

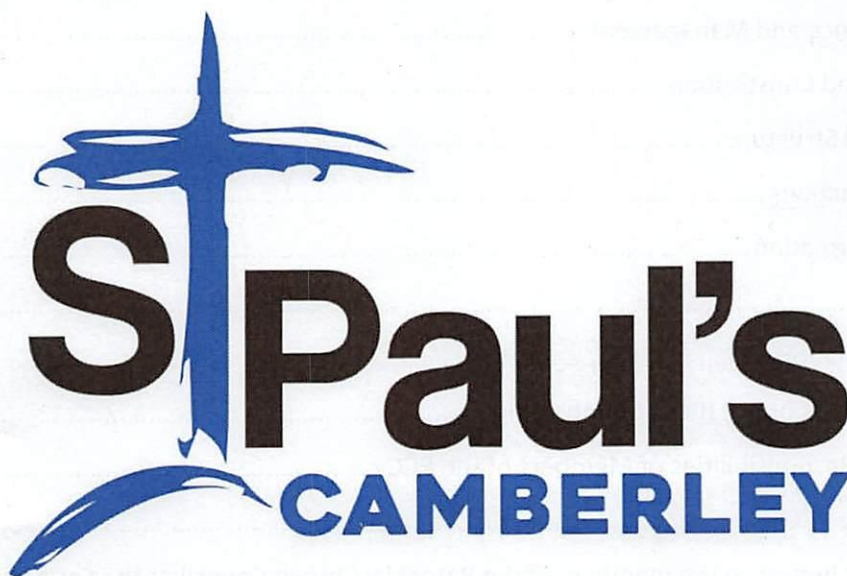
Annual Report and Financial Statement

of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PAUL'S, CAMBERLEY

(Registered Charity Number: 1132837)

For the year ended 31 December 2020



St Paul's Church, Camberley
Crawley Ridge
Camberley
Surrey
GU15 2AD

Incumbent:

Reverend Tom Darwent

Bankers:

National Westminster Bank
45 Park Street
Camberley
Surrey GU15 3PA

Independent Examiner:

A M Skilton ACA
Brewers
Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Contents

1. Introduction.....	3
2. Aim and Purposes.....	3
3. Objectives and Activities	3
3.1. Objectives.....	3
3.2. Activities	3
4. Achievements and Performance	4
5. Finance Review.....	13
6. Structure, Governance and Management.....	15
6.1 Governance and Constitution	15
6.2 Organisational Structure	16
6.3 Trustee Transactions	17
7. Administrative Information.....	18
7.1 Background.....	18
7.2 Contact information	18
7.3 Parochial Church Council (PCC) Membership	18
7.4 Statement of Responsibilities of Members of the PCC	19
7.5 Advisors to the PCC	19
Independent Examiner’s Report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Paul’s Camberley.....	20
Statement of Financial Activities at 31 December 2020	21
Balance Sheet at 31 December 2020	22
Notes to the Financial Statements for the Year Ended 31 December 2020	23

1. Introduction

The Annual Report of the Trustees and financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements. They comply with

- The charity's governing document;
- The Charities Act 2011; and
- 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 published on 16 July 2014

2. Aim and Purposes

The Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent and the clergy team in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the ecclesiastical parish. It is also responsible for the maintenance of the Parish Church buildings, including the Church Centre, Church Hall and the property Cornerways.

3. Objectives and Activities

3.1. Objectives

As a Church, our objectives are that we seek to experience Jesus in the following ways:

- Through worshipping Him.
- Receiving biblically centred teaching so that we can know Him better.
- Reaching out into our communities so that all may know of Jesus in their lives.
- Caring for all in our community as Jesus modelled.

As the year began, we had the following objectives as we sought to develop and grow and build on our 2017 Vision Review:

- To pray persistently that the Church and we as individuals would grow in numbers and depth of discipleship, both at St Paul's and the Church plant based at St Barbara's in Deepcut
- To seek to connect with more people outside the church, inviting them to events and actively sharing our faith, in Camberley, Deepcut and in the communities around them
- To grow in confidence in sharing our faith and in engaging in secular culture
- To commit to growing in our relationship with God through serving him, small groups and courses and in individual prayer, reflection and study

As with all churches, events were overtaken by the onset of the COVID-19 pandemic from March 2020, and as its implications kicked home, we focussed on pursuing these objectives primarily through provision of online worship and children's groups on Sundays and online prayer meetings, home groups and youth activities during the week, targeted on both St Paul's and St Barbara's congregations.

3.2. Activities

Members of the PCC are aware of the Charity Commission guidance on public benefit in the Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The PCC believes that promoting the work of the Church of England within the Parish provides a public benefit through:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development for its members and the wider community without exception.
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

- Providing assistance, in the forms of grants and other support to other charities or bodies locally, nationally and internationally.

The activities of the Church are undertaken through a series of coordinated Ministry Groups, under the governance of the PCC, with the Mission Committee providing recommendations on external giving and a Finance Committee reviewing budgets, income and expenditure to provide recommendations to the PCC.

In addition, St Paul's launched the new Church plant at Deepcut in February, although this was sadly paused when the first lockdown began and in-person worship was prohibited. We plan to commence it again at Easter 2021. Christmas did see an open-air carol service in the Church Car park in Deepcut though, attended by around 80 local people.

The pandemic has also slowed progress on plans for the developer to refurbish St Barbara's Church and build the new Parish Centre. In the interim, arrangements are being pursued to use the new school building for worship until it is needed for educational purposes in 2022.

4. Achievements and Performance

Ministry Group - Worship

The purpose of the group is to equip, disciple and empower the Church in worship through church services to live lives of worship to God. 2020 saw this primarily provided through pre-recorded online services, which were very well received, though a short weekly in-person service, for a maximum of 50 people, was launched in August 2020, once Government regulations allowed.

Our sermons in the Spring term continued our sermon series 'Culture - Ever Changing world, Never Changing Gospel' - begun in Autumn 2019, tackling deeply what it means to live as a disciple of Jesus in our current culture. The teaching was well received and challenged our preachers to engage more deeply with current issues and develop their preaching methods and styles.

After Easter we began a new sermon series until September entitled 'Faith in the Wilderness', looking at key individuals of faith in the Bible and speaking into the situation the world faced with the pandemic and its challenges. From October we then began a sermon series entitled 'Fit for the Future', based on 1 Thessalonians, leading us up to an Advent series in December.

Numbers watching our online services were encouraging, peaking in the first lockdown and estimated to include the vast bulk of our usual congregation, plus others joining us for the first time. We have received consistently good feedback on the quality of these services and it has opened up new possibilities for online ministry beyond the pandemic. That said, we also really look forward to the opportunities that a full return to in-person worship will bring, in a new hybrid era for the Church. The small but significant in-person congregation at 9am, launched in August, has complemented that online provision.

Musical worship was an important part of this online provision too, with our music team producing many online recordings of songs and hymns, complementing the use of recordings from another UK church.

Ministry Group – Church Community and Pastoral

The Church Community and Pastoral Ministry might be viewed as those activities which go on, outside of the main acts of worship, which are aimed primarily at the Church family "gathered."

Of course, the COVID-19 pandemic throughout most of 2020 meant that the Church family has been unable to gather apart from in an extremely limited, socially distanced way for communal worship purposes, and via Zoom for our now regular weekly Coffee and Chat sessions on Sunday mornings after the online service ends.

The pandemic and first lockdown brought an instant end to activities such as Oasis, Thursday Coffee Mornings, and the Mother's Union, as well as our monthly visits to take Holy Communion into the care homes.

We responded by offering a Phone Buddy scheme for those who were on their own and would like someone to phone them regularly for a chat. There was a good response to this scheme and it resulted in some new friendships being forged. The scheme continues into 2021.

The Oasis team sent out cards and small gifts to those who had attended the events, and it is hoped that this highly successful initiative will re-start once the pandemic ends and we are able to gather together again.

Thursday Coffee Morning and Mother's Union leaders have, likewise, done their best to keep in touch with their members.

