

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