and spiritually, and I consider myself truly blessed to be able to serve St Paul's as Treasurer.

Karen Bishop.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2023

Charity Supported	Total	Horizons	Congregation
Wycliffe Bible Translators	600	600	
Payment of sponsorship to HDBF - Tanzania	600	600	
New Life Nepal	500	500	
Tearfund – Earthquake appeal	792	232	560
Medical Aid for Palestine	300	300	
Leprosy Mission	500	500	
Close House	400	400	
A Roche (Harvest)	500	83.10	416.90
Open Doors (Violence against Christian Indians)	200	200	
Open Doors	500	500	
Shelterbox	500	500	
Christian Aid – Libya floods	500	238.68	261.32
Christian Aid – Gaza	750	750	
Keep in Step International (Kate Brankin)	400	400	
Church Mission Society (Sarah & Simon Cawdell)	400	400	
Basotho Educational Trust	500	500	
The Living Room	117		117.00
The Cart Shed	400	311.35	88.65
Church Mission Society	232.24		232.24
Children's Society	200	62.80	137.20
Bible Society	227	46.80	180.20
Water Aid	368.20		368.20
2023 Total	£9,486.44	£7,124.73	£2,361.71
2022	£8,483.18	£6,981.00	£1,502.18

Financial Review

2023 showed an increase in income to £150,911 compared with £133,046 in 2022. Charitable expenditure increased from £134,659 in 2022 to £152,543 this year. The charity therefore had a net deficit of £1,632 (2022: deficit £1,613).

Reserves policy

It is now the policy of this PCC to hold in reserve, the equivalent of 3 months running costs, including staff wages and contribution to the Parish Share. It is also our policy to hold an amount for likely church building works as identified in the latest Quinquennial report and an amount for the maintenance of the fabric of the community centre. In 2024 the PCC has no major plans with regard to the exterior of either the community centre building or the church. The planned for repairs to the churchyard path and surrounding area in 2022 did not happen so these continue to be carried forward into 2024. An amount of £10,000 has been set aside for these two items. The PCC continues to hold £15,000 in respect of legacies received in 2020 which were set aside; these were set aside as a deposit for future mission/outreach/chaplaincy work. An additional legacy of £5,000 was received in 2023. Part

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2023

Reserves policy (continued)

of this was used to set up the post of LifeLink Chaplain which we have identified as being crucial to this future mission/outreach work. Consequently, at the end of 2023, the total amount now set aside for this work is £18,000.

It is likely that the necessary installation of a new Heating system for the church will incur great cost. It is hoped that this will be funded by grants and donations but the PCC believes that it is prudent to set aside £20,000 from accumulated Reserves for this project.

Therefore, a total of £80,000 is needed and the PCC is pleased to note that there are sufficient funds to meet these obligations at this time. This policy will be reviewed in a year's time.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, curate, reader and members elected by those members of the congregation who are on the electoral roll of the Church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Volunteers

We would like to thank all the volunteers who work so hard to make our church a lively and vibrant community.

Trustee training

The Trustees undertake continued safeguarding training.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2023

Reference and administrative information

Registered Charity name	The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Tupsley, Hereford
Charity name	St Paul's Church, Tupsley
Registered Charity number	1134258
Principal office	The Benefice Office, 107 Church Road, Hereford, HR1 1RT
Governing document	Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules
Trustees	Rev. Preb. N P Armstrong Mrs P C Duggan Mrs A Gabb Mrs K E Bishop Mrs D J Hartland Mrs J M Shave Mr K Pratley (resigned 23 April 2023) Mrs M Jones (resigned 23 April 2023) Rev J Chipper Mrs R Burrow Mrs H Bailey Mrs J Hancock Mr S Brankin (appointed 23 April 2023) Mrs J John (appointed 23 April 2023) Mrs S Payne (appointed 23 April 2023) Mr P Shave (appointed 23 April 2023) Mrs L Watts (appointed 23 April 2023) Mr M Duggan (appointed 23 April 2023)

**St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2023**

Bankers

Lloyds TSB Bank plc
8 High Town
Hereford HR1 2AE

Independent examiners

Cooper Parry Advisory Limited
3rd Floor, Broadway House
32-35 Broad Street
Hereford HR4 9AR

Risk Management

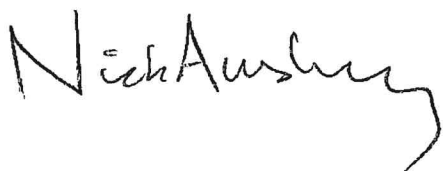
The Trustees continue to monitor the major risks which the charity faces and has established systems to reduce those risks. Risks are reviewed at least annually. The main risks included the health and safety of volunteers and callers, maintenance of the church and community hall and the continued viability of the PCC.

Independent Examiners

Cooper Parry Advisory Limited have agreed to offer themselves for re-appointment as independent examiners of the charity.

On behalf of the board of Trustees

Rev Preb. N P Armstrong – Vicar of Tupsley and Hampton Bishop



Mrs K Bishop – Treasurer



Date 26-03-2024

ST PAUL'S CHURCH, TUPSLEY

TRUSTEES' ANNUAL REPORT

for the year ended 31 December 2023

Statement of Trustees' Responsibilities

The trustees are responsible for preparing The Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), FRS102 and SORP 2015

The law applicable to charities in England and Wales requires the trustees 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 incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102) 2015;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in a business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

**On behalf of the
Trustees**



Rev Preb. N P Armstrong
Trustee

Independent Examiner's Report to the Trustees of St Paul's Church Tupsley

I report on the accounts of the charity for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Sophie Powell

