



The Parochial Church Council of  
Cheltenham St Paul

## Annual Report and Accounts

Year ended 31 December 2016

### Trustees Report



---

DIOCESE OF  
GLOUCESTER

## 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 1<sup>st</sup> January 2016 until the date this report was approved are:

Incumbent	Rev R Widdecombe	Chairman
Wardens	Mr G Coppard	
	Mr J Bent	from 20 April 2016
Elected Members	Mr N Denniss	
	Mr M Hirst	
	Mrs G Hogg	
	Mr A McConnochie	to 31 August 2016
	Mr C Meredith	Treasurer
	Miss H Skerratt	

## 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 105 people on the Church Electoral Roll; this number is 10 less than last year. There were 9 PCC members. The average weekly attendances, counted during October, were 115 adults and 40 children, but these numbers increased significantly on special occasions such as the Christmas carol service and baptismal services.

## ***Review of the Year***

The past year has been a difficult, yet exciting time.

The difficulties centre around the losing of our Team Rector at the beginning of the year, the impending loss of a staff member and the general stretch on staff time as the church grows.

A significant amount of leadership time was diverted into the lengthy recruitment process to appoint a new team rector alongside the emotional upheaval. This wasn't particularly prevalent amongst the St Paul's Church community but felt by staff and leadership, as the working relationship was closer.

We began to make plans for Alex Rayment to leave us, as he begins his curacy at Holy Trinity Brompton in June 2017. He has been a wonderful servant of the church and a valued staff member for seven years; whilst we are excited to send him off, we are very aware of the hole he will leave.

We noted three years ago that staff and leadership time was stretched due to growth in numbers in our community. Whilst there are more teams of volunteers overseeing different aspects of church life, the continued growth has meant the stretch has not abated.

The excitement centres around our growing community. Including children, we are a community of over 200 people and whilst that has provided some of the challenges above, it means there is an added dynamism and expectation amongst us. Our new Alpha team has continued to run the course and small numbers of people have decided to follow Jesus each time. We are confident that this will grow as the course is run every term.

The challenges that face us in 2017 include:

- 1 Empowering people into works of service both in the church community and outside in workplaces, homes, social groups etc.
- 2 Recruiting an assistant pastor to oversee the children's work and join the leadership team.
- 3 Pushing forward building projects that will facilitate 2 above and provide a proper welcome for the most vulnerable in our community.

## ***PCC Report***

PCC had six full meetings during 2016, in February, May, June, July, September and October.

As is usual a significant amount of time was spent on buildings and equipment. The sound system in church was improved, the hearing loop made operational and additional chairs and chair trolleys purchased. The fairy light installation was upgraded, new computing equipment purchased and a guard rail fitted to the side entrance ramp. A loan was provided to the Old School to assist with the refurbishment of the ground floor toilets and the trustees were supported in their decision to provide Fresh Hope with the accommodation for the Old School Café. The church office, on the top floor of the Old School building, was relocated to provide increased accommodation. Initial discussions were held on the rebuilding of the crèche area to make it more accessible and to improve toilets and kids work provision.

On the finance side PCC approved the previous year's accounts, reviewed the financial position throughout the year making decisions when necessary and produced a budget for 2017 based on our plans for the development of the church's work and the pledges of members. We are increasing the 'Parish Share' (the amount we pay to the Diocese towards central costs and the cost of the vicar and vicarage) each year and our plan is to be making the full contribution by 2020.

St Paul's and Trinity form a team ministry and the lead pastor at Trinity has oversight over St Paul's. PCC was involved in the selection process for the new lead pastor in two ways; first by producing a 'Parish Profile' outlining, among other things, the nature of the parish and the history, vision, values and ministries of the church and secondly by providing two representatives, in addition to the vicar, to be involved in the selection process.

### **Financial Review and Reserves Policy**

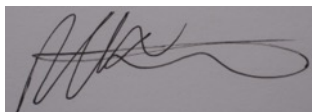
On ordinary unrestricted funds total receipts were £167212 and total payments £170108. On restricted funds total receipts were £3520 and total payments £2349. The largest item of expenditure was £48654 for the Diocesan Parish Share. Total receipts were therefore £170732 and total payments £172457 giving a net result for the year of an excess of payments over receipts of £1725. 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 two restricted funds, the organ fund and a newly created fund for the crèche area building project.