The Pastoral Care team continues to meet monthly to try and ensure that people in need are not overlooked, or (conversely) overwhelmed with offers of help. All aspects of pastoral care have been offered by members of the team, who have done their utmost to maintain levels of care, whether in person or from more of a distance. We are extremely grateful to them for their unstinting compassion and support for the members of the Church community.

Sadly this year one of our Parish Nurses, Jocelyn Haynes, left for family reasons. She was an amazing gift to us for the three years she was here. Many benefited from her tireless work for, and on behalf of, them. We really miss her and offer our thanks for her ministry.

We are very grateful for the many individuals among the St Paul's congregation who make sure that others receive what they need, particularly during this extraordinary year.

Ministry Group – Children, Youth and Families

The purpose of the ministry is:

- To make St Paul's a place for CY&F to belong and **connect** with each other and with Jesus.
- To **provide** opportunities for CY&F to **grow** in their faith in Jesus through different means.
- To **create** opportunities for CY&F to **serve** Jesus and others using their God given abilities.

Kidszone

From January to March in 2020 the children met every week during the 10.30am worship service. On the 1st Sunday of the month they started in their groups, then went into Church to join in with communion with the rest of the Church family. On the 2nd, 3rd, and 4th Sundays the children started in Church for a family focussed introduction including a worship song before they moved into their groups. When there is a 5th Sunday the children meet in the Church Hall where all age groups are together.

Things changed in March, when the country went into lockdown and we were no longer able to meet in Church. We very quickly had to find a new way of working.

Immediately services went online. In these online services there was a children's time at the beginning that was led by either Louisa, Claire, Geoff or Daniel. The families were then emailed family packs every week, following the same theme in the children's slot, which followed the 'Wilderness' series that the rest of the Church family were following. The family packs consisted of a bible reading, prayers, quizzes, games and three response activities.

September came, and we realised that the children were not going to be able to meet back in Church for a while. The decision was made to run Kidszone at 9am on a Sunday morning via Zoom. Again, the children followed the same sermon series as the Church family. They all start off with a time together before splitting into two groups – Juniors and Infants. The parents have been amazingly supportive with this. Each child is delivered a pack every half term with all the resources they need.

Baby and Toddler Group

Up to March the Baby and Toddler Groups met every Thursday morning in term time. It is the biggest and still growing regular outreach event of the Church with an average of 50 toddlers and their carers attending each week. The team for this group, led by Janet Bamford, is well established and excellent relationships are made with those attending. Some of these relationships have led to the parents bringing their children for baptism. There is also a half termly Toddler Praise led by Louisa which many attend.

Obviously, the group had to close with lockdown in March and has been unable to open since. There was a thought of bringing back a group for non-movers, where parents book in as there would be a limit on numbers. This though was unable to happen as lockdown came into force again.

Family Event

Our Family Event is a termly activity for families with children up to 11 years old. The purpose of this is to provide time for families, from Church and the local community, to connect. This event is usually held in the Church from 4pm to 6pm and is focussed more on the seasonal themed activities including pancakes, Easter, summer and Christmas and always includes food!

In 2020 we held our Pancake Party which was successful. The Church was used for the activities and the Garden Room was used for food.

Lockdown meant that gatherings like this were unable to happen for the rest of the year, but we did hold a Christmas Fun session on Zoom in December. Families signed up and a present was delivered for each child. Once the child opened the present they found activities inside which were done together over Zoom. The boxes were then used to make nativity scenes.

Holiday Club

Holiday Club still went ahead this year, despite lockdown. For 10 days (Monday – Friday over two weeks), children could watch a daily video on YouTube where they were introduced to the theme, told a story, shown a craft and given a daily challenge. Packs were sent out to all families who signed up so they knew exactly what they needed to have each day. The packs were also available on our website.

Lockdown Activities

During the initial lockdown families were sent a couple of activities a week. On a Tuesday, they were sent a competition which could be something like designing a game or making shadow puppets. Then on a Thursday they were sent a community challenge which was something that they could do to make a difference. It could have been baking a cake to take to a neighbour or a bird feeder to support the wildlife. These carried on until the summer. The mailings went out to families including those who attend on a Sunday, Toddler families, families that attend Family Events and some families from the schools we work at. All the activities were also put on our website.

Bible Story and Craft Time

Every Sunday at 4pm on YouTube there is a Bible story and related craft aimed at all children under 5.

Mail Chimp

A mailing has gone to all parents and young people, every week since lockdown to help with all different issues as well as giving ideas to 'keep going'. In total the mailing was sent out for 38 weeks in 2020.

Social Media

Families have been kept up to date via Facebook and Instagram with everything that the Church has been doing. Social Media has also been able to support families by posting fun ideas as well as resources for support throughout this time. It has also been good at reminding people of events happening.

Family Trails

Due to restrictions on gatherings we were not able to hold a Halloween Light Party this year. Instead, families received Light Party packs with various activities they could do together. They also received a light trail. They went round various houses to hunt for a word illuminated. Huge thanks go out to those who supported the trail.

In December a Nativity Trail was set up. Over 30 members of the congregation put up a nativity character in their window for two weeks before Christmas. Families then went round trying to find all the Nativity characters. Again, a huge thank you to all who put pictures up in their windows.

Schools

Crawley Ridge Infants were able to visit the Church before lockdown, but other school visits were cancelled.

Assemblies happened every two weeks at Crawley Ridge Junior School until lockdown. Since lockdown some recorded assemblies have been provided for them. In July Louisa was able to go down to the school for their leavers service, all outside and socially distanced. We were still able to give them cards and gifts.

In October Louisa and Daniel were able to go to Prior Heath to take their Harvest Festival assemblies.

Easter and Christmas Mailings

Children and families received Lent, Easter and Christmas packs as well as Thy Kingdom Come resources.

Youth Ministry

This has been a challenging year for the Youth Ministry. Ben Barnes officially joined as the new Youth Pastor on 5th February 2020. However, due to the impact of the global COVID-19 pandemic the UK went into a national lockdown on 23rd March, restrictions were relaxed on July 4th, but some restrictions stayed in place. A second national lockdown then came into force between 5th November and 2nd December 2020, followed by a third national lockdown which came into force on 4th January 2021. In between these times there were tiered restrictions which further restricted or prevented face to face youth work from happening.

However, the great news was that from September we were able to welcome Joe Lloyd who has been doing a joint gap year with Camberley Youth for Christ (CYFC) and St Paul's with his time split 60% to 40% respectively. Joe has been a great help and much of the youth work would not have been able to function without him. With the youth team reduced to being only Ben, after volunteers all had to step back for various reasons as the strain of the pandemic became apparent, Joe was able to step in to help and hold the fort and ensure that ministry was able to continue. He has been passionate, enthusiastic and willing to learn!

After the first lockdown in March, St Paul's morning services were made to be all-age accessible and family friendly. The youth were encouraged to watch the online service with their families whilst Ben's time was diverted to establish the online service. From the summer term the Morning Youth Cell, which traditionally ran during the morning service for young people in school years 7-13, moved to a Sunday evening from 7pm to 8pm on Zoom. Sadly numbers have steadily declined as the toll of online schooling and 'Zoom fatigue' has taken hold. We are regularly seeing 4-6 young people a week. We will be looking to see whether alternative forms of delivery can help to rebuild the group, such as online teaching videos which young people can watch at a time that is convenient for them. Once restrictions allow, we will explore moving back to a Sunday morning in-person group. The curriculum has largely followed the teaching series of the morning services, although we did have our own series looking at spiritual disciplines, faith foundations, looking at Christian character and we are about to begin a series on Apologetics and big questions.

At the beginning of February 2020, the decision was taken to merge the two community youth groups as Rock which met on a Thursday was poorly attended. The combined youth groups continued to meet on a Friday evening between 7pm to 9pm and continued to be known as Freezone. The structure and layout of the group largely remained the same. The group was well attended with around 25 young people attending each week. The young people attending were still largely un-churched young people and so the groups were primarily focussed on being a social space. After the national lockdowns were enforced, we moved to an online offering on a Thursday evening from 7pm to 8pm on Zoom. We've had around 10 young people attending each week with highs of 15 young people. Because of the nature of Zoom and how group dynamics work 10-15 young people seems to work well. We've been able to provide a number of engaging and creative activities such as online escape rooms, quizzes, screen-based games such as Pictionary, scavenger hunts and more! We have had an influx of largely new faces since September when the previous year 6's went to secondary school and invited new friends along. I think a lot of the previous contingent have struggled being on Zoom because they are largely a very sporty and active group. As soon as restrictions are lifted, we hope to be able to relaunch the youth group in person.