Relevant professional qualification or body: FCCA

4 April 2024

ON BEHALF OF COOPER PARRY ADVISORY LIMITED

3rd Floor
Broadway House
32-35 Broad Street
Hereford
HR4 9AR

St Paul's Church, Tupsley

**Statement of Financial Activities
(including Income and Expenditure Account)
For the year ended 31 December 2023**

	<i>Note</i>	Unrestricted Fund	Restricted Fund	Endowment Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Income						
Donations and legacies		83,009	-	-	83,009	77,151
Charitable activities	3	6,339	10,649	-	16,988	14,112
Other trading activities	4	11,305	-	-	11,305	361
Investment income	5	39,609	-	-	39,609	36,482
Other income	6	-	-	-	-	4,940
Total income		<u>140,262</u>	<u>10,649</u>	<u>-</u>	<u>150,911</u>	<u>133,046</u>
Expenditure						
Expenditure on charitable activ	7/8	142,709	9,834	-	152,543	134,659
Other expenses	9	-	-	-	-	-
Total expenditure		<u>142,709</u>	<u>9,834</u>	<u>-</u>	<u>152,543</u>	<u>134,659</u>
Net income/(expenditure and net movement in funds for the year		(2,447)	815	-	(1,632)	(1,613)
Transfers between funds		-	-	-	-	-
Reconciliation of funds						
Total funds brought forward		602,525	4,028	10,000	616,553	618,166
Total funds carried forward		<u><u>600,078</u></u>	<u><u>4,843</u></u>	<u><u>10,000</u></u>	<u><u>614,921</u></u>	<u><u>616,553</u></u>

All activities are classed as continuing
The notes on the following pages form part of the accounts

St Paul's Church, Tupsley

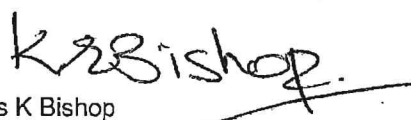
Balance Sheet

As at 31 December 2023

	Note	2023 £	2022 £
Fixed Assets			
Tangible assets	11	523,605	519,624
Fixed asset investments	12	10,000	10,000
		<u>533,605</u>	<u>529,624</u>
Current Assets			
Debtors	13	3,798	-
Cash at bank and in hand		78,988	89,854
		<u>82,786</u>	<u>89,854</u>
Liabilities			
Creditors falling due within one year			
Other creditors		(1,470)	(2,925)
Net current assets		<u>81,316</u>	<u>86,929</u>
Total assets less current liabilities		<u>614,921</u>	<u>616,553</u>
The funds of the charity			
Unrestricted funds	14	600,078	602,525
Restricted funds	15	4,843	4,028
Endowment Funds	16	10,000	10,000
	17	<u>614,921</u>	<u>616,553</u>

The notes on pages 11 to 15 form part of these accounts

The accounts on pages 9 to 15 were approved by the governing body and authorised for issue on and are signed on their behalf by


Mrs K Bishop


Rev. Preb. N P Armstrong (Chairman)

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2023

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation /uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with the 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 (FRS 102) (effective 1 January 2015) - Charities SORP (FRS 102)), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

St Paul's Church, Tupsley, 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 note(s).

b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS012 and the Charities SORP FRS 102 the restatement of comparative items was required.

c) Preparation of accounts on a going concern basis.

The trustees consider the funds available will enable the charity to operate for more than one year and on that basis the charity is a going concern.

d) Income

Income including government grants are recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification made by the executors to the trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have been met, then the legacy is treated as a contingent asset and disclosed if material.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations which the donor has specified are to be used solely for particular areas of the charity's work or for particular activities carried out by the charity.

Endowment funds are not available for spending on day to day activities but income generated forms part of unrestricted income.

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2023

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel and governance costs which support the charity's activities.

i) Tangible fixed assets

The properties owned by the charity have been capitalised at cost. The trustees consider their valuation to be in excess of the original cost and as such have not been depreciated.

Plant and other equipment is depreciated the year after purchase - 33.33% straight line.

j) Fixed asset investments represent funds held within CCLA accounts.

k) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Legal status of the charity

The legal status of the charity is established by Statute, namely sections 2 and 3 of the Parochial Church Council's (Powers) Measure 1956. Measures have the force as Acts of Parliament, so the existence and legal status of a PCC is part of the law of the land.

	2023	2022
	£	£
3 Charitable activities		
Fees for weddings and funerals	7,753	9,729
Money given to help with costs of maintaining the Churchyard	100	248
Church hall lettings	4,024	4,135
Contribution by Childcare to utility bills	5,111	-
	<u>16,988</u>	<u>14,112</u>
	2023	2022
	£	£
4 Other trading activities		
Fund raising sales	756	361
Diocesan funding contribution to LifeLink Chaplain	10,549	-
	<u>11,305</u>	<u>361</u>
	2023	2022
	£	£
5 Investment income		
Bank interest	1,045	104
Rent from land and buildings	38,564	36,378
	<u>39,609</u>	<u>36,482</u>

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2023

	2023	2022
	£	£
6 Other income		
Sundry income	-	603
Covid grants	-	2,667
Energy grants	-	1,670
	<u>-</u>	<u>4,940</u>
	2023	2022
	£	£
7 Analysis of expenditure on charitable activities		
Missionary giving	8,125	6,981
Ministry parish share	80,000	79,000
Mission and evangelism costs	10,005	246
Support costs (Note 8)	54,413	48,432
	<u>152,543</u>	<u>134,659</u>
8 Support costs		
Salary of parish secretary	5,751	5,464
Hall caretaker staff costs	7,334	6,733
Hall water rates	1,039	708
Hall light and heat	4,730	3,633
Hall maintenance	7,024	7,082
Church water rates	-	105
Church light and heat	4,061	2,608
Church insurance	7,060	6,260
Church maintenance	3,700	2,748
Upkeep of church services	2,961	2,441
Upkeep of churchyard	1,409	1,132
Lodge maintenance	827	697
Office administration	7,017	6,869
Governance costs - Independent examination	1,500	1,380
Depreciation of plant & equipment	-	572
	<u>54,413</u>	<u>48,432</u>

9 Trustees remuneration

During the year administration expenses totalling £1,588 (2022: 4 Trustees: £2,226) were reimbursed to four Trustees.

None of the Trustees have been paid any remuneration or received any other benefits from the charity.

10 Staff costs

No employees were paid over £60,000 in the current or previous year.

The average number of employees during the year were 3 (2022: 3).