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

**Approved by the PCC on 5th April 2017 and signed on its behalf by**



**Roger Widdecombe**  
**Chairman**

## **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 2016.

### **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.

# THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

## FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2016

### RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2016	Total 2015	Notes
<b>Incoming resources</b>						
Voluntary income						
Planned giving	123046		3520	126566	106862	
Collections,donations and other giving	5839			5839	17145	1
Income tax recovered	29701			29701	54167	2
Legacies					250	
Activities for raising funds						
Lettings	2735			2735	2605	
Investment income						
Interest and dividends	302			302	371	
Income from charitable activities						
Parochial fees	3429			3429	1744	
Other incoming resources						
Other	290	1870		2160	150	
<b>Total receipts</b>	<b>165342</b>	<b>1870</b>	<b>3520</b>	<b>170732</b>	<b>183294</b>	
<b>Resources expended</b>						
Charitable activities						
Donations/grants to charities		18300		18300	17913	
Mission and evangelism	4908			4908	4202	3
Parish share	48654			48654	43956	
Clergy expenses	5746			5746	2793	
Church running expenses	36325			36325	29865	4
Churchyard maintenance	1898			1898	3443	
Cost of raising funds						
Running costs						
Support costs	23900			23900	24045	5
Administration costs	11242			11242	10239	6
Other	1329			1329	380	
Major expenditure						
Repairs to church buildings		4844	754	5598	6560	7
Repairs to other buildings		12962		12962		8
Capital purchases/additions			1595	1595	7996	9
<b>Total resources expended</b>	<b>134002</b>	<b>36106</b>	<b>2349</b>	<b>172457</b>	<b>151392</b>	
<b>Net (outgoing) incoming resources</b>	<b>31340</b>	<b>(34236)</b>	<b>1171</b>	<b>(1725)</b>	<b>31902</b>	
Transfers between funds	(28840)	28840				
<b>Net (outgoing) incoming resources</b>	<b>2500</b>	<b>(5396)</b>	<b>1171</b>	<b>(1725)</b>	<b>31902</b>	10

## RECEIPTS AND PAYMENTS ACCOUNT

	2016 Payments	2016 Receipts	2015 Payments	2015 Receipts	Notes
<b>Missions and Charities Fund (Designated Fund)</b>					
Church Army	2025		2000		
Superkidz	2025		1350		
AFIRM India	4050		3350		
Rapha Medica Project Trust	4050		3656	255	
Development Aid Nepal	4050		3350		
Nepal earthquake relief			2907	2907	
CAP Cheltenham Debt Centre	1000		1000		
Calais refugee relief			200	200	
Children's Society			100		
From PCC General Fund		18771		14500	
Tax refund				51	
Surplus	471				
Totals	17671	18771	17913	17913	
<b>Contingency Fund (Designated Fund)</b>					
From PCC General Fund		10069		41184	11
Income		1870		5274	
Expenditure	18560		14556		
Surplus/Deficit		6621	31902		
Totals	18560	18560	46458	46458	
<b>Vestries Building Project (Restricted Fund)</b>					
Income		3520			
Expenditure	1595				
Surplus	1925				
Totals	3520	3520			

### Organ Fund (Restricted Fund)

There were no transactions in either 2015 or 2016.

# STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2016	Total 2015	Notes
<b>Assets</b>						
<b>Cash funds</b>						
Bank current account	12500	49770	5804	68074	69542	12
CBF deposit fund		163		163	162	
Total current and deposit accounts	12500	49933	5804	68237	69704	
<b>Other monetary assets</b>						
Income tax recoverable	8400		880	9280	8746	
Hire income receivable	455			455		
Total other monetary assets	8855		880	9735	8746	
<b>Total assets</b>	<b>21355</b>	<b>49933</b>	<b>6684</b>	<b>77972</b>	<b>78450</b>	
<b>Liabilities</b>						
Utility companies	1516			1516	791	
Diocese of Gloucester (fees)	1143			1143	886	
Fyrne Landscape (churchyard)					1000	13
Trinity Church Cheltenham					420	
Mission partners		213		213	943	
<b>Total liabilities</b>	<b>2659</b>	<b>213</b>	<b>0</b>	<b>2872</b>	<b>4040</b>	
<b>Assets less liabilities</b>	<b>18696</b>	<b>49720</b>	<b>6684</b>	<b>75100</b>	<b>74410</b>	