We have continued to be involved in school's ministry in Collingwood College, before the lockdowns we were committed to doing detached schools work on a Friday lunchtime and a weekly CU as well as assisting CYFC with lessons and assemblies. Ben has also joined CYFC's mentoring program and has a caseload of seven young people that he mentors one-to-one on a weekly basis.

The Point, which is a monthly Youth worship event for young people in school years 7-13 around Surrey Heath, has continued to grow and develop. It was moved from High Cross Church to St Paul's in February 2020, run in partnership with CYFC and other youth leaders from Camberley. The event saw around 20 young people gathered during in-person events earlier in the year but has since moved online after the lockdowns at the beginning of the year. We have tried a number of formats including on Zoom, broadcast live from St Paul's and a hybrid model of a pre-recorded premiered YouTube video and a Zoom 'Afterparty'. Whilst similarly to other groups attendance has dipped, we have managed to rebuild and find our stride and now see an average of 15 young people attend each event and hope to strengthen this in the next year further.

We have also begun to step out into other areas of digital ministry beginning with the launch of our weekly gaming stream in partnership with CYFC on Twitch. Again this has been a great opportunity to keep in touch with young people we know through our links with other groups and schools work but has also been a great opportunity to meet the young people where they are and build new connections. Each week we try to have a conversation around a relevant theme or topic and try to engage the young people whilst we play the game. After the first half, which is more of a gaming stream, we then invite the young people to come and play with us which has proved to be very popular with around 10 young people joining each week.

We are currently looking to expand our digital ministry with a youth-specific YouTube channel which will include teaching videos, faith vlogs, gaming streams, Q and A sessions and more. We are also trying to improve our social media presence and engagement which has been patchy over the year. We look forward to 2021 with great hope, expectancy and excitement for all that God will do in and through the ministry and prayerfully look to step into a season of renewal and new life.

Ministry Group – Fabric and HR

The aim of this team is to manage the physical facilities that allow the safe, efficient and comfortable running of the Church's mission.

Our premises play a major part in the mission and ministry of the Church and it is consequentially vital that our buildings are kept in a good state of decoration and that all the all the associated systems, heating, lighting, computing, etc, are working efficiently. In premises as large as St Paul's there is obviously much that has to be done to maintain and improve the fabric of the buildings and the surrounding grounds. Also

important are those systems that play a direct part in our services such as the audio system and our projection system and that these are kept up-to-date and working satisfactorily.

In normal times, our premises are used every week by a number of community-based groups including Play School, U3A, Weight Watchers, Coffee Mornings, Table Tennis, Keep Fit, etc. It is good to see such use but inevitably this can take quite a toll on the Church fabric. During the pandemic, such uses have not been possible, but strenuous efforts have been undertaken to operate a COVID-19-secure environment for permitted operations, leading to a gradual reopening of both the Church and Hall.

Health and Safety, including Fire Safety also has to be a top priority in the management of any buildings open to the public and in daily use and we take these issues seriously with a comprehensive Health and Safety Policy.

We are grateful to Peter Hawkins, who acts as Deputy Churchwarden (Fabric) for help and assistance over the past year and to all those who have assisted with all aspects of Church maintenance and decoration.

Our thanks also to Gail Redmond and Helen Vince who, working together, oversee a lot of the day-to-day maintenance around the Church.

Church Fabric

The purpose of the team is to provide a safe and secure place for the congregation to worship and for the many outside visitors who attend the wide variety of activities that are held at St Paul's. Whenever COVID-19 regulations permitted, the buildings have been used in 2020 in accordance with government guidelines. Some maintenance has also been possible making use of the greater availability of the buildings for this purpose. The following is a brief overview of work carried out in 2020.

- In March the garage at Cornerways (Curate's home) was reroofed and the central heating boiler was replaced. Three plumbing leaks were dealt with.
- In April the roof space at Cornerways was further insulated due to damp.
- In October all seven boilers on the Church site were serviced.
- In October the internal dimensions of the Church were professionally re-measured to ensure that walls and pillars are not spreading.
- In November much of the outside lighting was renewed. As a security measure, the new lights are brighter and the timer has been adjusted so that the lights stay on longer.
- In December the uplighters and downlighters in the main Church have been changed to LED and small spotlights added to improve the lighting in the side aisles, and reduce energy usage.
- One light has been installed in the vestry and one above the vestry step for safety reasons.
- Trees in the Church grounds have been inspected and the removal of one and the pruning of two is pending.
- Safety checks of the premises have been regularly carried by our Facilities Manager. The Fire Alarm has been serviced.
- A new Health and Safety Policy covering the premises has been produced.

Human Resources Management

This work ensures that good practice is followed in all aspects of employment of paid staff by St Paul's, including keeping abreast of current legal requirements for contracts/terms of employment and holding appropriate work reviews. A big factor in changes to our employment this year has been the COVID-19 pandemic and the necessity of utilising the Government's Furlough Scheme whilst our buildings have been closed and new ways of delivering our ministries and services have been established.

- Revd Daniel Natnael has continued as Associate Minister overseeing our Youth & Children's work, whilst at the same time taking the lead in discussions with the diocese and developers of the new development at "Mindenhurst" with respect to the Church Plant in St Barbara's Church. He has worked for St Barbara's half time since January 2020 and expects to be full time from April 2021 in spite of the uncertainty around the refurbishment of the St Barbara's building. During August our Vicar Tom Darwent became seriously ill and for the remainder of the year remained off work, Daniel deputised, alongside Revd Claire Isherwood, and provided the necessary leadership in Tom's absence.
- Revd Sophie Lovesmith entered maternity leave in March and will return to duty in 2021.
- Ben Barnes joined us in February as fulltime Youth Pastor to gradually take over from Daniel and has proved to be invaluable during lockdown providing much needed technical skills enabling us to deliver online Sunday and mid-week services, whilst developing online youth engagement & wherever relaxation of Lockdown rules permitted ran our youth groups, the POINT and schools work through Camberley Youth for Christ.
- In September Youth Worker Joe Lloyd joined us during his Gap year with CYFC and giving 40% of his time at St Paul's working alongside Ben delivering our youth clubs and outreach.
- Louisa Adams continues to work as our Children's Outreach Worker and this year played a significant role in delivering activities & services online for our families and children, with Sunday Kidzone activities, Toddlers and Freezone prior to the Lockdown.
- Helen Vince has continued to provide us with excellent service in keeping the Church running on a day to day basis & throughout the Lockdown, keeping abreast of the guidance and rules provided by the Government and Diocese to ensure we are operating correctly.
- Gail Redmond as Facilities Manager was placed on Furlough at the beginning of lockdown when we were unable to use the Church Centre but had a phased return to work during the summer as we began running services in Church and the Nursery & Ballet School were able to operate in the Church Hall. She has done a good job getting to grips with the COVID-19 rules and requirements when we have been able to use the Church buildings to ensure they are maintained as a safe and welcoming place for all Centre users.
- Sue Sowden as admin support was placed on Furlough at the beginning of lockdown and remained throughout until in the Autumn she announced her plan to retire, and so after an amazing 20 years we said goodbye to her at the end of November.
- The use of an HR professional for advice and guidance has continued to be of significant benefit to St Paul's.

We never underestimate the outstanding commitment that both our paid and volunteer staff bring to St Paul's.

Ministry Group – Technology and Communication

This area ensures we have the equipment, technology, processes and governance in place to run a well-oiled and known framework of information flow within and outside the Church. In 2020, specific focus was put on ensuring we have the skills, infrastructure and ongoing communication in place to provide a service to our wider parish. To this end, all services went online via YouTube and Facebook.

