



The Parochial Church Council of
Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2019

Trustees Report



Administrative information

St. Paul's Church is situated in St. Paul's, Cheltenham. It is part of the Diocese of Gloucester within the Church of England. The correspondence address is St Paul's Old School, St Paul's Rd, Cheltenham GL50 4EZ.

The Parochial Church Council (PCC) is a registered charity with charity number 1130330.

PCC members who have served from 1st January 2019 until the date this report was approved are:

Incumbent	Rev R Widdecombe	Chairman
Curate	Rev R Amess	To July 2019
Wardens	Mr J Bent	To Apr 2019
	Mr B Booth	Vice Chairman
	Mr J Platt	From Apr 2019
Elected Members	Mr M Constance	
	Mr N Denniss	
	Miss S Hillman	From Apr 2019
	Mr M Hirst	
	Mrs G Hogg	To Apr 2019
	Mr A Jenkins	From Apr 2019
	Mrs S Lennon	To Apr 2019
	Mr C Meredith	Treasurer
	Mr S Russell	
	Mrs C Sandys	
	Miss H Skerratt	
Co-opted Member	Mrs J Fellows	

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Objectives and Activities

St. Paul's Cheltenham PCC has the responsibility of co-operating with the incumbent, Roger Widdecombe, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Paul's Church and associated property.

Achievements and Performance

Church attendance

There are 110 people on the Church Electoral Roll; this number is 1 more than last year. There were fourteen PCC members until July when Rev Amess left. The average weekly attendances, counted during October, were 125 adults and 39 children, but these numbers increased significantly on special occasions such as the Christmas carol service and baptismal services.

Review of the Year 2019

2019 was an interesting year. It would be difficult to point to major advances in our mission, but the church continued to grow, small groups consolidated and grew and our mission continued to be worked out. We had some significant staff movements and, whilst difficult at the time, have begun to see God's hand at work. The story I mentioned in last year's review of giving away our best and relying on God to provide has again been central.

The most defining moment of the year was a Sunday in May when we experienced the manifest presence of God in a new and special way. This caused us to rearrange our teaching programme and 'lean into' whatever our Heavenly Father wanted to do with us. This lasted for several months and certainly prepared us for the healing conference in September. It also served as a timely reminder of our ultimate value of being in the Presence of God and a people defined by that.

Healing Conference

In September 2019 we hosted a healing weekend and welcomed Jo Moody of Agape Freedom Fighters to train and minister with us. We spent time being trained, experiencing God's healing and ministering both in our community and in one in Gloucester. It was a fantastic weekend for the church with a good number of people experiencing healing and more receiving a simple touch from the Lord. Wonderfully, a small number decided to follow Jesus that weekend too.

Staffing

In April of 2019 Tim Jones stood down as our Youth Pastor six years after coming on board as an intern. Tim served very faithfully in the team and, whilst sad to see him go, it's exciting to see where God is taking him. This gave us the opportunity to do a wholesale review of our youth provision. This took some four months and thanks must go to the youth team who manned the various groups throughout that time of transition. The review recommended employing a full time experienced youth pastor, but time constraints led us to employ two part time Youth Pastors for a year in order to give us the breathing space to recruit well. Isaac Watson and Will Prothero stepped into these roles and have settled in well. More details below.

In June 2018 Rosie Amess joined us as Assistant Curate on a part time basis. Rosie has been a fantastic asset to the church and has thrown herself into church and community life with abandon. Rosie's husband was offered a position in Brighton mid way through the year and thus her curacy with us ended in July as the whole family moved away. I'm pleased to say that the move was a good one and seemed to have God's hand all over it. The Amess family are firmly settled in Brighton, Rosie is the chaplain at Brighton College, they've recently moved into their new house and the family are flourishing.

In September 2019 Rachel Beere was accepted onto ordination training and started at St Mellitus College with St Paul's as her placement church. Rachel and the family have been with us at St Paul's for a couple of years and it's a joy to have her on the team.

In November 2019 we appointed Rachel Bournier as PA to the leadership team. Rachel has a heart to see leaders released into their gifting and we've been excited to see how her joining us has already begun to release us to be more effective.

The Hub

In June 2018 a small team started a group called Breathing Space in the community space in St Paul's run by Cheltenham Borough Homes. Last year we reported its beginning and initial growth. Since then there have been several significant connections with local people culminating in at least three people deciding to follow Jesus and others becoming part of the church community. One issue we had was not being allowed to pray with people during the group, but this was resolved during the year and offering individual prayer has since been permitted.