## 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 may include a small immaterial proportion which relates to his function as a PCC member. Mrs Hogg received £8490 as church administrator and Mr Rayment received £13406 (including rental allowance) as a staff member undergoing ministerial training. No other payments were made to PCC members.

### NOTES TO THE ACCOUNTS

#### Note

1 Analysis of collections, donations and other giving

Church collections	3246
Tiddlywinks donations	1258
Other donations to PCC	1130
Jane Cook Educational Foundation grants for youth work	205

2 The 2016 figure relates to donations received between October 2015 and September 2016 inclusive. The 2015 figure relates to gifts made in the previous nine quarters and is therefore substantially higher.

3 Analysis of mission and evangelism costs

Fun days	1459
Craft day	494
Big Saturdays	396
Tiddlywinks	284
Alpha	338
Youth	1000
Children (holiday clubs, light party etc)	508
Other mission costs	429

**THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM**  
**NOTES TO THE ACCOUNTS (CONTINUED)**

**Note**

4 Analysis of church running expenses

Children (Sunday activities)	468
Training (adults, students, youth)	1358
Discipleship and pastoral care	3415
Worship (music, communion, flowers etc)	4625
Servery	1149
Vicar's discretionary fund	250
Utilities	4973
Insurance	2199
Hire of Old School	4000
Minor capital expenditure	5333
Cleaning and materials	2499
Servicing and other routine church maintenance	6055

The most significant items of minor capital expenditure were broadband and computing equipment (£2121), chairs and chair trolleys (£1284) and the fairy light installation (£1250)

5 Support costs include the employment costs and expenses of Mr Rayment and Mr Jones. They also cover honoraria and expenses paid to some visiting preachers.

6 Administration costs include the administrator's employment costs.

7 Repairs to church buildings	
Vitruvius for various roof works	4290
PG Scott for windows plans	754
Stokes and Sons for locks required by fire risk assessment	554

The £754 for windows plans has been paid out of the restricted Wolfson grant

8 Repairs to other buildings	
Loan to St Paul's Old School Trust	5000
Office set up and maintenance	6092
Mission Hall Trust skylights	1870

Since the trustees see no immediate prospect of the loan to the St Paul's Old School Trust being repaid it has been accounted for as a cost.

The skylights cost has been covered by an insurance claim. The cost has been reduced by the £250 received from the Mission Hall Trust to cover the policy excess.

9 This is the cost of plans for the vestries prior to redevelopment.

10 The transfer between the General (unrestricted) and Contingency (designated) Funds has allowed for a General Fund surplus of £2500 so that the working capital in the General Fund is increased to a more appropriate level (see note 11).

**THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM**  
**NOTES TO THE ACCOUNTS (CONTINUED)**

**Note**

- 11 The PCC has decided to hold only working capital (defined as one month's unrestricted expenditure, currently approximately £12500) 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 Missions and Charities Fund to ensure that sufficient funds are available to make the gifts to the mission partners each July. Following this the necessary adjustment is made between the General and Contingency Funds.
- 12 The £12500 in the General (unrestricted) Fund reflects the policy described in note 11. The £5804 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). £1925 in the restricted Vestries Building Project Fund and £1434 in the restricted Organ Fund. The Missions and Charities Fund contains £8613, £213 carried over from 2016 income and £8400 transfers over the last six months. The remaining designated monies are in the Contingency Fund.
- 13 Fyrne Landscape has not invoiced the PCC for churchyard maintenance since the end of 2013. An allowance of £500 per year has previously been provided to cover this. Whether this service is now being provided without charge is being investigated. The assumption in these accounts is that it is.