In 2021, the plan is to provide live streaming once the Churches reopen fully, thus offering a parallel, digital opportunity for 'joining' St Paul's. Original plans for 2020 like redesigning our website, deciding on our next presentation software, using / choosing how we use our admin tool and assembling a Communications Committee will follow in 2021.

Ministry Group – Prayer and Spirituality

The purpose of the Prayer and Spirituality Ministry Group is:

- To encourage and enable the individual and corporate prayer life of St Paul's Church.

- To seek space and opportunities for Church members to continue to be transformed by the Holy Spirit, and to actively encourage them, in new ways, to practice Christian spirituality in their lives.

The first of two planned **retreat days** was held on Saturday 7th March 2020. Led by Jeannie Campbell from Soul Space, it was entitled *The World Is My Cloister*, and looked at creative ways of making space to hear from God in our busy lives. It was fully booked with over 30 in attendance. The second retreat day has been postponed due to the pandemic restrictions.

The regular **Half Nights of Prayer** continued with a prayer evening being held on 13th March. The main Church building was given over to prayer stations. The timing seemed significant, given the escalating threat of the COVID-19 pandemic; the first national lockdown was introduced within days.

During the March-June lockdown, the Monday morning **Staff Prayers**, the Wednesday morning **Pray@7**, Friday lunchtime prayer meeting, and the **Life group** prayer times continued using social media. Zoom meetings proved particularly successful for these small group prayer times. Throughout the year, the **Prayer Chain** (email group for situations requiring urgent prayer) continued to be used frequently.

The second Sunday **Prayers for Healing**, individual prayer offered during the monthly **Oasis** mornings, the **Christian Listeners** ministry, the **Prayer Ladder**, and Prayer Ministry offered through **Wholeness through Christ** were suspended throughout the rest of the year, following the 23rd March lockdown, as they could not be safely offered with the necessary restrictions in place.

St Paul's took part in the national **Thy Kingdom Come** initiative again for 2020 (21st-31st May), this time choosing to call the Church to pray at a set time each day.

As the country went back into a second lockdown in November, the Half Nights of Prayer were replaced by shorter **Evenings of Prayer** held by Zoom meeting. These were held on 30th October, 12th November, 19th November, 26th November, and 3rd December. Attendance varied between 24 and 49 individuals. They provided the opportunity to pray into local, national and international situations. Feedback indicated a desire to continue to use digital means to encourage corporate prayer into the New Year and going forward.

Ministry Group – Evangelism

In 2020, St Paul's ran one Alpha course, which was held online from May to August and was very successful. Over 35 people took part, with a strong leadership team of eight from within the Church. Participants were largely contacts of Church members, some taking part in different parts of the country or world! Due to the pandemic, no face-to-face courses were possible this year.

Evangelism remains a key emphasis of St Paul's as a Church and we hope to undertake both online and in-person courses this year.

Ministry Group – Growing Disciples

As group meetings of various sorts had to cease from March onwards, the main focus for discipleship in the Church this year has been on Lifegroups.

This has been a year of adaptation for Lifegroups as for most of the year they have not been able to meet in person for regular prayer and Bible Study. This has meant a transition into weekly video meetings online and keeping in touch in between via text and phone calls. Generally, this has worked well, with 10 groups carrying on meeting in this way. In addition, a new group has been formed at St Barbara's during this period.

Throughout the year most Lifegroups have seen their primary focus as the support of all their members during this difficult period. To make it easier for group leaders, the preaching team has been producing

Bible Study questions to go with the weekly online sermons, and these have been much appreciated by the groups who have used them and have generated a sense of the Church moving forward together.

By the end of the year, many Lifegroups were looking forward with longing to a time when they might meet together again in person. However, most leaders acknowledged that this year had enabled existing group members to carry on meeting in some way through this difficult time; to deepen their relationships with each other and to pray together more regularly. In addition, some groups reported a growth in numbers as some new people were able to join online, who would not have been able to in person. The future of Lifegroups will probably include groups that meet in person and also online-only groups, or even groups that use both approaches at different times.

Ministry Group – Community Engagement

In this pandemic year the purpose of the Community Engagement ministries, *To bring Christ's love, compassion and service to those in need of help in Camberley*, has been brought into sharp focus. While some ministries have been stopped in their tracks others have been part of the Borough-wide response. In addition many Church members have been providing help and support on an individual basis to neighbours and more widely. Social distancing and lockdown periods have handicapped ministry activity in general but **Frontline Debt and Benefit Advice Service** has continued, using telephone and online contact where possible. **BESOM** (foodbank) ministries became the foundation of the Borough-wide feeding-the-needy operation within the Surrey Heath Prepared programme. **Healing on the Streets** was put on hold and looks forward to the day when they can once again be part of the town centre scene and offer people prayer for emotional, spiritual and physical disorders. Similarly, the **Street Angels** initiative remains on hold until the night scene recovers and they can offer support to those who have become vulnerable while socialising in the town centre. A **Pre-Marriage Course** was run in person for four couples before the pandemic struck and a further one-to-one course held online using Zoom in August. Feedback on these courses always indicates that they are highly valued. Sadly, no **Recovery from Addiction Course** could be held under the pandemic restrictions. Similarly, no **Parenting Sessions** could be held in 2020.

Much of this work involves churches working together with one taking the lead and the others supporting. St Paul's and the churches in Camberley provide a significant element of the support provided to the local community and, as resources allow, this can be expected to grow in the post pandemic "new normal".

Mission Committee

The objectives of our involvement in mission remain:

- To support Kingdom growth beyond our local church.
- To increase our awareness of and involvement in the wider work God is doing.
- To invest wisely and generously our time, talents and resources beyond our immediate Christian community.

We began our Mission of the Month initiative at the beginning of 2020, with information carried in the weekly notices, in the Welcome Area and at one service in the month. Like much else, it was suspended when lockdown hit in March.

We've used the opportunity of the switch to online services by introducing three-minute video messages from our mission partners which has brought the work they are involved in into the whole congregation and indeed to others who log on to the services. This began in December and will continue in 2021 with two presentations a month.

COVID-19 has affected all mission partners but not all in the same way – some have had their work curtailed, some have lost income opportunities, and some have seen significant increase in demand. In October we issued a Winter Update on our Partners, highlighting their objectives, the impact of COVID-19

and an item for thanksgiving and one for prayer. We are confident that this increased congregational awareness of their work and prayer for the respective situations they face.

Our mission giving maintained its level of 25% of Giving Related Income for which we give special thanks to God given the financial pressures on Church finances. This enabled us to allocate grants totalling £71,600 as well as regular giving of almost £7,500 by individuals earmarked for the Samara-run hospitals in Syria. We know that in addition to this many other Christian initiatives are supported by individuals through direct giving and prayer. Full details are included in Note 3a to the accounts.

External Church Links

Deanery Synod

The Deanery Synod normally meets three or four times a year at one of the churches within the Surrey Heath Deanery which extends across Camberley from Windlesham to Frimley Green. Each church has several elected members who sit on their own Church's PCC and on the Deanery Synod.

During 2019 a selected team of individuals from across the Surrey Heath Deanery (clergy and Churchwardens) gathered to form a "Surrey Heath Deanery Leadership (SHDL) Steering Group". This was as a response to our Archdeacon's vision of Transforming Deaneries and in particular the transition from the current structure of a separate Deanery Standing Committee and a Mission & Pastoral Committee into a single Deanery Leadership Team. This also forms part of the wider aims of the Church of England to improve central team structure, capacity, capability and flexibility that is organised to effectively support and help lead the objectives and priorities of Transforming Church Transforming Lives (TCTL).

At the beginning of 2020 members of the SHDL Steering group were tasked to visit churches in the Deanery to communicate the outcomes and the plans for the Transformation. Revd Jonathan Hillman (Area Dean and Chair of the group) came to St Paul's to share this with us, whilst Revd Claire Isherwood, also part of the group, visited other churches in the Deanery. One of the key objectives was to seek out individuals in each parish who would like to support the transformation goals by becoming Deanery Synod members. Sadly within a few weeks of this communication the COVID-pandemic hit the UK and the effect of this was to result in APCMs being delayed, many until late October, and also for no further Deanery Synod meetings to happen in 2020.

