

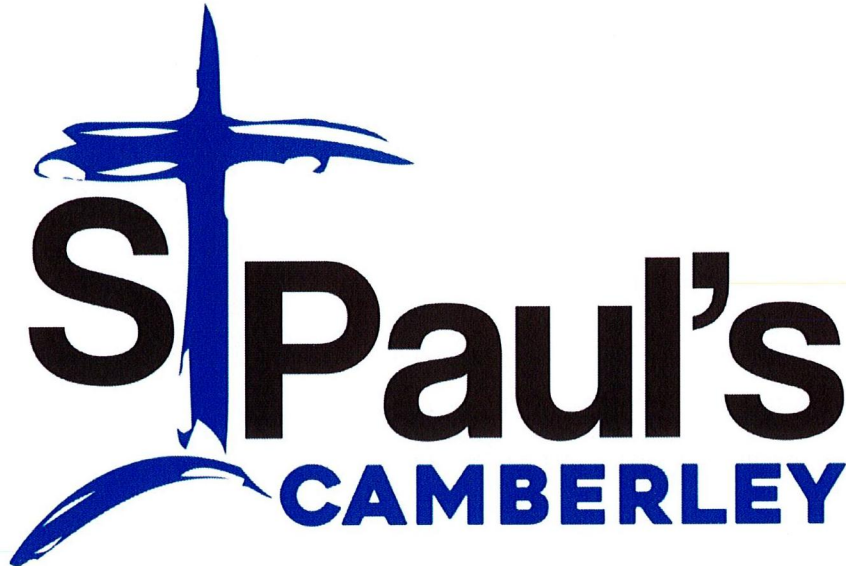
Annual Report and Financial Statement

of

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

(Registered Charity Number: 1132837)

For the year ended 31 December 2021



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

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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 recover from closure during the pandemic.

- To restart Sunday worship for those wishing to attend in person, restart our other in-person activities and to seek to rebuild our church community.
- To offer support and healing to people struggling with the trauma and damage to mental health brought by the pandemic
- To restart our church plant based at St Barbara's in Deepcut
- To continue to develop and improve our online ministry and website
- To develop our ministry to our three local schools.

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 restarted the new Church plant at Deepcut on Easter Day, it having paused after just six weeks when the pandemic struck. The church is now doing very well with between 50-80 people attending each week. However, there has been little progress on plans for the developer to refurbish St Barbara's Church and build the new Parish Centre, with the church instead meeting in the new primary school just down the road. This will continue until the School is required to open.

St Barbara's has been focusing its activities in three vision priorities: **Connect, Grow and Serve**. Although severely hampered by the pandemic, the church managed to **Connect** with the community by visiting those moving into the new housing estate of Mindenhurst and providing pastoral care to the settled Deepcut community all throughout the pandemic. **Growing** (in maturity and number) through outreach and the Sunday services in person and online. And, **Serving** the community by closely working with the Community Liaison Group (CLG) that consists of the Skanska (the developers), Defence Infrastructure Organisation (DIO), local councillors and the church. The CLG has been established to enable an ongoing dialogue and discussion between the local community and the project team. With the church at the centre of it, the group has been providing an opportunity for local residents to flag any concerns or queries with the ongoing delivery of Mindenhurst or any of the future phases. The group has been ensuring that the voices of residents are heard and be a way to share and receive information throughout the planning, construction and operational phases of Mindenhurst.

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. In addition to our online service, we were able to offer a short weekly in-person service, for a maximum of 50 people, from January 2021, and then a larger, more contemporary service from Easter Day. We then reintroduced refreshments and children's and youth ministry once regulations allowed, and a mix of seating to allow social distancing for those seeking it.

Our main sermon series in 2021 were 'Conversations with Jesus' from John's Gospel, a further sermon series from John 17, and then an Autumn Series from Nehemiah entitled Rebuild. The latter was focussed on rebuilding our church community as we come out of the pandemic, which built on a special Pandemic Healing Service in July and seminar on Mental Health.

Numbers attending in person worship gradually recovered as the year went on, with online numbers dropping correspondingly. We finished at about two thirds of our pre-pandemic in person attendance level, but with Christmas services only seeing about 30% of pre-pandemic levels due to the onset of the Omicron variant. Reflecting the dangers, our Christingle services were held outside in the church car park.

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."

On her departure, Claire Isherwood handed this area of ministry over to Sophie Lovesmith and the Pastoral Team continues to run under Sophie's guidance. The team 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 depending on the need. We are extremely grateful to them for their compassion and support for the members of the Church community.

The Covid-19 pandemic easing meant that we were able to restart gathered activities once again, albeit with extra caution. A bereavement service was held in November 2021 for those who had been bereaved. The service was well attended and the community were thankful, often drawing in those from outside our church family

Activities such as Oasis, Thursday coffee mornings, and the Mother's Union, were able to begin again in August and were very well received, for some this was the first time they had ventured out since the beginning of the lockdowns. Our monthly visits to take Holy Communion into the care homes continues to be limited.

The Phone Buddy scheme that was started at the beginning of the Covid-19 pandemic continued into 2021 but was ceased officially once we were able to gather back in person and activities had begun. Where new friendships were forged, many have continued to make contact.

We are very grateful for the many individuals among the St Paul's congregation who make sure that compassion is shared generously in our community and ensures others receive all they need. As we recover from such a difficult time, and continue to face into the changes the Covid-19 pandemic has caused, many in our congregation have carried the hope and light of Jesus into tough situations and for that we give thanks.

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.

St. Paul's Kids

Since the lockdown restrictions have lifted the youth and children have returned to their usual pattern of meeting. They meet every week during the 10.30am worship service. On the 1st Sunday of the month they start in their groups, and then join with the rest of the congregation in the Church to join in with communion. On other Sundays the children started in Church for a family-focused introduction including a worship song before they moved into their age-appropriate groups. Families have steadily returned and the children's groups are now nearly back to the numerical position we were in pre-lockdown.