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2023

11 Tangible fixed assets

	Freehold Property £	Plant & Equipment £	Total £
Cost			
Brought forward	519,624	1,717	521,341
Additions	-	3,981	3,981
Carried forward	<u>519,624</u>	<u>5,698</u>	<u>525,322</u>
Depreciation			
Brought forward	-	1,717	1,717
Charge for the year	-	-	-
Carried forward	<u>-</u>	<u>1,717</u>	<u>1,717</u>
Net Book Value 31 Dec 23	<u>519,624</u>	<u>3,981</u>	<u>523,605</u>
Net Book Value 31 Dec 22	<u>519,624</u>	<u>-</u>	<u>519,624</u>

	Cost 2023 £	Cost 2022 £
Freehold Property		
Hall	454,624	454,624
Caretaker's house	65,000	65,000
	<u>519,624</u>	<u>519,624</u>

12 Investment fixed assets

	Cost 2023 £	Cost 2022 £
Bank deposit CCLA Historic	10,000	10,000
	<u>10,000</u>	<u>10,000</u>

13 Debtors

	Cost 2023 £	Cost 2022 £
Gift Aid recoverable	3,798	-
	<u>3,798</u>	<u>-</u>

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2023

14 Unrestricted funds

	Balance 31 December 2022	Income	Expenditure	Transfers	Balance 31 December 2023
	£	£	£	£	£
General fund	602,525	140,262	(142,709)	-	600,078

15 Restricted funds

	Balance 31 December 2022	Income	Expenditure	Transfers	Balance 31 December 2023
	£	£	£	£	£
Heating, chairs, cleaning & maintenance	4,028	100	-	-	4,128
LifeLink Chaplain	-	10,549	(9,834)	-	715
	<u>4,028</u>	<u>10,649</u>	<u>(9,834)</u>	<u>-</u>	<u>4,843</u>

16 Endowment funds

	Balance 31 December 2022	Income	Expenditure	Transfers	Balance 31 December 2023
	£	£	£	£	£
Total	10,000	-	-	-	10,000

17 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Tangible fixed assets	523,605	-	-	523,605
Fixed asset investments	10,000	-	-	10,000
Net current assets	<u>66,473</u>	<u>4,843</u>	<u>10,000</u>	<u>81,316</u>
	<u>600,078</u>	<u>4,843</u>	<u>10,000</u>	<u>614,921</u>

Accounts

ST PAUL'S CHURCH, TUPSLEY
UNAUDITED REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022
Charity Registration No. 1134258

ST PAUL'S CHURCH, TUPSLEY

**UNAUDITED REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

CONTENTS

Page	
1-6	Trustees' Annual Report
7	Statement of Trustees responsibilities
8	Independent Examiner's Report
9	Statement of Financial Activities
10	Balance Sheet
11-15	Notes on Accounts

**St Paul's Church, Tupsley
Trustees Annual Report
for the year ended 31 December 2022**

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Paul's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus. This can be in gathered worship (services) on Sunday and other days, in LifeGroups gathering to study, pray, encourage and worship, and through 'Pastorate' and other networks and meetings to assist with pastoral care.

To facilitate this work, it is important that we maintain the fabric of the Church of St. Paul's and the linked Community Centre.

Where possible we seek to work together with other local churches and groups, especially Hampton Park URC and Tupsley Whitehouse Community Hub.

Aim and purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Nick Armstrong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and community Hall of St Paul's, Church Road, Hereford and the church lodge at 107 Church Road.

Achievements and Performance- full details under the separate reports

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. Ways of welcoming and linking the missing generations into our church were well established pre-pandemic, and are now continuing to emerge creating a 'new normal':

- a simpler Messy Church format;
- weekly Worship hosting St Paul's Primary School classes in church;
- a weekly Open the Book assembly now inviting years 5 and 6 from Hampton Dene School opposite into church.

St Paul's Church Community Centre

This hosts a full-time Childcare ministry (St Paul's Childcare, Charity registered number - 1175452) Monday to Friday, and fellowship and/or children's group Sunday mornings. Brownies and other groups are regular evening users throughout the year.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2022

Mission and Evangelism

The Horizons Committee continue to allocate a proportion of our funds and arrange urgent fundraising towards various causes local to Hereford and abroad. The weekly Coffee Shop which is jointly run with Hampton Park URC, providing friendship and pastoral care to many elderly people in our community, has been able to operate for most of the year and continues to be a popular and important part of our mission and outreach, as does our involvement with the Tupsley Voice community newspaper.

Treasurer's Report: for year end 31 December 2022

The 2022 accounts show an excess of expenditure over income of £1,613 (2021 – excess of expenditure over income £13,815). I consider this to be a reasonable shortfall as we continue to recover from the impact of-Covid.

Once again, we were able to honour our commitment in full to Hereford diocese by paying into the Common Fund a total of £79,000 (2021 - £77,500). This was in spite of incurring unexpected costs of £2,100 to remove the remaining stone crosses from the roof of the church (which had been identified as being unsafe) following the fall of one during heavy storms. Discussions remain ongoing about the timing of the restoration. There was only one other larger than planned for expenditure as it was found necessary to replace more of the Emergency Lighting signs in the Community Centre than expected.

In 2022 Hall lettings increased and now are near to returning to pre-Covid levels; I am hopeful that this trend will continue and that the income generated from them will help us to meet the challenges of 2023.

The economic uncertainty of current times suggests that 2023 will be equally as challenging, if not more so, as we come out of fixed price energy deals and seek to meet the challenges of engaging with those in our community who feel that God has no part to play in their daily life. We are blessed to have some capital reserves built up but we must seek to use these wisely as we look to serve God and establish His kingdom both here in Tupsley and further afield.

In January 2021 the PCC voted in favour of adopting a **Giving Policy**. The Statement of Intent reads “It is our intention that from 2021 St Paul's PCC will give a minimum of 10% of our income away – sowing into the Kingdom of God after the teaching and example of Jesus and the Bible. This will generally be distributed through the discernment of our *Horizons* committee.” Thus, in 2022, the Horizons Committee received a sum of money equivalent of 10% of all church giving received in the previous year; this amounted to £6,981 (2021 - £6,797). I have summarised below both donations made directly through the Horizons Committee and those collected directly from the congregation.

I'd like to end by once again recording my Thanks to all who help in this role practically, especially Ann Gabb our amazing Gift Aid Treasurer and Assistant Treasurer and Val Simms who is always ready to help out. I'm also incredibly grateful for the support I get from all members of the Standing Committee and PCC whose wisdom is invaluable. My final Thanks must go to you all – I am always humbled by your wonderful generosity, both financially and spiritually, and I consider myself truly blessed to be able to serve St Paul's as Treasurer.