5. Finance Review

Funding Sources

Total income for the year was over £375,000. Stewardship income and service collections fell to approximately £302,000 this year, of which St Barbara's contributed over £500. This includes over £58,000 in tax reclaims through Gift Aid on collections. Government grants of £7,600 were claimed between March and November to cover staff placed on furlough. An expected grant from GDBF for St Barbara's activities for £4K was not forthcoming, due to a misunderstanding of the rules, and a 2019 grant for a netball project was repaid when the project did not start.

Church Centre and Hall lettings were severely curtailed due to COVID-19 but brought in additional income of over £12,000, and fees from weddings, funerals and other events generated over £6,000. Gift Day raised over £25,000 to support future investment in the Church, including further contributions that had been pledged in 2019. A further £12,000 was raised in other special collections after claiming Gift Aid.

The electronic system for card donations and payments was expanded to allow online giving in March, which has made a small contribution to income during the year.

Expenditure

Total expenditure in 2020 amounted to approximately £402,000. This included £22,000 invested in the Church and Cornerways for repairs and improvements. A total of £10,000 for future maintenance was

transferred to the capital funds, which now stand at just under £15,500, with a further £4,500 available for further updates to the audio-visual systems and lighting.

Our Mission Giving (grants given away to charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £71,600 which was based on 25% of budgeted total stewardship income (including Gift Aid and service collections), taking account of the final difference between estimated and actual income for the previous year. A further £11,600 was donated to worthy causes in Special Collections and other donations during the year.

This represented a loss of over £15,000 for unrestricted funds after transfers to capital funds and allowing for depreciation.

Detailed budgetary planning has been developed to support the Mindenhurst Church plant which was launched from September 2019. Delays in development from the original target of 2018 have incurred additional costs in supporting the Associate Minister, although the unexpected availability of a suitable property for the Diocese to purchase as the new Vicarage in January 2020 significantly reduced accommodation costs. Total net expenditure of £600 on St Barbara's activities was severely curtailed by the closure of the site due to COVID-19 from March. For convenience, St Barbara's finance arrangements will form part of the St Paul's finance function until it is considered appropriate to transfer them over to the new governance structure, not later than 2024 when the plant support funding from the Diocese ends. Income and costs are being recorded under a separate department code to allow them to be separately reported.

The revised allocation of costs by the Diocese was expected to result in a decline in the payments for Parish Share from 2021. This has been deferred until 2022 due to the impact of COVID-19.

Investment policy

Currently all cash monies received are to be held on deposit either at the Church's bank current account or in the Church's deposit account if not required for immediate liquidity purposes. Although a good rate of interest or return is always desirable, the priority is to maintain a low to zero risk for all monies earmarked to meet our costs and obligations during the year, including free capital requirements arising under our Reserves Policy which includes provision for liability capital and cost repayment obligations.

The Treasurer has a mandate from the PCC to explore other higher yielding low risk avenues for monies held which are above and beyond all of our commitments as described but in any case, all investment opportunities must be presented to and agreed by the PCC in each individual instance before any such investment can take place. Such investments and any associated risk must be reviewed at least annually. In practice, it is considered highly unlikely that surplus monies will be left unspent or unallocated, thereby requiring movement away from our current bank and deposit holding arrangements.

Reserves Policy

The PCC has adopted a reserves policy which not only accommodates an ongoing and fluctuating expenditure, but also allows for specific and focused cost obligations to be addressed on a continuous basis.

In addition to normal expenditure (including grant payments and parish share) which is covered by our General Fund, the Capital Repair Fund is used for repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC and replenished by transfers from the General Fund.

Repairs to the Church, the Vicarage and Cornerways consumed about £22,000 in 2020, but a contribution of £10,000 was applied to sustain the funds for routine tasks.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC usually aims to keep the balance of unrestricted reserves to at least three months' running costs, excluding external giving

and Parish Share i.e. £42,000. Reserves currently stand at about £40,000. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds.

Review of the impact of COVID-19 by Trustees

The Trustees have maintained a monthly review of the Church finances throughout the pandemic. Church closures and the restricted opening led to the loss of most cash collections, but this was offset by some one-off gifts and the introduction of online giving. The loss of much of the rental income was offset by operating cost savings and use of the Government furlough scheme. The quarterly cash flow projections for the Diocese demonstrated that the charity remained viable up to the end of the year. A successful Gift Day was held in October, which gave the opportunity to invest in new service streaming equipment and lighting while the Church was out of use. By the end of 2020, the Church had reached the limits of its reserves policy, leading to the need for a prudent budget which restricted Mission giving in order to avoid any expenditure not supported by actual income. This is again being reviewed monthly in 2021, noting that there had been further reductions in income at the start of 2021, with limited opportunities to recruit new givers. As of April 2021, the Trustees believe that the charity remains a going concern, as any shortfalls in giving are considerably less than its discretionary Mission giving.

6. Structure, Governance and Management

6.1 Governance and Constitution

The general functions of the PCC and its constitution are set out in the Parochial Church Council Powers Measure (1956) as amended and the Church Representation Rules. 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.

The membership of the PCC includes the incumbent, the curate, the churchwardens and members elected by the Church electoral roll members or co-opted by the PCC. All those who attend services are encouraged to register on the Electoral Roll and stand for election to the PCC. Deanery Synod representatives appointed by the APCM also serve on the PCC. The PCC members are the Trustees of the Charity.

Trustees are therefore usually long-standing members of the congregation who are already familiar with the operation of the Church. Before their candidacy, they are interviewed by a churchwarden to highlight the specific responsibilities of PCC members, and provided with a briefing booklet. After appointment, they are added to the Charity Commission website and invited to review the briefing material available.

During 2020, the PCC met five times for routine business, plus once after the APCM. Four meetings were held online due to COVID-19 restrictions. The APCM was delayed until 25 October due to COVID-19 restrictions, and held mainly online, with social distancing measures in place for those present in Church.

In order to support the Church Plant, a local Interim Leadership Team has been established for St Barbara's, comprising members of the congregation including the planting team. Members of the existing congregation from St Barbara's will be co-opted onto the PCC, and one or more members of the PCC will also be members of the planting team. This arrangement will continue until St Barbara's sets up its own PCC.

6.2 Organisational Structure

Internal

The PCC operates through a number of committees and groups which meet between meetings of the PCC.

Standing Committee

This is the only committee required by law. It has powers to transact the business of the PCC between its meetings, subject to any direction given by the PCC. It comprises the Vicar, Churchwardens, Treasurer, PCC Secretary and one member elected by the PCC. The Standing Committee met five times, once in person and the rest online due to COVID-19 restrictions.

Mission Committee

The Mission Committee was reconstituted in 2016 as a committee of the PCC to oversee the allocation of our various grants to Mission organisations at the local, national and international level. As well as regular meetings with the individuals who serve as links to the various organisations that we support, the committee meets twice annually to propose a series of donations to the PCC for approval. It also coordinates prayer support for those organisations and promotes their visibility in the church. The Committee has an independent chair, plus four PCC members.

Ministry Coordinators

The overall activities of the PCC are organised around Ministry Groups – with each group responsible for an element of mission and overall responsibilities of the PCC. The Ministry Groups (and Ministry Group Coordinators) during 2020 are:

- **Worship** (Revd Sophie Lovesmith – until March 2020)
- **Church Community & Pastoral** (Revd Claire Isherwood)
- **Children, Youth and Families** (Revd Daniel Natnael)
- **Technology and Communications** (Stefan Carl)
- **Fabric and HR** (Geoff Taylor and Karen Kendall)
- **Prayer and Spirituality** (Chris Higgins)
- **Evangelism** (Revd Tom Darwent)
- **Growing Disciples** (Lis Ricketts)
- **Community Engagement** (Mike Paterson)

The Ministry Coordinators meet monthly to discuss and monitor the Ministry Groups in order to enable and support development of ministries. Ministry coordinators reports were received by the full PCC and discussed where there were issues of governance to be decided.