Friday Night Youth

Isaac and Will have joined forces with Trinity and The Rock to form a Friday night open youth club in the Old School, which is steadily growing and seeing young people come from all sorts of backgrounds. The evenings have involved fun and games, an introduction to worship, a short message and opportunity to respond. It's been hugely encouraging to work in partnership and see youngsters with faith and none coming together. Spoiler alert for 2020, a number have decided to follow Jesus after attending online Youth Alpha!

Fabric Report 2019

As ever we took good care of our plant in 2019 with the usual essential maintenance alongside a number of minor repairs, which were highlighted on the quinquennial survey. These included remedial works to the electrical installation, which is now up to date and certificated, work to the roof and some stonework. We received a grant from National Churches Trust of £1250 to help with the roof.

Additionally, we portioned off part of the Herrington Rooms in order to house our Food Bank provision. We are planning to become an outpost of the Trussell Trust Food Bank which operates out of Cheltenham Elim church. We also undertook some remedial works to the tower room in order to make it suitable for people to access in order to pray. Our intercessors group has grown over this year and having a dedicated space has been a great encouragement.

Finally, we were sad to have to remove the large cherry blossom tree from the East side of the church yard as it was damaging the tarmac drive, the wall and the drains! On the bright side we planted four new trees in the yard, a Cherry, an Acer, a Silver Birch and a Beech.

The plans for the removal and renewal of our extensions have progressed, we are in the process of making a faculty application and should have planning permission sometime in 2020.

PCC Report

PCC had five full meetings, in January, June, July, September and December, as well as a brief meeting immediately before the Annual Parochial Church Meeting (APCM) in April.

As is usual a significant amount of time was spent on buildings and equipment. Building expenditure was authorised for roof repairs, for the refurbishment of the tower room and for the conversion of the doors between the Narthex and the Nave into fire doors. Significant items of equipment included more tables, chairs and trolleys, computers for the PA and the sound desk, racking for children's materials in the Old School and various items for our youth ministry. Architects plans for the proposed building to replace the vestries were received and reviewed and modified plans are awaited.

Long term youth provision was reviewed following the departure of Tim Jones. It was agreed that a full-time youth pastor should be recruited but, since a suitable candidate was not found, Will Prothero and Isaac Watson were appointed to share this responsibility for the next year. Rachel Blyth was appointed as part-time personal assistant to the vicar.

Safeguarding policies and guidance were reviewed and approved. It was agreed to take lead responsibility for safeguarding for a new youth initiative operating in the Old School and run jointly with Trinity and The Rock. It was agreed to set up an outpost of the Cheltenham Food Bank. Volunteers to operate this would be recruited and trained, and part of the Herrington Rooms converted as a storeroom. Initial discussions were held on the possibility of setting up a 'Hardship Fund' to enable members to support financially others in our fellowship who were in need.

On the finance side we approved the previous year's accounts, reviewed the financial position throughout the year and approved the 2020 budget based on its plans for the development of the church's work. We received further gifts totalling £10250 towards the proposed rebuilding of the vestry area so that the total gifts made for this now total almost £75000. We will receive in 2020 a grant of £13660 to offset the increases we are making every year in Parish Share (the amount we pay to the Diocese towards central costs and the cost of the vicar and vicarage). As can be seen from the Financial Statements the financial position is sound.

Finally, we reviewed the policy on mission giving. We will continue to give 10% of unrestricted income to external giving, two-thirds shared between our four mission partners (AFIRM (India), Church Army/Superkidz (London), Development Aid Nepal and Rapha Medica (Nigeria)) with the remainder being available to meet specific needs as they arise. The focus for the remaining giving was on local needs but we also made gifts to support the work against human trafficking and to help the setting up of a new church in Barry led by Rhys and Rachel Gronow, former members of St Paul's. In addition, we made a special appeal to members for mission giving and this enabled us to make an additional gift to Nepal of £16000 to purchase land for a new church. Details can be found in the Financial Statements.

Financial Review and Reserves Policy

On ordinary unrestricted funds total receipts were £287514 and total payments £221740.

On restricted funds total receipts were £11250 and total payments £1125.

The largest item of expenditure was £56433 for the Diocesan Parish Share.

