



The Parochial Church Council of
Cheltenham St Paul

Annual Report and Accounts

Year ended 31 December 2018

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 2018 until the date this report was approved are:

Incumbent	Rev R Widdecombe	Chairman
Curate	Rev R Amess	from July 2018
Wardens	Mr G Coppard	to Apr 2018
	Mr J Bent	
	Mr B Booth	from Apr 2018
Elected Members	Mr B Booth	to Apr 2018
	Mr M Constance	from Apr 2018
	Mr N Denniss	
	Mr M Hirst	
	Mrs G Hogg	
	Mrs S Lennon	from Apr 2018
	Mr C Meredith	Treasurer
	Mr S Russell	from Apr 2018
	Mrs C Sandys	from Apr 2018
	Miss H Skerratt	
Co-opted Member	Mrs J Fellows	from July 2018

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 108 people on the Church Electoral Roll; this number is the same as last year. The number of PCC members increased from 9 to 14 during the year, the increase resulting from the decision of the 2017 APCM to increase the number of elected members and the arrival of new members of staff. The average weekly attendances, counted during October, were 126 adults and 52 children, but these numbers increased significantly on special occasions such as the Christmas carol service and baptismal services.

Review of the Year 2018

Last year in my report I mentioned how you can't out-give God and how He'd graciously provided new team members following Alex Rayment's departure. I'm delighted to say that the principle well and truly holds fast. Jennifer and Rosie have joined our team and made an immediate impact, we've grown as a church community and we're seeing our impact increase in the local community - God is good.

Aside from the new team, the two most striking elements of the year for me have been the launch of Breathing Space in the St Paul's Hub and God's provision of resources, again.

The Hub

Having tried all manner of outreach events, both regular and one off, we've long felt that, in order to reach our local community, we'd need to go into our local community. In fact, we'd like to plant a church there one day. In the summer, a small committed team started 'Breathing Space' in the community house in St Paul's Walk called The Hub. The plan is simply to build relationships and seek the kingdom of God in that place.

The group is now weekly in term time with increasing numbers (up to 8 guests), deepening relationships and one guest even coming to church. At the outset we were asked not to offer prayer, which has been a source of disappointment, however there have been a number of opportunities outside of the group and guests have always been grateful. One lady regularly comes early when the team are praying.

Please pray for next steps, for quality conversations and for a softening attitude towards offering prayer.

Resources

Of course we shouldn't be surprised that God supplies what we need, given that it is a direct Biblical promise (Phil 4:19). It is a cause for celebration though and it's always a good idea to tell the story and give thanks.

At the beginning of the year we were forecasting our expenditure to exceed our income by some £15k, mainly due to increased parish share and employing Jennifer. We felt this right before the Lord and trusted Him to provide as this could not be a long term strategy. Eventually we ended the year with our income exceeding our expenditure by £15k instead. This gives us a fantastic platform as we move towards increasing our work and moving forward the creche development.

Other Activity

Having grown our leadership team we've been able to begin moving forward with some other areas of church life. We've made headway with our children's ministry, prayer ministry, small groups and students. We're also undertaking a comprehensive review of our youth ministry with Tim stepping down in April.

Looking ahead, 2019 is going to be another full year and we'll be continuing our focus on developing our children's ministry, building up our community and reaching out into the Hub. Alongside those will be the youth review and we'll also begin to look at evangelism and seek God for His plans in training and equipping our community to see His kingdom come.

Fabric Report 2018

Not a great deal of interesting stuff happened with the buildings in 2018 apart from an electrical inspection and some new doors in the lobby. We had a quinquennial survey done which highlighted some minor work to the roof, but in general the building is in pretty good shape.

That is, of course, until you go into the creche room, where the water ingress is horrible. We've had plans drawn up by the architect and are awaiting revisions before we submit a planning application. The current thinking is to demolish both the creche and Herrington Rooms and replace with a two storey extension to the east side (compass) of church. We would then use the entire west side for parking, and create an entrance to the church yard on Hanover Street.

The extension would mean that our youngest and our most vulnerable members would enjoy a similar environment to the rest of us and most, if not all, of our children's ministry would take place on one site. More on this later in the year.

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 and a further meeting with a limited agenda conducted by email in May.

As is usual a significant amount of time was spent on buildings and equipment. Expenditure was authorised for a kids sign-in system, for the removal of wall heaters from the nave, for the installation of cycle racks and for the purchase of various appliances. The church office was modified to accommodate three new staff. The quinquennial report, the five-yearly structural survey of the church building, was received. This did not identify any major issues, but money has been allocated to deal with a number of minor repairs during each of the next two years. Additional expenditure, over and above the money available from Miss Merrell's Estate, was authorised to complete the extension and renovation of 24 St Paul's Street North. Architects plans for the proposed building to replace the vestries were received and reviewed and modified plans are awaited.