Finance Team

The Finance Team is responsible for the ongoing accounting management and stewardship of the PCC finances and dealing with the Charity Commission, HMRC and Diocese in support of the Ministry Groups. The team provides monthly updates of actual income and spend against budget to all budget holders and to the PCC, in order to ensure that expenditure is aligned with income.

Finance Committee

The PCC operates a Finance Committee comprising the Vicar, Churchwardens, Finance Team and two members of the PCC to provide support and guidance to the PCC in the appropriate conduct of the financial affairs of the parish, and the church plant at Mindenhurst. This includes monitoring of budgeting and financial performance, financial strategy and planning, assessment of budgetary proposals and recommendations for stewardship to ensure the long-term financial sustainability of the parish with adequate reserves.

Safeguarding of vulnerable children and adults

The Church of England has continued to provide central guidance for all the Dioceses and Parishes. The Diocese of Guildford has adopted these new guidelines. We as a Church have adopted the new guidance. The information is only provided online. Our parish procedures have been updated and were approved by the PCC.

The St Paul's website has contact details for anyone who needs advice and/or support regarding any safeguarding issues. Throughout the Church premises there are notices with contact information regarding support for vulnerable adults or children.

We are also providing the links to the Diocese website and the safeguarding section. The Diocese has seen a change in structure and personnel within the safeguarding arrangements – this is reflected in the information provided online and within our guidance.

The same procedures will be applied to St Barbara's while it is still operating as part of St Paul's, and the documentation will be adjusted to include the church plant.

A Safeguarding Group comprising the safeguarding officer Jenny Banks, Jill Davis, Angela Wilkinson, Ben Barnes and Chris Higgins, meets as needed to review the guidance and particularly to continue developing the processes needed for safer recruitment of volunteers. The group members attend different services thus providing observational cover for good practice across all services.

Disclosure and Barring Service [DBS] checks are part of the recruitment process and are completed as required for persons fulfilling certain roles within the Church community both paid and voluntary. The records are kept up to date working within the COVID-guidance issued to Parishes.

We continue to use the training provided by the Diocese – since March 2020 this has converted to online only. Information relating DBS and training and recruitment are maintained on a spreadsheet.

Before activities on or off the St Pauls site take place, risk assessments are completed by the group leaders and checked with the Safeguarding Officer as needed.

From May 2021, Jill Davis will succeed Jenny Banks as Safeguarding Officer

Other Groups

Many other groups exist to manage specific activities and typically report to and liaise with the Ministry Groups within which they reside.

External

The structure for different levels of Synod representation within the Church starts at Parish level with both lay and ordained persons represented on the Surrey Heath Deanery Synod. The next level is the Diocesan Synod and finally the General Synod. This structure helps to ensure a flow of information and thoughts both upwards and back to Parish level.

Each meeting of the Deanery Synod is held within a different Parish around the area. The hosting parish gives a short report about their area and how they as Christians work within their local community.

St Paul's provides up to four representatives to the Deanery Synod that meets three times a year to listen to talks and discuss elements of Christianity and Intra-Church initiatives.

6.3 Trustee Transactions

A total of £52,817 was donated to the charity by all trustees (2019: £42,688, excluding clergy).

A total of £6,983 (2019: £3,764 excluding clergy) was reimbursed to eleven Trustees during the year for expenses incurred using personal credit cards.

7. Administrative Information

7.1 Background

The Parish of St Pauls, Camberley is within the Diocese of Guildford. At the start of the year the electoral roll stood at 232. There were 232 parishioners on the roll at the time of the delayed 2020 APCM in October, including 11 registered for St Barbara's. The electoral roll at the end of the year stood at 231.

The average weekly attendance prior to lockdown was 204 adults and 21 children. The average congregation at St Barbara's prior to lockdown was 20.

7.2 Contact information

Address for Correspondence

St Pauls Church, Crawley Ridge, Camberley, Surrey, GU15 2AD

Other Channels of Information

- Facebook – <http://www.facebook.com/pages/Camberley/St-Pauls-Church-Camberley/19647177348>
- Website – <http://www.stpaulscamberley.org.uk/>

7.3 Parochial Church Council (PCC) Membership

Clergy

- Revd Tom Darwent (Vicar / Chairman)
- Revd Sophie Lovesmith (Curate)
- Revd Claire Isherwood (SSM) (Associate Minister)
- Revd Daniel Natnael (Associate Minister/Youth Director)
- Ven Revd Norman Russell (until August 2020)

Wardens serving during 2020

- Geoff Taylor (Appointed APCM 2018, 2019, 2020)
- Karen Kendall (Appointed APCM 2017, 2018, 2019, 2020)

Representatives on the Deanery Synod serving during 2020

- Jenny Banks (Appointed 2011 - retired APCM 2020 - also serves as Safeguarding Officer)
- Angela Wilkinson (Appointed 2009)
- John Winterton (Co-opted November 2019)
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer)

Elected Members serving during 2020

- Anne Andrew (Elected APCM 2019)
- Darren Bateman (Elected APCM 2018)
- Bill Blyth (Elected APCM 2014 and 2017 – retired APCM 2020)
- Stefan Carl (Assistant Churchwarden – Elected APCM 2020 - Co-opted 2018, 2019)
- Ann Fugeman (Elected APCM 2016 and 2019)
- Peter Hawkins (Assistant Churchwarden - Elected APCM 2015 and 2018)
- Chris Higgins (Elected APCM 2018)
- Patricia Kamanda (Elected APCM 2019 – retired January 2020)
- Howard Mason (Elected APCM 2007, 2010 and 2017, co-opted 2013, 2014, 2015 and 2016)
- Anna Murphy (Elected APCM 2015 and 2018)
- John Welch (Elected APCM 2019)
- Thomas Wou (Elected APCM 2017 – retired APCM 2020)

Co-opted Members serving during 2020

- Helen Vince (Secretary - Co-opted June 2016, and APCM 2017, 2018, 2019, 2020)

7.4 Statement of Responsibilities of Members of the PCC

Charity law requires the members of the PCC 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 financial activities for that period, together with its assets and liabilities at the end of the period, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing these financial statements, the members of the PCC are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) state whether the policies adopted are in accordance with the Charities Act 2011 and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements, and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The members of the PCC are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statement of Recommended Practice and the regulations made under the Charities Act 2011. 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.

7.5 Advisors to the PCC

Bankers

National Westminster Bank, 45 Park Street, Camberley, Surrey

Independent Examiner

A M Skilton ACA, Brewers, Chartered Accountants, Bourne House, Queen Street, Gomshall, Surrey GU5 9LY
(appointed as independent examiner at the APCM in October 2020)

This report has been approved by the PCC on 8 March 2021, and signed on its behalf by:



Howard Mason (Treasurer)

Independent Examiner's Report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Paul's Camberley

I report to the trustees on my examination of the financial statements of the Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley ('the charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW.

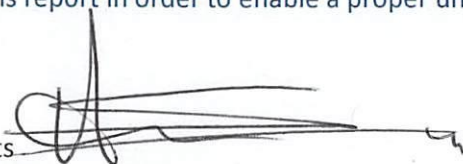
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do 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 financial statements to be reached.