Karen Bishop.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2022

Charity Supported	Total	Horizons	Congregation
Wycliffe Bible Translators	600	600	
Payment of sponsorship to HDBF - Tanzania	600	600	
New Life Nepal	600	600	
DEC – Ukraine	500	114.40	385.60
DEC – Pakistan Floods	500	500	
Yeleni Cancer Support	300	300	
Vennature	800	724.60	75.40
Tearfund (Harvest)	1,000	775	225
Barnabas	800	800	
Christian Aid	400	400	
Christian Aid – East Africa	500	500	
Afghan Aid	500	500	
The Living Room	500	500	
Church Mission Society	239.94	33.50	206.44
Children's Society	193.01	33.50	159.51
Bible Society	131.00		131.00
Water Aid	319.23		319.23
Total	£8,483.18	£6,981.00	£1,502.18

Financial Review

2022 showed an increase in income to £133,045 compared with £132,944 in 2021. Charitable expenditure reduced from £139,573 in 2021 to £134,659 this year. The charity therefore had a net **charitable** deficit of £1,613 (2021: deficit £6,629). However, due to the £Nil write off CBF funds not owned by the charity in the year (2021 - £7,186 write off of starting capital paid to St Paul's Childcare), the total net deficit for the year was £1,613 (2021: deficit £13,815).

Reserves policy

It is the policy of this PCC to hold in reserve, the equivalent of 3 months running costs, including staff wages, and 6 months contribution to the Parish Share. It is also our policy to hold an amount for likely church building works as identified in the latest Quinquennial report and an amount for the maintenance of the fabric of the community centre. In 2023 the PCC has no major plans with regard to the exterior of either the community centre building or the church. The planned for repairs to the churchyard path and surrounding area in 2022 did not happen so these are carried forward into 2023. An amount of £18,000 has been set aside for this. The PCC continues to hold £15,000 in respect of legacies received in 2020 which it has set aside as a deposit for future mission/outreach work. A total of £89,000 is therefore needed and the PCC is pleased to note that there are sufficient funds to meet these obligations at this time. This policy will be reviewed in a year's time.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2022

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, curate, reader and members elected by those members of the congregation who are on the electoral roll of the Church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Volunteers

We would like to thank all the volunteers who work so hard to make our church a lively and vibrant community.

Trustee training

The Trustees undertake continued safeguarding training.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2022

Reference and administrative information

Registered Charity name The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Tupsley, Hereford

Charity name St Paul's Church, Tupsley

Registered Charity number 1134258

Principal office The Benefice Office, 107 Church Road, Hereford, HR1 1QN

Governing document Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules

Trustees

Rev. Preb. N P Armstrong
Mrs P C Duggan
Mrs A Gabb
Mrs K E Bishop
Mrs S Layton (resigned 24 April 2022)
Mrs D J Hartland
Mrs J M Shave
Mrs B Bullivant (resigned 24 April 2022)
Mr V Payne (resigned 24 April 2022)
Mr K Pratley
Mrs M Jones
Rev J Chipper
Mrs R Burrow
Mrs H Bailey
Mrs J Hancock (appointed 24 April 2022)

Bankers

Lloyds TSB Bank plc
8 High Town
Hereford HR1 2AE

Independent examiners

Haines Watts Hereford Limited
Chartered Accountants
3rd Floor, Broadway House
32-35 Broad Street
Hereford HR4 9AR

**St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2022**

Risk Management

The Trustees continue to monitor the major risks which the charity faces and has established systems to reduce those risks. Risks are reviewed at least annually. The main risks included the health and safety of volunteers and callers, maintenance of the church and community hall and the continued viability of the PCC.

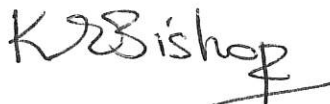
Independent Examiners

Haines Watts Hereford Limited have agreed to offer themselves for re-appointment as independent examiners of the charity.

On behalf of the board of Trustees



Rev Preb. N P Armstrong – Vicar of Tupsley and Hampton Bishop



Mrs K Bishop – Treasurer

Date 28/03.../2023

ST PAUL'S CHURCH, TUPSLEY
TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2022

Statement of Trustees' Responsibilities

The trustees are responsible for preparing The Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), FRS102 and SORP 2015

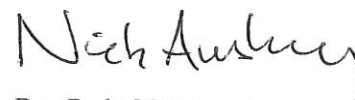
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102) 2015;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in a business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the Trustees



Rev Preb. N P Armstrong
Trustee

28-03-2023

Independent Examiner's Report to the Trustees of St Paul's Church Tupsley

I report on the accounts of the charity for the year ended 31 December 2022.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Sophie Powell

Relevant professional qualification or body: FCCA

ON BEHALF OF HAINES WATTS HEREFORD LIMITED

Chartered Accountants

3rd Floor

Broadway House

32-35 Broad Street

Hereford

HR4 9AR

11 April 2023

St Paul's Church, Tupsley

Statement of Financial Activities
(including Income and Expenditure Account)
For the year ended 31 December 2022

	Note	Unrestricted Fund £	Restricted Fund £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
Income						
Donations and legacies		77,151	-	-	77,151	75,427
Charitable activities	3	14,112	-	-	14,112	6,478
Other trading activities	4	361	-	-	361	28
Investment income	5	36,482	-	-	36,482	32,688
Other income	6	4,940	-	-	4,940	18,323
Total income		<u>133,046</u>	<u>-</u>	<u>-</u>	<u>133,046</u>	<u>132,944</u>
Expenditure						
Expenditure on charitable activities	7/8	134,659	-	-	134,659	139,573
Other expenses	9	-	-	-	-	7,186
Total expenditure		<u>134,659</u>	<u>-</u>	<u>-</u>	<u>134,659</u>	<u>146,759</u>
Net income/(expenditure and net movement in funds for the year		(1,613)	-	-	(1,613)	(13,815)
Transfers between funds		-	-	-	-	-
Reconciliation of funds						
Total funds brought forward		604,138	4,028	10,000	618,166	631,981
Total funds carried forward		<u>602,525</u>	<u>4,028</u>	<u>10,000</u>	<u>616,553</u>	<u>618,166</u>

All activities are classed as continuing
The notes on the following pages form part of the accounts