Jennifer Fellows was given overall responsibility for safeguarding, and policies for the safeguarding of children and vulnerable adults were approved, as was a guide to good practice. Georgie Hogg produced a policy on the effective implementation of the General Data Protection Regulations (GDPR) which was approved and has been implemented.

PCC decided that one of its members should get alongside each of the various church ministries to find out what was going well and not so well and to identify any ways in which PCC could help. Currently children, youth, students, discipleship, welcome/hosting and mission partners are covered. PCC recognised that with the growth of the church better arrangements for welcoming new people were required. Periodic introductory meetings are being held and information and events are presented before and after the Sunday morning gatherings.

On the finance side PCC approved the previous year's accounts, reviewed the financial position throughout the year and approved the 2019 budget based on its plans for the development of the church's work. We received further gifts totalling £32500 towards the proposed rebuilding of the vestry area and will receive in 2019 a grant of £10000 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. Promised increases in giving for 2019 will enable increased staffing and other costs to be covered.

Finally, PCC again reviewed its policy on mission giving. We will continue to give 10% of unrestricted income to external giving. From 2019, two-thirds of this will be shared between our four mission partners (AFIRM,

Church Army/Superkidz, DAN and Rapha Medica) with the remainder being available to meet specific needs as they arise. Details of 2018 giving can be found in the Financial Statements.

Financial Review and Reserves Policy

On ordinary unrestricted funds total receipts were £214859 and total payments £191572. On restricted funds total receipts were £32500 and there were no payments. The largest item of expenditure was £59882 for the Diocesan Parish Share. Total receipts were therefore £247359 and total payments £191572 giving a net result for the year of an excess of receipts over payments of £55787. 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 the vestries (creche area) building fund.

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

Approved by the PCC on 24th April 2019 and signed on its behalf by

A handwritten signature in dark ink, appearing to read 'RWiddecombe', is written over a light grey rectangular background.

Roger Widdecombe
Chairman

THE PAROCHIAL CHURCH COUNCIL OF ST PAUL CHELTENHAM

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2018

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2018	Total 2017	Notes
Incoming resources						
Voluntary income						
Planned giving	174118			174118	130907	
Collections,donations and other giving	2930		25000	27930	27684	1
Income tax recovered	31683		7500	39183	32068	2
Legacies						
Activities for raising funds						
Lettings	2624			2624	3365	
Investment income						
Interest and dividends	696			696	250	
Income from charitable activities						
Parochial fees	2181			2181	2705	
Other incoming resources						
Other	627			627	3524	
Total receipts	214859	0	32500	247359	200503	
Resources expended						
Charitable activities						
Donations/grants to charities		14830		14830	18710	
Mission and evangelism	7107			7107	5866	3
Parish share	59882			59882	53598	
Clergy expenses	3400			3400	5585	
Church running expenses	37747			37747	38350	4
Churchyard maintenance	1430			1430	1109	
Cost of raising funds						
Running costs						
Support costs	2082			2082	1275	5
Administration costs	41005			41005	26659	6
Other	3555			3555	2717	
Major expenditure						
Repairs to church buildings		2327		2327	2775	7
Repairs to other buildings		18207		18207	3000	8
Capital purchases/additions						
Total resources expended	156208	35364	0	191572	159644	
Net (outgoing) incoming resources	58651	(35364)	32500	55787	40859	
Transfers between funds	(57266)	57266		0	0	9
Net (outgoing) incoming resources	1385	21902	32500	55787	40859	

RECEIPTS AND PAYMENTS ACCOUNT

	2018 Payments	2018 Receipts	2017 Payments	2017 Receipts	Notes
Missions and Charities Fund (Designated Fund)					
Church Army	1625		2000		
Superkidz	2045		1600		
AFIRM India	3670		3600		
Rapha Medica Project Trust	3670		3600		
Development Aid Nepal	3670		3600		
D' Neville			2000		
CAP Cheltenham Debt Centre			1000		
Hope for Justice			1000		
University of Gloucestershire CU			210		
Children's Society	150		100		
From PCC General Fund		23335		19697	
Surplus	8505		987		
Totals	23335	23335	19697	19697	
Contingency Fund (Designated Fund)					
From PCC General Fund		33931		20767	10
Income					
Expenditure	20534		5775		
Surplus/Deficit	13397		14992		
Totals	33931	33931	20767	20767	
Vestries Building Project (Restricted Fund)					
Income		32500		20880	
Expenditure					
Surplus	32500		20880		
Totals	32500	32500	20880	20880	

Organ Fund (Restricted Fund)

There were no transactions in either 2017 or 2018.