A.M.Skilton ICAEW

Brewers
Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY



Date: 10 May 2021

ST PAUL'S CHURCH, CAMBERLEY

Statement of Financial Activities at 31 December 2020

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income and Endowments from:						
Donations and legacies	2a	340,239	0	14,843	355,082	381,741
Charitable activities	2b	17,963	0	0	17,963	41,610
Investments	2c	197	0	0	197	346
Other	2d	2,047	0	0	2,047	3,064
Total income		360,446	0	14,843	375,289	426,761
Expenditure on:						
Charitable activities	3a	266,804	0	13,791	280,595	312,350
Support costs	3b	98,875	18,012	4,069	120,956	128,667
Total expenditure		365,679	18,012	17,860	401,551	441,017
Net Income/(expenditure)		(5,233)	(18,012)	(3,017)	(26,262)	(14,256)
Transfers between funds	11 & 12	(10,000)	10,000	0	0	0
Net movement in funds		(15,233)	(8,012)	(3,017)	(26,262)	(14,256)
Total funds brought forward		246,544	23,470	9,287	279,301	293,557
Total funds carried forward		231,311	15,458	6,270	253,039	279,301

The SOFA from 2019 is reproduced for comparison:

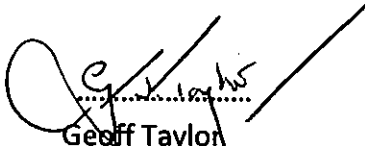
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
Income and Endowments from:					
Donations and legacies	362,076	0	19,665	381,741	340,964
Charitable activities	41,610	0	0	41,610	35,623
Investments	346	0	0	346	227
Other	3,064	0	0	3,064	12,903
Total income	407,096	0	19,665	426,761	389,717
Expenditure on:					
Charitable activities	290,413	0	21,937	312,350	317,839
Support costs	109,288	12,993	6,386	128,667	107,148
Total expenditure	399,701	12,993	28,323	441,017	424,987
Net Income/(expenditure)	7,395	(12,993)	(8,658)	(14,256)	(35,270)
Transfers between funds	(6,824)	7,000	(176)	0	0
Net movement in funds	571	(5,993)	(8,834)	(14,256)	(35,270)
Total funds brought forward	245,973	29,463	18,121	293,557	328,827
Total funds carried forward	246,544	23,470	9,287	279,301	293,557

ST PAUL'S CHURCH, CAMBERLEY
Balance Sheet at 31 December 2020

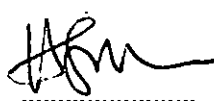
	Note	2020 £	2019 £
Fixed assets			
Tangible assets	6	206,191	210,921
Current assets			
Debtors	8	12,608	25,496
Cash at bank and in hand		81,847	67,900
		94,455	93,396
Liabilities			
Creditors: Amounts falling due due within one year	9	47,607	25,016
		46,848	68,380
Net current assets or liabilities		46,848	68,380
Total net assets or liabilities		253,039	279,301
The funds of the charity	7		
Unrestricted funds	10		
General		231,311	246,544
Designated funds			
Capital Repair Fund	12	12,047	15,926
Vicarage Refurbishment Fund	12	3,345	4,345
"Cornerways" Refurbishment Fund	12	66	3,199
		15,458	23,470
Total unrestricted funds		246,769	270,014
Restricted funds	10 & 11	6,270	9,287
Total charity funds		253,039	279,301

Approved by the Parochial Church Council on 8 March 2021 and signed on its behalf by:

Original signed by


 Geoff Taylor
 (Churchwarden)

Original signed by


 Howard Mason
 (Treasurer)

Notes to the Financial Statements for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Parochial Church Council of the Ecclesiastical Parish of St Paul's, Camberley, 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. FRS 102 has been used in conjunction with the Charities SORP when preparing these financial statements.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC. The purpose of any restricted funds is noted in the accounts.

The accounts include transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of Church groups that owe an affiliation to another body nor those that are informal gatherings of Church members.

Income

Voluntary income and capital sources

Collections are accounted for when received.

Non-Gift Aid includes donations via the Charities Aid Foundation (CAF) scheme where the tax has been recovered by CAF on behalf of the donor.

Income tax recoverable on Gift Aid donations is accounted for when the donation is received.

Grants to the PCC are accounted for on receipt.

Other ordinary income

Rental income from the letting of Church premises is accounted for when due. Parochial fees due to the PCC for weddings, funerals etc are accounted for after each event.

Furlough for Covid-19

Two members of staff were furloughed under the relevant Government scheme. Claims under the scheme were treated as grants to the general funds, to support ongoing payment of full salaries.

Income from Investment

Interest is accounted for when due.

Legacies

Income from legacies is accounted for when the legacy is receivable.

Value Added Tax (VAT)

Due to the nature of the charity's activities, it is outside the scope of VAT and therefore its Incoming/(Outgoing) resources, as stated, are VAT inclusive.

Expenditure

Grants

Grants and donations are accounted for when payable.

Pensions

The Church participates in the Pension Builder Scheme section of the Church Workers Pension Fund, which is in surplus. Pension contributions are charged to the SoFA as incurred.

Costs directly related to the work of the Church

The Diocesan parish share is accounted for when payable and any amount unpaid at 31 December is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated land and buildings and movable Church fittings

Consecrated and beneficed property is excluded from the accounts.

No value is placed on moveable Church furnishings held by the Churchwardens on special trust for the PCC. All expenditure incurred during the year on consecrated or beneficed buildings and movable Church furnishings, whether maintenance or improvement, is charged in full as incurred.

Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are valued at cost. Depreciation of 2% per annum is charged against such buildings but any expenditure on maintenance or improvement is charged as incurred.

Other fixtures, fittings and office equipment

Equipment used within the Church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of under £3,000 are written off in the period in which the asset is acquired.

Current assets

Amounts owing or paid in advance to the PCC at 31 December are shown as debtors.

Short-term deposits include cash held on deposit at the bank.

Current liabilities

Amounts due or received in advance are shown as creditors.

ST PAUL'S CHURCH, CAMBERLEY

NOTES TO THE FINANCIAL STATEMENTS - For the year ended 31 December 2020

2. Income and Endowments from:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
2a Donations and legacies					
Planned giving					
Bank credits	205,149	0	6,318	211,467	230,766
Other planned giving	12,398	0	0	12,398	14,163
Collections at services	23,934	0	3,846	27,780	58,853
Sundry donations	28,037	0	0	28,037	4,268
Income tax recoverable	57,095	0	1,468	58,563	65,916
Grants	3,626	0	3,211	6,837	7,775
Legacies	10,000	0	0	10,000	0
	340,239	0	14,843	355,082	381,741
2b Charitable activities					
Church Centre lettings	5,792	0	0	5,792	22,200
Church Hall lettings etc	6,395	0	0	6,395	12,714
Fees for weddings, funerals etc	5,776	0	0	5,776	6,696
	17,963	0	0	17,963	41,610
2c Investments					
Interest	197	0	0	197	346
2d Other					
Miscellaneous	2,047	0	0	2,047	3,064
	2,047	0	0	2,047	3,064
Total Income and endowments	360,446	0	14,843	375,289	426,761

Unrestricted income in 2019: £407,096. There was no income designated by the PCC in 2020 (2019: £nil). Grants were received for furloughed staff. A previous grant for a netball project had to be repaid as the project was cancelled. Restricted income included special collections of £11,632 for specific causes, paid out in full as described in note 3 (2019: £15,890).

ST. PAUL'S CHURCH, CAMBERLEY

NOTES TO THE FINANCIAL STATEMENTS - For the year ended 31 December 2020

3. Expenditure on:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
3a Charitable activities					
Mission and Charitable giving					
<i>Overseas mission societies</i>					
Bible Society	2,300			2,300	2,300
Children of the Dump	9,000		20	9,020	9,000
Flame International	6,000			6,000	5,500
Military Ministries International	6,500			6,500	7,500
Love Moldova Foundation	3,000			3,000	3,250
Africa Inland Mission	5,750			5,750	5,000
Samara's Aid	500			500	1,500
<i>National mission societies</i>					
Acorn Christian Foundation	5,000			5,000	7,000
Evangelical Alliance	250			250	250
Parish Nursing Ministries UK	3,000			3,000	3,000
Pulse	3,750			3,750	3,000
Lambeth Partnership	0			0	1,000
<i>Local organisations</i>					
Camberley Youth for Christ	7,500		13	7,513	6,680
Connect Christian Counselling	7,000			7,000	7,000
Bishop of Guildford Foundation	1,300			1,300	1,300
Frimhurst (ATD Fourth World)	3,000			3,000	3,000
Gideons	2,400			2,400	2,100
Churches together	0			0	200
Hope Hub	0			0	1,000
<i>Other beneficiaries</i>					
Phyllis Tuckwell Hospice	2,500			2,500	1,500
<i>Community Engagement Grants</i>					
Camberley BESOM			1,522	1,522	3,699
Special collections					
Kibera			500	500	838
Christmas collections			0	0	2,972
Speakers Corner			0	0	442
Funeral collections			315	315	421
Samara Hospital			7,471	7,471	8,482
Staff collections			1,791	1,791	1,380
Discretionary grants			650	650	6,670
Other charitable activities					
Staff costs	63,650			63,650	50,384
Accommodation costs	4,265			4,265	29,022
Church Community	1,940			1,940	2,854
Outreach	987			987	1,124
Youth Ministry	2,478			2,478	2,134
Prayer and Spirituality	184			184	177
Worship Ministry	1,043			1,043	4,439
Growing Disciples	0			0	486
Camberley Communities Engagement	2,882		1,509	4,391	3,698
Parish Share and other subscriptions	120,625			120,625	122,048
Totals	266,804	0	13,791	280,595	312,350

Unrestricted grants of £71,632 were made to a range of organisations (2019: £74,046), and no grants were made from funds designated by the PCC (2019: nil). Special collections of £11,632 received as restricted income were paid out in full (2019: £14,633).