St Paul's Church, Tupsley

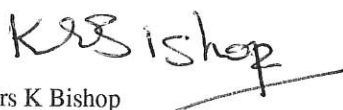
Balance Sheet

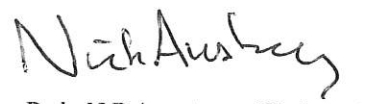
As at 31 December 2022

	Note	2022 £	2021 £
Fixed Assets			
Tangible assets	12	519,624	520,196
Fixed asset investments	13	<u>10,000</u>	<u>10,000</u>
		<u>529,624</u>	<u>530,196</u>
Current Assets			
Cash at bank and in hand	89,854	<u>89,854</u>	<u>94,193</u>
Liabilities			
Creditors falling due within one year			
Other creditors		<u>(2,925)</u>	<u>(6,223)</u>
Net current assets		<u>86,929</u>	<u>87,970</u>
Total assets less current liabilities		<u>616,553</u>	<u>618,166</u>
The funds of the charity			
Unrestricted funds	14	602,525	604,138
Restricted funds	15	4,028	4,028
Endowment Funds	16	<u>10,000</u>	<u>10,000</u>
	17	<u>616,553</u>	<u>618,166</u>

The notes on pages 11 to 15 form part of these accounts

The accounts on pages 9 to 15 were approved by the governing body and authorised for issue or 28-03-2023
and are signed on their behalf by


Mrs K Bishop


Rev. Preb. N P Armstrong (Chairman)

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2022

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation /uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with the 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 (FRS 102) (effective 1 January 2015) - Charities SORP (FRS 102)), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

St Paul's Church, Tupsley, 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 note(s).

b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS012 and the Charities SORP FRS 102 the restatement of comparative items was required.

c) Preparation of accounts on a going concern basis.

The trustees consider the funds available will enable the charity to operate for more than one year and on that basis the charity is a going concern.

d) Income

Income including government grants are recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification made by the executors to the trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have been met, then the legacy is treated as a contingent asset and disclosed if material.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations which the donor has specified are to be used solely for particular areas of the charity's work or for particular activities carried out by the charity.

Endowment funds are not available for spending on day to day activities but income generated forms part of unrestricted income.

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2022

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel and governance costs which support the charity's activities.

i) Tangible fixed assets

The properties owned by the charity have been capitalised at cost. The trustees consider their valuation to be in excess of the original cost and as such have not been depreciated.

Plant and other equipment is depreciated the year after purchase - 33.33% straight line.

j) Fixed asset investments represent funds held within CCLA accounts.

k) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Legal status of the charity

The legal status of the charity is established by Statute, namely sections 2 and 3 of the Parochial Church Council's (Powers) Measure 1956. Measures have the force as Acts of Parliament, so the existence and legal status of a PCC is part of the law of the land.

	2022	2021
	£	£
3 Charitable activities		
Fees for weddings and funerals	9,729	6,137
Money given to help with costs of maintaining the Churchyard	248	-
Church hall lettings	4,135	341
	<u>14,112</u>	<u>6,478</u>
	2022	2021
	£	£
4 Other trading activities		
Fund raising sales	361	28
	<u>361</u>	<u>28</u>
	2022	2021
	£	£
5 Investment income		
Bank interest	104	29
Rent from land and buildings	36,378	32,659
	<u>36,482</u>	<u>32,688</u>

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2022

	2022 £	2021 £
6 Other income		
Sundry income	603	92
Covid grants	2,667	18,231
Energy grants	1,670	-
	<u>4,940</u>	<u>18,323</u>

	2022 £	2021 £
7 Analysis of expenditure on charitable activities		
Missionary giving	6,981	6,797
Ministry parish share	79,000	77,500
Mission and evangelism costs	246	62
Support costs (Note 8)	48,432	55,214
	<u>134,659</u>	<u>139,573</u>

8 Support costs		
Salary of parish secretary	5,464	5,107
Hall caretaker staff costs	6,733	6,381
Hall water rates	708	648
Hall light and heat	3,633	6,311
Hall maintenance	7,082	2,233
Driveway expenses	-	2,957
Church water rates	105	-
Church light and heat	2,608	2,383
Church insurance	6,260	5,691
Church maintenance	2,748	456
Church capital expenditure	-	9,145
Upkeep of church services	2,441	3,112
Upkeep of churchyard	1,132	2,265
Lodge maintenance	697	1,741
Office administration	6,869	4,952
Governance costs - Independent examination	1,380	1,260
Depreciation of plant & equipment	572	572
	<u>48,432</u>	<u>55,214</u>

9 Other expenses

This amount of Nil (2021 - £7,186) has been written off the balance sheet. It relates to CBF6 Historic Endowment fund balances, not actually owned by the charity.

10 Trustees remuneration

During the year administration expenses totalling £2,226 (2021: 4 Trustees: £1,075) were reimbursed to four Trustees.

None of the Trustees have been paid any remuneration or received any other benefits from the charity.

11 Staff costs

No employees were paid over £60,000 in the current or previous year.

The average number of employees during the year were 3 (2021: 3).

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2022

12 Tangible fixed assets

	Freehold Property £	Plant & Equipment £	Total £
Cost			
Brought forward	519,624	1,717	521,341
Additions	-	-	-
Carried forward	<u>519,624</u>	<u>1,717</u>	<u>521,341</u>
Depreciation			
Brought forward	-	1,145	1,145
Charge for the year	-	572	572
Carried forward	<u>-</u>	<u>1,717</u>	<u>1,717</u>
Net Book Value 31 Dec 22	<u>519,624</u>	<u>-</u>	<u>519,624</u>
Net Book Value 31 Dec 21	<u>519,624</u>	<u>572</u>	<u>520,196</u>

	Cost 2022 £	Cost 2021 £
Freehold Property		
Hall	454,624	454,624
Caretaker's house	65,000	65,000
	<u>519,624</u>	<u>519,624</u>

13 Investment fixed assets

	Cost 2022 £	Cost 2021 £
Bank deposit CCLA Historic	10,000	10,000
	<u>10,000</u>	<u>10,000</u>

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2022

14 Unrestricted funds

	Balance 31 December 2021 £	Income £	Expenditure £	Transfers £	Balance 31 December 2022 £
General fund	604,138	133,046	(134,659)	-	602,525

15 Restricted funds

	Balance 31 December 2021 £	Income £	Expenditure £	Transfers £	Balance 31 December 2022 £
	4,028	-	-	-	4,028

Restricted funds represent monies donated towards heating, chairs and cleaning.

