

# **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

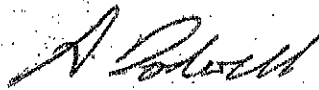
**Independent examiners**

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

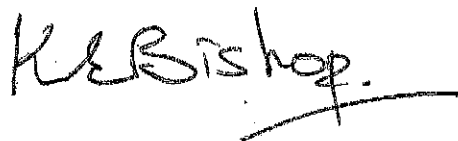
**Risk Management**

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

31<sup>ST</sup> 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
<b>Receipts</b>						
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						
<b>Total income</b>		<b>164,654</b>			<b>164,654</b>	<b>147,309</b>
<b>Expenses</b>						
Raising funds	6	0			0	65
Expenditure on charitable activities	7	180,179			180,179	173,977
Other expenditure						
<b>Total expenditure</b>		<b>180,179</b>			<b>180,179</b>	<b>174,042</b>
<b>Net income / (expenditure) &amp; Net movement in funds</b>		<b>-15,525</b>			<b>-15,525</b>	<b>-26,733</b>
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
	£	£
<b>Fixed assets</b>		
Community Centre	454,624	454,624
Church Lodge	65,000	65,000
Equipment	1,327	2,654
Investment Funds	10,000	10,000
<b>Total Fixed assets</b>	<b>530,951</b>	<b>532,278</b>
<b>Current assets</b>		
Bank current account	5,349	3,672
Bank deposit account	36,503	38,628
Cash in hand	25	43
Debtors	0	12,856
<b>Total Current assets</b>	<b>41,877</b>	<b>55,199</b>
<b>Liabilities</b>		
Creditors	4,193	3,317
<b>Total Liabilities</b>	<b>4,193</b>	<b>3,317</b>
<b>Total Assets less current liabilities</b>	<b>568,635</b>	<b>584,160</b>
<b>The funds of the charity</b>		
Unrestricted Funds	558,635	574,160
Restricted Funds - Heating	0	0
Endowment Funds	10,000	10,000
<b>Total Reserves</b>	<b>568,635</b>	<b>584,160</b>

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
	<b>17,100</b>	<b>16,496</b>

**4. Other trading activities 2025 2024**

Fund raising sales	717	98
Contribution to LifeLink Chaplain Salary	0	7,912
	<b>717</b>	<b>8,710</b>

**5. Investment income 2025 2024**

Bank Interest	820	1,349
Rent from land and buildings	39,436	39,392
	<b>40,256</b>	<b>40,741</b>

**6. Raising Funds 2025 2024**

Fundraising costs	0	65
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**7. Analysis of expenditure on charitable activities**

	<b>2025</b>	<b>2024</b>
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
	<b>180,179</b>	<b>173,977</b>

**8. Support costs**

	<b>2025</b>	<b>2024</b>
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
	<b>74,641</b>	<b>56,044</b>

**9. Extra-ordinary costs**

	<b>2025</b>	<b>2024</b>
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**

<b>Charity Supported</b>	<b>Total</b>	<b>Horizons</b>	<b>Congregation</b>
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
<b>2025 Total</b>	<b>10579.16</b>	<b>8225.60</b>	<b>2353.56</b>
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