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2018	Total 2017	Notes
Assets						
Fixed Assets						
24 St Paul's Street North	250000			250000		11
Current Assets						
Cash funds						
Bank current account	18000	57814	9184	84998	49211	
Virgin Deposit Fund		30000	50000	80000	60000	
Total current and deposit accounts	18000	87814	59184	164998	109211	12
Other monetary assets						
Income tax recoverable	9364			9364	8727	
Hire income receivable	105			105		
Total other monetary assets	9469	0	0	9469	8727	
Total current assets	27469	87814	59184	174467	117938	
Total Assets	277469	87814	59184	424467	117938	
Liabilities						
Utility companies	1021			1021	1196	13
Diocese of Gloucester (fees)	1436			1436	1258	
Website Hosting					108	
Mission giving	7125			7125		
Total liabilities	9582	0	0	9582	2562	
Assets less liabilities	267887	87814	59184	414885	115376	

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 Fellows received £14577 as Assistant Pastor and Mrs Hogg received £9362 as church administrator. 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

Church collections	1514
Tiddlywinks donations	934
Other unrestricted donations	482
Vestries building project appeal	25000

- 2 The 2018 figure relates to donations received between October 2017 and September 2018 inclusive. The 2017 figure relates to donations received between October 2016 and September 2017 inclusive.

3 Analysis of mission and evangelism costs

Fun day	2082
Craft day	481
Hub	421
Tiddlywinks	180
Alpha	452
Children	872
Youth	2209
Other mission costs	410

4 Analysis of church running expenses

Training	315
Discipleship and pastoral care	2478
Prayer and worship	7110
Servery	975
Vicar's discretionary fund	899
Utilities	6309
Hire of rooms	7000
Minor capital expenditure	3314
Cleaning and materials	3534
Servicing and other routine church maintenance	5813

The most significant items of minor capital expenditure were the children's sign-in system (£1074), servery water heater and appliances (£1106), under-gallery lights (£395) and cycle racks (£273). The servicing and routine church

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

4 (cont.) maintenance costs include £2178 for the test of the fixed electrical system and consequent repairs and £675 for the removal of nave wall heaters. The prayer and worship costs include £3858 for the screen system.

5 Support costs are the expenses of the assistant pastor, the youth pastor and the administrator.

6 Administration costs consist of the employment costs of the assistant pastor, the youth pastor and the administrator (£34598), recruitment costs (£1460) and office equipment and consumables and other costs (£4947).

7 Repairs to church buildings consists of £1614 for the installation of fire doors in the Narthex and £713 for the Quinquennial Report, the legally required structural survey of the Church building.

8 Repairs to other buildings consist of £16090 for the redevelopment of 24 St Paul's Street North, £1117 for the office server move and a £1000 loan to the Old School Trust for external paving work which has been accounted for as a cost.

9 The transfer between the General (unrestricted) and Contingency (designated) Funds has allowed for a General Fund surplus of £1385 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, currently approximately £18000) 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 when required. Following this the necessary adjustment is made between the General and Contingency Funds.

11 PCC has received a legacy from the Estate of Miss Suzanne Merrell, a former member, consisting of a house (24 St Paul's Street North), valued for probate at £185000, and cash assets of £88997. PCC asked the Executor to use all these cash assets as well as £16090 of its own funds to extend and modernise the house in order to be able to use it to accommodate a member of staff.

Since PCC is unable to own property under the provisions of the Parochial Church Council (Powers) Measure 1956, the property is held in trust for the PCC by Gloucester Diocesan Trust. It must, however, be recognised as an asset in the PCC accounts.

12 The £18000 in the General (unrestricted) Fund reflects the policy described in note 10. The £59184 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). £55305 in the restricted Vestries Building Project Fund and £1434 in the restricted Organ Fund. The designated Missions and Charities Fund contains £18105 and the Contingency Fund contains £69709 designated monies.

13 Analysis of utility company liabilities.

Opus Energy (gas)	720
Opus Energy (electricity)	133
Water Plus (water)	168

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 2018.

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

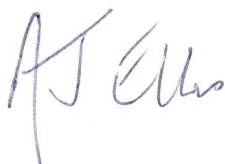
In connection with my examination, no matter has come to my attention:

(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.