16 Endowment funds

	Balance 31 December 2021 £	Income £	Expenditure £	Transfers £	Balance 31 December 2022 £
	10,000	-	-	-	10,000

17 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
Tangible fixed assets	519,624	-	-	519,624
Fixed asset investments	10,000	-	-	10,000
Net current assets	72,901	4,028	10,000	86,929
	602,525	4,028	10,000	616,553

Accounts

ST PAUL'S CHURCH, TUPSLEY
UNAUDITED REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021
Charity Registration No. 1134258

ST PAUL'S CHURCH, TUPSLEY

UNAUDITED REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

CONTENTS

Page	
1-6	Trustees' Annual Report
7	Statement of Trustees responsibilities
8	Independent Examiner's Report
9	Statement of Financial Activities
10	Balance Sheet
11-15	Notes on Accounts

**St Paul's Church, Tupsley
Trustees Annual Report
for the year ended 31 December 2021**

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Paul's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus. This can be in gathered worship (services) on Sunday and other days, in LifeGroups gathering to study, pray, encourage and worship, and through 'Pastorate' and other networks and meetings to assist with pastoral care.

To facilitate this work it is important that we maintain the fabric of the Church of St. Paul's and the linked Community Centre.

Where possible we seek to work together with other local churches and groups, especially Hampton Park URC and Tupsley Whitehouse Community Hub.

Aim and purposes

St Paul's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Nick Armstrong, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church and community Hall of St Paul's, Church Road, Hereford

Achievements and Performance- full details under the separate reports

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

Ways of welcoming and linking the missing generations into our church were well established pre-pandemic, and are now emerging in a 'new normal':

- a simpler Messy Church format, run both at St Paul's and at Hampton Park URC to cover different days and times
- weekly Worship hosting St Paul's Primary School classes in church.
- a weekly *Open the Book* assembly now inviting year to church Hampton Dene School opposite.

St Paul's Church Community Centre

This hosts a full-time Childcare ministry (St Paul's Childcare, Charity registered number - 1175452) Monday to Friday, and fellowship and/or children's group Sunday mornings. Brownies and other groups are regular evening users throughout the year.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2021

Mission and Evangelism

The Horizons Committee continue to allocate a proportion of our funds and arrange urgent fundraising towards various causes local to Hereford and abroad. The weekly Coffee Shop which is jointly run with Hampton Park URC, providing friendship and pastoral care to many elderly people in our community, was unable to operate for most of the year due to Covid-19 restrictions and guidance.

Treasurer's Report: for year end 31 December 2021

Following on from the difficult year that was 2020, I am pleased to report that 2021 has been an easier year with regard to our finances, although this is in part due to continued support that we obtained from the government as part of their efforts to help organisations affected by the impact of Covid-19.

The accounts show an excess of expenditure over income as we fulfilled our pledge to complete the works needed to improve the Driveway and the necessary repairs to the church water disposal (gutters) as identified in previous Quinquennial reports.

We were able to honour our commitment in full to Hereford diocese by paying into the Common Fund a total of £77,500. On 26th January 2021 the PCC voted in favour of adopting a **Giving Policy**. The Statement of Intent reads "It is our intention that from 2021 St Paul's PCC will give a minimum of 10% of our income away – sowing into the Kingdom of God after the teaching and example of Jesus and the Bible. This will generally be distributed through the discernment of our *Horizons* committee."

Therefore the Horizons Committee received a sum of money equivalent of 10% of all church giving received in the previous year; this amounted to £6,824 (considerably more than allocated in recent years). I am delighted that we are able to do this as I believe that this is a vital ministry of prophetic generosity and mission and I have summarised below both donations made directly through the Horizons Committee and those collected directly from the congregation.

Charity Supported	Total	Horizons	Congregation
Wycliffe Bible Translators	600	600	
Payment of sponsorship to HDBF - Tanzania	600	600	
New Life Nepal (2 payments)	650	512.30	137.70
Medicine Sans Frontiers (2 payments incl £400 specifically allocated to Afghanistan)	600	405	195.00
People in Motion	200	200	
Open Doors	300	300	
Tearfund (3 payments incl £500 specifically allocated to Yemen & Rohingya people, £400 for relief in Haiti, £350 for Afghanistan)	1,407.50	1,112.30	157.50 137.70
Barnabas	400	400	
Tupsley Whitehouse	400	400	
Red Cross	1,500	1,500	
Herefordshire MIND	400	400	
The Cart Shed	400	368	32.00
Church Mission Society	175.71		175.71
Children's Society	190.26		190.26
Bible Society	110.00		110.00
Water Aid	411.46		411.46
Total	£8,344.93	£6,797.60	£1,547.33

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2021

It is likely that we will continue to face financial dilemmas in 2022 as we seek to “balance the books”. There is plenty of evidence to suggest that rising fuel costs (and knock on costs) will impact us as a PCC as much as it will for us as individuals. We are blessed to have some capital reserves built up but we must seek to use these wisely as we look to serve God and establish His kingdom both here in Tupsley and further afield. I have stated before in this report in previous years that I feel that it is an enormous privilege and honour to serve St Paul's as Treasurer. This is because I get to witness wonderful generosity, both financially and spiritually, from so many of you, on an almost daily basis. This serves to remind me that we can never out-give God and therefore I have every confidence that He will provide us with the vision, and the means, for the future.

I'd like to end by once again recording my Thanks to all who help in this role practically, especially Ann Gabb our amazing Gift Aid Treasurer and Assistant Treasurer and Val Simms who is always ready to help out. I'm also incredibly grateful for the support I get from all members of the Standing Committee and PCC whose wisdom is invaluable.

Karen Bishop.

Financial Review

2021 showed an increase in income to £132,944 compared with £128,264 in 2020. Charitable expenditure reduced from £162,390 in 2020 to £139,573 this year. The charity therefore had a net **charitable** deficit of £6,629 (2020: deficit £34,125). However, due to the £7,186 write off CBF funds not owned by the charity in the year (2020 £81,500 write off of starting capital paid to St Paul's Childcare), the total net deficit for the year was £13,815 (2020: deficit £115,625).