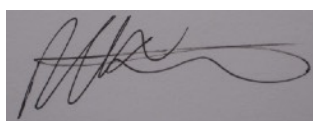
Total receipts were therefore £298764 and total payments £222865 giving a net result for the year of an excess of receipts over payments of £75899. Details can be found in the Financial Statements.

It is PCC policy to maintain a balance on unrestricted funds (if possible) to cover emergency situations that may arise from time to time.

The PCC has funds restricted to the Vestries Building Project, Membership Hardship and Organ.

It is PCC policy to invest fund balances in accounts that are covered by the Financial Services Compensation Scheme.

Approved by the PCC on 14th September 2020 and signed on its behalf by



Roger Widdecombe
Chairman

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2019

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2019	Total 2018	Notes
Incoming resources						
Voluntary income						
Planned giving	219877			219877	174118	
Collections, donations and other giving	1089	14110	10000	25199	27930	1
Income tax recovered	41483	3140	1250	45873	39183	2
Legacies						
Activities for raising funds						
Lettings	2209			2209	2624	
Investment income						
Interest and dividends	1490			1490	696	
Income from charitable activities						
Parochial fees	2399			2399	2181	
Other incoming resources						
Other	1717			1717	627	
Total receipts	270264	17250	11250	298764	247359	
Resources expended						
Charitable activities						
Donations/grants to charities		49671		49671	14830	
Mission and evangelism	9559			9559	7107	3
Parish share	56433			56433	59882	4
Clergy expenses	4735			4735	3400	
Church running expenses	34706			34706	37747	5
Churchyard maintenance	2050			2050	1430	
Cost of raising funds						
Running costs						
Support costs	3779			3779	2082	6
Administration costs	49071			49071	41005	7
Other	4904			4904	3555	
Major expenditure						
Repairs to church buildings		6378		6378	2327	8
Repairs to other buildings	454			454	18207	
Capital purchases/additions			1125	1125		
Total resources expended	165691	56049	1125	222865	191572	
Net (outgoing) incoming resources	104573	(38799)	10125	75899	55787	
Transfers between funds	(103573)	103573				9
Net (outgoing) incoming resources	1000	64774	10125	75899	55787	

RECEIPTS AND PAYMENTS ACCOUNT

	2019 Payments	2019 Receipts	2018 Payments	2018 Receipts	Notes
Missions and Charities Fund (Designated Fund)					
Church Army	2545		1625		
Superkidz Community Trust	2545		2045		
AFIRM India	5090		3670		
Rapha Medica Project	5090		3670		
Development Aid Nepal	21090		3670		
Salvation Army Victim Care Fund	1500				
CAP Cheltenham Debt Centre	2000				
International Justice Mission	1500				
The Rock	2000				
PSALMS	2000				
Godfirst Church Barry (R&R Gronow)	2800				
CBH - St Paul's Events and Activities	500				
CCP - Bramah House	861				
Children's Society	150		150		
Donations		12860			
Tax refunds on donations		3140			
From PCC General Fund		29566		23335	
Surplus/Deficit		4105	8505		
Totals	49671	49671	23335	23335	
Contingency Fund (Designated Fund)					
From PCC General Fund		74007		33931	10
Income		1250			
Expenditure	6378		20534		
Surplus/Deficit	68879		13397		
Totals	75257	75257	33931	33931	
Vestries Building Project (Restricted Fund)					
Income		10250		32500	
Expenditure	1125				
Surplus	9125		32500		
Totals	10250	10250	32500	32500	
Organ Fund (Restricted Fund)					
There were no transactions in either 2018 or 2019.					
Samari Samaritan Fund (Restricted Fund)					
Income		1000			11
Surplus	1000				
Totals	1000	1000			

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2019	Total 2018	Notes
Assets						
Fixed Assets						
24 St Paul's Street North	250000			250000	250000	
Current Assets						
Cash funds						
NatWest current account	19000	42558	9309	70897	84998	
Virgin Deposit Fund		15000	70000	85000	80000	
Shawbrook (CAF) deposit fund		85000		85000		
Total current and deposit accounts	19000	142558	79309	240897	164998	12
Other monetary assets						
Income tax recoverable	8525			8525	9364	
VAT refundable		839		839		
Hire income receivable	455			455	105	
Total other monetary assets	8980	839	0	9819	9469	
Total current assets	27980	143397	79309	250716	174467	
Total Assets	277469	143397	79309	500716	424467	
Liabilities						
Utility companies	308			308	1021	
Diocese of Gloucester (fees)	1709			1709	1436	
Mission Giving		2400		2400	7125	
Building Work		3333		3333		13
Other Liabilities	100			100		
Total liabilities	2117	5733	0	7850	9582	
Assets less liabilities	275863	137664	79309	492866	414885	

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS

The financial statements have been prepared in accordance with the requirements of the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal are recognised but not necessarily valued in the Statement of Assets and Liabilities.