The cost of the various ministry activities fell to £195,172 with increased salary costs, but a planned reduction in accommodation costs and savings due to reduced activity under COVID-19 (2019: £216,367).

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
3b Support costs					
Staff Costs	46,492			46,492	45,028
Accommodation Costs	614	7,133		7,747	2,824
Staff expenses	90			90	853
Motor & Travel Costs	412			412	309
Training	1,034			1,034	1,064
Office Costs	9,004		4,069	13,073	18,904
Professional Fees	0			0	435
Church Premises Costs	26,080	10,879		36,959	41,588
Infrastructure	0			0	191
Finance Costs	1,302			1,302	1,277
Depreciation	4,730			4,730	4,731
Independent Examiners fee	2,200			2,200	2,079
General Expenses	6,917			6,917	9,384
	98,875	18,012	4,069	120,956	128,667

Unrestricted expenditure on the Church building was significantly reduced through due to usage limitations under COVID-19 (2019: £109,288), and designated expenditure reflected increased investment in maintaining the Church properties including repairs and improved insulation at Cornerways (2019: £12,993). Restricted expenditure includes the costs incurred for investment in live streaming equipment for services (2019: £6,386).

4. STAFF COSTS

	2020	2019
Wages and salaries	99,394	81,726
Pension contributions	7,972	11,204
Employer's national insurance	2,776	2,482
	110,142	95,412

During the year the PCC employed an Associate Minister, Youth Director, Youth Pastor, Outreach worker, Caretaker/Facilities Manager and two administrators. No employee received remuneration in excess of £60,000 per annum.

Key management personnel of the Church comprise the Trustees, including the Minister, the Associate Minister, the Curate, and the Youth Director, plus the Outreach Worker and the senior administrator. The salaries of the Minister and Curate are paid by the Diocese, and the Youth Director is paid by the Diocese with a contribution from the Parish amounting to £18,552, including £4,546 pension. The total amount paid for salaries, pensions and expenses for these people was £67,148 (2019: £83,340).

5. TRUSTEES AND CONNECTED PERSONS

Including staff, a total of £6,983 was reimbursed to eleven Trustees during the year for expenses incurred in church activities (2019: £3,764 reimbursed to six trustees excluding staff). No trustee received any remuneration for their trustee role.

A total of £52,817 was donated to the charity by all trustees (2019: £42,688, excluding clergy).

It is noted that Claire Isherwood served as a Trustee of the Bishop of Guildford's Community Fund from January 2020, but was not involved in preparing the recommendation to make a donation to that charity, nor materially involved in the acceptance of that recommendation by the PCC.

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land & buildings	Equipment	Total £
Cost	At 1 January 2020	236,547	17,954	254,501
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2020	236,547	17,954	254,501
Depreciation	At 1 January 2020	25,626	17,954	43,580
	Charge for the year	4,730	0	4,730
	Disposals	0	0	0
	At 31 December 2020	30,356	17,954	48,310
Net Book Value	At 31 December 2020	206,191	0	206,191
	At 31 December 2019	210,921	0	210,921

The freehold land and buildings comprise the curate's house ("Cornerways") in Camberley. This was purchased in 1993 and was financed partly by a Value Linked Loan of £50,000 from the Church Commissioners. As a result, the Commissioners owned 47.6% of "Cornerways", and were entitled to this proportion of the net proceeds, if sold. Following negotiations with the Church Commissioners, a valuation of £381,250 was agreed, and a payment of £181,547 was made in 2014 to redeem the loan and remove the burden of restrictive covenants and index-linked interest payments. The loan terminated at the end of July 2014, and 2% depreciation has been applied from that point.

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds	Designated Funds	Restricted Funds	Total £
Fixed assets	206,191	0	0	206,191
Current assets	72,727	15,458	6,270	94,455
Current liabilities	(47,607)	0	0	(47,607)
Fund balance	231,311	15,458	6,270	253,039

8. DEBTORS

	2020	2019
Income tax recoverable and room hire	9,082	12,413
Prepayments and accrued interest	3,006	2,295
Other debtors	520	10,788
	12,608	25,496

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
Accruals and deferred income	47,588	24,787
Other creditors	19	229
	47,607	25,016

The exceptional level of accrual encompasses £35,000 in donations deferred to 2021 to preserve cash flow. In addition, the Church holds a lease contract on its photocopiers extending to March 2024 at a cost of £3,819 per annum, and a five-year waste disposal contract from March 2017 onwards at a cost of £319 per annum, which can be terminated with a month's notice after September 2018, and was terminated in May 2021

10. FUND DETAILS AND RESERVE POLICY

The Capital Repair Fund is for future repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are for the maintenance of clergy accommodation. These funds are designated by the PCC.

Contributions to the Capital Repair fund will be increased in 2021 in order to build up the reserve to address requirements emerging from the 2019 Quinquennial inspection.

After setting aside a suitable amount each year for future repairs and maintenance, the PCC aims to keep the balance of unrestricted reserves to around three to four months' running costs for the following year ie £42,000-56,000, discounting grants and parish share payment which could be deferred if necessary.

11. RESTRICTED FUNDS

	Outward Giving	Audio Visual	Netball	Frontline	Total
	£	£	£	£	£
Balance brought forward	0	8,637	650	0	9,287
Income in the year	11,632	0		3,211	14,843
Transfer to general fund	0	0	0	0	0
Costs in the year	(11,632)	(4,069)	(650)	(1,509)	(17,860)
Balance carried forward	<u>0</u>	<u>4,568</u>	<u>0</u>	<u>1,702</u>	<u>6,270</u>

Outward giving represents donations for causes outside the Church, typically through special collections. The second tranche of expenditure on audiovisual equipment was made against the proceeds of the Gift Day in 2018, and the remainder will be expended in 2021. An external grant was received in 2019 to launch a netball activity, but this was refunded as the activity was unable to commence in 2020. Frontline Debt Counselling received a donation which was partly expended.

12. DESIGNATED FUNDS

	Capital Repair Fund	Vicarage	Cornerways	Total
	£	£	£	£
Balance brought forward	15,926	4,345	3,199	23,470
Income	0	0	0	0
Costs in the year	(10,879)		(7,133)	(18,012)
Transfer from general fund	7,000	(1,000)	4,000	10,000
Balance carried forward	<u>12,047</u>	<u>3,345</u>	<u>66</u>	<u>15,458</u>

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2020. The original plan was to transfer £1,000 to the Vicarage fund and £2,000 to Cornerways, but in addition £2,000 was transferred from the Vicarage fund to Cornerways to cover expenditure on essential repairs.

13. RISK POLICY

The PCC maintains a register of the major risks to which St Paul's is exposed. The list is reviewed at each PCC meeting along with the actions and systems to mitigate those risks. The principal financial risk is considered to be the dependence on a small number of key donors for about 27% of the income from giving.

14. PARTICIPATION IN DEFINED BENEFIT PENSION SCHEME - DISCLOSURE NOTICE

St Paul's Camberley participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable (2020: £3,426, 2019: £2,210).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016, and a valuation as at 31 December 2019 was underway as at 31 December 2020

For the Pension Builder Classic section, the 2016 valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2016 valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Paul's Camberley could become responsible for paying a share of that employer's pension liabilities.