Reserves policy

It is the policy of this PCC to hold in reserve, the equivalent of 3 months running costs, including staff wages, and 6 months contribution to the Parish Share. It is also our policy to hold an amount for likely church building works as identified in the latest Quinquennial report and an amount for the maintenance of the fabric of the community centre. In 2022 the PCC is planning to make major improvements to the exterior of the community centre building and will undertake to make repairs to the churchyard path and surrounding area. An amount of £15,000 has been set aside for these two items. The PCC continues to hold £15,000 in respect of legacies received in 2020 which it has set aside as a deposit for future mission/outreach work. A total of £90,000 is therefore needed and the PCC is pleased to note that there are sufficient funds to meet these obligations at this time. This policy will be reviewed in a year's time.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2021

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Paul's the membership of the PCC consists of the incumbent (our vicar), churchwardens, curate, reader and members elected by those members of the congregation who are on the electoral roll of the Church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Volunteers

We would like to thank all the volunteers who work so hard to make our church a lively and vibrant community.

Trustee training

The Trustees undertake continued safeguarding training.

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2021

Reference and administrative information

Registered Charity name The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Tupsley, Hereford

Charity name St Paul's Church, Tupsley

Registered Charity number 1134258

Principal office The Benefice Office, 107 Church Road, Hereford, HR1 1QN

Governing document Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules

Trustees

Rev. Preb. N P Armstrong
 Mrs C A Teasdale (resigned 18 April 2021)
 Mrs P C Duggan
 Mrs A Gabb
 Mrs B M Dallimore (resigned 18 April 2021)
 Mrs K E Bishop
 Mrs S Layton
 Mr P A Shave (resigned 18 April 2021)
 Mrs M L Rowatt (resigned 18 April 2021)
 Mrs D J Hartland
 Mrs J M Shave
 Mrs B Bullivant
 Mr V Payne
 Mr K Pratley
 Mrs M Jones (appointed 11 October 2020)
 Rev J Chipper (appointed 18 April 2021)
 Mrs R Burrow (appointed 18 April 2021)
 Mrs H Bailey (appointed 18 April 2021)

Bankers Lloyds TSB Bank plc
 8 High Town
 Hereford HR1 2AE

Independent examiners Haines Watts Hereford Limited
 Chartered Accountants
 3rd Floor, Broadway House
 32-35 Broad Street
 Hereford HR4 9AR

St Paul's Church, Tupsley
Trustees Annual Report (continued)
For the year ended 31 December 2021

Risk Management

The Trustees continue to monitor the major risks which the charity faces and has established systems to reduce those risks. Risks are reviewed at least annually. The main risks included the health and safety of volunteers and callers, maintenance of the church and community hall and the continued viability of the PCC.

Independent Examiners

Haines Watts Hereford Limited have agreed to offer themselves for re-appointment as independent examiners of the charity.

On behalf of the board of Trustees



Rev Preb. N P Armstrong – Vicar of Tupsley and Hampton Bishop



Mrs K Bishop – Treasurer

Date 29th March 2022

ST PAUL'S CHURCH, TUPSLEY
TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2021

Statement of Trustees' Responsibilities

The trustees are responsible for preparing The Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), FRS102 and SORP 2015

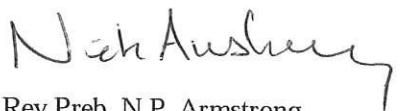
The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102) 2015;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in a business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the Trustees


Rev Preb. N P Armstrong
Trustee

29/3/2022

Independent Examiner's Report to the Trustees of St Paul's Church Tupsley

I report on the accounts of the charity for the year ended 31 December 2021.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



13 April 2022

Name: Sophie Powell

Relevant professional qualification or body: FCCA

ON BEHALF OF HAINES WATTS HEREFORD LIMITED

Chartered Accountants

3rd Floor

Broadway House

32-35 Broad Street

Hereford

HR4 9AR

St Paul's Church, Tupsley

Statement of Financial Activities
(including Income and Expenditure Account)
For the year ended 31 December 2021

		Unrestricted Fund	Restricted Fund	Endowment Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£	£
Income						
Donations and legacies		75,427	-	-	75,427	85,364
Income from charitable activities						
Church fees		6,137	-	-	6,137	5,073
Other income	3	51,351	-	-	51,351	37,662
Investment income		29	-	-	29	165
Total income		<u>132,944</u>	<u>-</u>	<u>-</u>	<u>132,944</u>	<u>128,264</u>
Expenditure						
Expenditure on charitable activities	4	139,573	-	-	139,573	162,390
Other expenses	6	-	-	7,186	7,186	81,500
Total expenditure		<u>139,573</u>	<u>-</u>	<u>7,186</u>	<u>146,759</u>	<u>243,890</u>
Net income/(expenditure and net movement in funds for the year		(6,629)	-	(7,186)	(13,815)	(115,625)
Transfers between funds		3,204	-	(3,204)	-	-
Reconciliation of funds						
Total funds brought forward		607,563	4,028	20,390	631,981	747,606
Total funds carried forward		<u>604,138</u>	<u>4,028</u>	<u>10,000</u>	<u>618,166</u>	<u>631,981</u>

All activities are classed as continuing
The notes on the following pages form part of the accounts

St Paul's Church, Tupsley

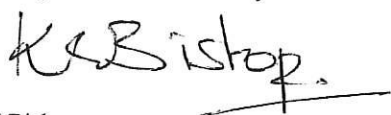
Balance Sheet

As at 31 December 2021

	Note	2021 £	2020 £
Fixed Assets			
Tangible assets	9	520,196	520,768
Fixed asset investments	10	<u>10,000</u>	<u>22,950</u>
		<u>530,196</u>	<u>543,718</u>
Current Assets			
Cash at bank and in hand	94,193		86,483
Debtors	11	<u>-</u>	<u>2,408</u>
		94,193	88,891
Liabilities			
Creditors falling due within one year			
Other creditors		<u>(6,223)</u>	<u>(628)</u>
Net current assets		<u>87,970</u>	<u>88,263</u>
Total assets less current liabilities		<u>618,166</u>	<u>631,981</u>
The funds of the charity			
Unrestricted funds	12	604,138	607,563
Restricted funds	13	4,028	4,028
Endowment Funds	14	<u>10,000</u>	<u>20,390</u>
		<u>618,166</u>	<u>631,981</u>

The notes on pages 11 to 15 form part of these accounts

The accounts on pages 9 to 15 were approved by the governing body and authorised for issue on 29 March 2022 and are signed on their behalf by



Mrs K Bishop



Rev. Preb. N P Armstrong (Chairman)

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2021

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation /uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared in accordance with the 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 (FRS 102) (effective 1 January 2015) - Charities SORP (FRS 102)), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

St Paul's Church, Tupsley, 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 note(s).

b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS012 and the Charities SORP FRS 102 the restatement of comparative items was required.

c) Preparation of accounts on a going concern basis.