The expenses paid to the incumbent and to Mrs Fellows may include a small immaterial proportion which relate to their functions as PCC members. Mrs Fellows received £25490 as assistant pastor and Mrs Hogg received £3039 as church administrator during her time as a trustee. These payments include pension contributions. No other payments were made to PCC members.

NOTES TO THE ACCOUNTS

Note

1 Analysis of collections, donations and other giving

Unrestricted donations	1089
Vestries building project donations	9000
Mission giving donations	12860
Samaritan Fund donations	1000
National Churches Trust grant (roof work)	1250

2 The 2019 figure relates to donations received between October 2018 and September 2019 inclusive. The 2018 figure relates to donations received between October 2017 and September 2018 inclusive.

3 Analysis of mission and evangelism costs

May Fayre	1756
Craft Fayre	576
Hub	508
Alpha	237
Children	2109
Youth	3082
Tiddlywinks	372
Other mission costs	919

4 A grant of £10000 was received from the 'Bias to the Poor' Fund. This is shown as a reduction in Parish Share.

5 Analysis of church running expenses

Training	548
Discipleship and pastoral care	1698
Prayer and worship	5108
Servery	1290
Vicar's discretionary fund	1751
Utilities	4192
Hire of rooms	7000
Minor capital expenditure	5738
Cleaning and materials	4061
Servicing and other routine church maintenance	3320

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

NOTES TO THE ACCOUNTS (CONTINUED)

Prayer and worship costs include a keyboard (£1699), worship licences (£740) and a computer (£350). The most significant items of minor capital expenditure were tables, chairs and trolleys (£2828), a racking unit for the children's room (£649), a computer for a new member of staff (£558), a dishwasher for the office (£329) and a marquee (£256). The most significant maintenance costs were the five-yearly full inspection of the lightning conductor (£658) and electrical work to provide increased facilities and meet regulatory requirements (£866).

- 6 Support costs are the expenses of the assistant pastor, the youth pastors, the administrator and the personal assistant.
- 7 Administration costs consist of the employment costs of the assistant pastor, the youth pastors, the administrator and the personal assistant (£44457) and office equipment, consumables and other costs (£4614).
- 8 Repairs to church buildings consists of £3060 for roof repairs, £1399 for the installation of fire doors from the Nave and £1919 for the refurbishment of the tower room.
- 9 The transfer between the General (unrestricted) and Contingency (designated) Funds has allowed for a General Fund surplus of £1000 so that the working capital in the General Fund is increased to a more appropriate level. (see note 10).
- 10 The PCC has decided to hold only working capital (defined as one month's unrestricted expenditure, which in 2020 will be approximately £19000, in its General (unrestricted) Fund and to hold any surpluses in the Contingency Fund. Every month a regular transfer is made from the General Fund to the Mission and Charities Fund to ensure that sufficient funds are available to make mission gifts when required. Following this the necessary adjustment is made between the General and Contingency Funds.
- 11 In December 2019 the Samaritan Fund was set up to assist members in particular need. It will be funded largely or entirely by gifts from members.
- 12 The £19000 in the General (unrestricted) Fund reflects the policy described in note 10. The £79309 restricted monies comprise £2445 remaining from the 2014 Wolfson Foundation grant to be used for window refurbishment (this is held in the designated Contingency Fund), £74430 in the restricted Vestries Building Project Fund, £1434 in the restricted Organ Fund and £1000 in the restricted Samaritan Fund. The designated Missions and Charities Fund contains £14000 and the Contingency Fund contains £128558 designated monies.
- 13 Liabilities to contractors comprise £2076 for the food bank storage room and £1257 for the refurbishment of the tower room.

Independent examiner's report to the PCC of St Paul's Cheltenham

I report on the accounts of the charity for the year ended 31 December 2019.

Respective responsibilities of trustees and examiner

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

It is my responsibility:

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

Basis of independent examiner's report

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

Independent examiner's statement

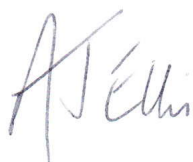
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andrew J Ellis FCA
60 London Road,
Cheltenham.