The trustees consider the funds available will enable the charity to operate for more than one year and on that basis the charity is a going concern.

d) Income

Income including government grants are recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification made by the executors to the trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have been met, then the legacy is treated as a contingent asset and disclosed if material.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose. Restricted funds are donations which the donor has specified are to be used solely for particular areas of the charity's work or for particular activities carried out by the charity.

Endowment funds are not available for spending on day to day activities but income generated forms part of unrestricted income.

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2021

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

h) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel and governance costs which support the charity's activities.

i) Tangible fixed assets

The properties owned by the charity have been capitalised at cost. The trustees consider their valuation to be in excess of the original cost and as such have not been depreciated.

Plant and other equipment is depreciated the year after purchase - 33.33% straight line.

j) Fixed asset investments represent funds held within CCLA accounts.

k) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Legal status of the charity

The legal status of the charity is established by Statute, namely sections 2 and 3 of the Parochial Church Council's (Powers) Measure 1956. Measures have the force as Acts of Parliament, so the existence and legal status of a PCC is part of the law of the land.

	2021 £	2020 £
3 Other income		
Fund raising sales	28	74
Rent from land and buildings	33,000	27,161
Sundry income	92	427
Covid grants	18,231	10,000
	<u>51,351</u>	<u>37,662</u>

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2021

	2021 £	2020 £
4 Analysis of expenditure on charitable activities		
Missionary giving	6,797	3,006
Ministry parish share	77,500	77,500
Mission and evangelism costs	62	660
Lighting and heating of hall	6,311	5,340
Maintenance of hall	2,233	3,828
Hall water rates	648	544
Independent examination	1,260	1,860
Support costs (Note 5)	44,762	69,652
	<u>139,573</u>	<u>162,390</u>
5 Support costs		
Salary of parish secretary	5,107	4,965
Caretaker staff costs	6,381	5,200
Church insurance	5,691	7,252
Church maintenance	456	3,267
Church capital expenditure	9,145	-
Lodge maintenance	1,741	3,030
Upkeep of services	3,112	3,299
Upkeep of churchyard	2,265	1,689
Lighting and heating of church	2,383	2,699
Driveway expenses	2,957	31,334
Office administration	4,952	6,345
Depreciation	572	573
	<u>44,762</u>	<u>69,653</u>

6 Other expenses

This amount of £7,186 has been written off the balance sheet. It relates to CBF6 Historic Endowment fund balances, not actually owned by the charity.

7 Trustees remuneration

During the year administration expenses totalling £1,075 (2020: 3 Trustees: £3,086) were reimbursed to four Trustees.

None of the Trustees have been paid any remuneration or received any other benefits from the charity.

8 Staff costs

No employees were paid over £60,000 in the current or previous year.

The average number of employees during the year were 3 (2020: 3).

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2021

9 Tangible fixed assets

	Freehold Property £	Plant & Equipment £	Total £
Cost			
Brought forward	519,624	1,717	521,341
Additions	-	-	-
Carried forward	<u>519,624</u>	<u>1,717</u>	<u>521,341</u>
Depreciation			
Brought forward	-	573	573
Charge for the year	-	572	572
Carried forward	<u>-</u>	<u>1,145</u>	<u>1,145</u>
Net Book Value 31 Dec 21	<u>519,624</u>	<u>572</u>	<u>520,196</u>
Net Book Value 31 Dec 20	<u>519,624</u>	<u>1,144</u>	<u>520,768</u>

	Cost 2021 £	Cost 2020 £
Freehold Property		
Hall	454,624	454,624
Caretaker's house	65,000	65,000
	<u>519,624</u>	<u>519,624</u>

10 Investment fixed assets

	Cost 2021 £	Cost 2020 £
Bank deposit CCLA PCC	-	2,478
Bank deposit CCLA Mission	-	82
Bank deposit CCLA Historic	10,000	20,391
	<u>10,000</u>	<u>22,950</u>
	2021 £	2020 £

11 Debtors

Other debtors	<u>-</u>	<u>2,408</u>
---------------	----------	--------------

St Paul's Church, Tupsley

Notes on the accounts

Year ended 31 December 2021

12 Unrestricted funds

	Balance 31 December 2020	Income	Expenditure	Transfers	Balance 31 December 2021
	£	£	£	£	£
General fund	607,563	132,944	(139,573)	3,204	604,138

13 Restricted funds

	Balance 31 December 2020	Income	Expenditure	Transfers	Balance 31 December 2021
	£	£	£	£	£
	4,028	-	-	-	4,028

Restricted funds represent monies donated towards heating, chairs and cleaning.

14 Endowment funds

	Balance 31 December 2020	Income	Expenditure	Transfers	Balance 31 December 2021
	£	£	£	£	£
	20,390	-	(7,186)	(3,204)	10,000

15 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Endowment funds	Total
	£	£	£	£
Tangible fixed assets	520,196	-	-	520,196
Fixed asset investments	10,000	-	-	10,000
Net current assets	73,942	4,028	10,000	87,970
	604,138	4,028	10,000	618,166

16 Related Party Transactions

During the year the charity paid further starting capital to St Paul's Childcare of Nil (2020: £21,751) (Charity registered number 1175452), a charity with common Trustees, in recognition of its contribution to St Paul's Church PCC of Tupsley. At the year end the total amount given to St Paul's Childcare was Nil (2020: £81,500). At a meeting of St Paul's Church PCC of Tupsley on 25th February 2020, it was agreed that this total starting capital would be written off in the year ended 31 December 2020.