Bethany Wood, our new Children and Families Pastor, joined the team in September 2021 and has settled in very well, establishing great relationships with both the Parents and Children and proving to be an invaluable member of the team already. Bethany has made a real effort to ensure that the young people are God-connected instead of just God-smart, encouraging them to really nurture their own personal relationship with Jesus rather than just knowing lots of information about Him. Bethany has made a conscious effort to ensure that Prayer with the Children has been a real focus, giving them space to both pray to God but also to intentionally listen to Him and spend time in His presence.

Baby and Toddler Group

Baby and Toddler group was able to return with restrictions in June 2021 and after taking a break over the summer relaunched without restrictions in September 2021 and has proven to be a great success with numbers steadily growing towards their pre-pandemic level. It has been great to see lots of new faces as well. Janet and the team have done a fantastic job of leading the group faithfully and patiently through a tumultuous season!

Tots Praise

Bethany launched Tots Praise as a regular group after October half-term and has had an encouraging first term with numbers steadily growing and lots of new families we haven't seen before. There has also been a good crossover with those who come to Baby and Toddler group. It's been fantastic to see those families taking another step closer in their faith journey. Bethany also ran a Tot's Christmas Party which saw 55 toddlers and parents attend which was a great success!

Family Events

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 focused more on the seasonal themed activities including pancakes, Easter, summer and Christmas and always includes food!

Family Events have been really difficult this year due to the ever-changing restrictions and limitations because of the pandemic but thankfully we were able to run our Superhero Light Party in person and without restrictions as a Halloween alternative. The event was a great success with attendees having a wide range of activities to take part in, including prayer spaces, crafts, inflatables, a short message, songs and a hot dog dinner.

Holiday Club

Holiday Club did not run in 2021 as we did not have a Children and Families Pastor in post and Ben was away on paternity leave.

Primary Schools

Crawley Ridge Juniors visited in the summer term for their Year 6 leavers assembly which was fantastic and provided a great opportunity for them to say goodbye and thank you to Louisa for all her handwork over the years.

Bethany has done a really good job at establishing herself as a presence within all the Primary Schools and has taken assemblies at Crawley Ridge Juniors and Infants and Prior Heath.

Youth Ministry

Sunday Morning Youth

The youth returned to meeting during the 10:30 am service in the Summer term and whilst numbers have been lower than expected they have remained steady. We are currently looking at how we can be more innovative with our Sunday morning provision to encourage new growth. Our curriculum has continued to follow the teaching series that the adults are following.

Youth Intern

After completing his gap-year with Camberley Youth for Christ and St. Paul's Joe Lloyd decided to stay in Camberley and take up part-time employment with CYFC whilst studying Theology at St. Mellitus in London. Joe is using St. Paul's as his training placement and is with us for 16 hours per week. Joe's help has continued to be invaluable and has ensured that our youth provision could continue over what has continued to be a tumultuous time for young people. Joe has continued to grow and develop and is going from strength to strength in his ministry.

Youth Group

After restrictions were lifted we were able to return to face to face youth work in the summer term with numbers holding well with around 10-15 young people attending each week. We continue to meet on a Friday night between 7 and 9 pm during term-time. The group is largely aimed at unchurched young people and is an open-access drop-in social group. We provide a wide array of activities such as arts and crafts, sports, games consoles, board and card games and spaces to hangout and chat together. We have done socials such as Gravity Force Trampolining park which was very well attended with about 25 young people in attendance.

Youth Café

Youth Café is our weekly after-school drop in for school years 5 to 8 and runs on a Wednesday between 3:15 and 5:15pm during term time. The group is almost identical to youth group in style and activities available but is aimed at being a transitional group to help those in the top end of primary school to

transition well to secondary school. Helping them to build strong support networks so that the transition is not as daunting. It also ensures that young people transition well from the children to youth ministries.

Secondary Schools

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, however the school have been resistant to these restarting since restrictions have lifted. We are persevering with trying to get a date to restart these with the school. Ben has continued to mentor students at the school and has a caseload of six young people that he mentors one-to-one on a weekly basis.

The POINT

The POINT is a monthly Youth worship event for young people in school years 7-13 around Surrey Heath, run in partnership with CYFC and other youth leaders from Camberley. The POINT has gone from strength to strength and we have seen 40 young people attend in recent months, doubling our attendance from last year. We have had St. Peter's Farnborough join the team which has been fantastic. We have continued to livestream the talk for those that cannot make the event in person.

The POINT has been one of our biggest successes this year as we have moved it from a Sunday evening to a Friday evening and we have encouraged our young people which attend youth group to attend The POINT instead on the weeks it runs. Whilst we were initially nervous about this the vast majority of the young people have made the transition over and are attending. We have even seen one young person attend the POINT having started at youth group and then go on to attend CYFC's weekend away and make a commitment. This is so encouraging and shows that our strategy is working!

Digital Ministry

During the lockdowns and restrictions which prevented face to face youth work happening our digital ministry was invaluable. However, as the young people began to return to 'normal' they proved less popular and so we have paused these activities for now whilst we reevaluate how we might do this in a more relevant way as we want to meet the young people where they are, which largely is in the digital space. 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.

Ministry Group – Fabric and HR

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.

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.

Covid has impacted on the use of the premises. Under normal circumstances the buildings are used extensively by a number of community based groups including Pre-School, Ballet School, U3a, Weight Watchers, Coffee Mornings, Table Tennis, Keep Fit, etc.

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 and regular safety checks carried out by our Facilities Manager.

We are grateful 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 2021 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 2021:

- In February the fire safety shutters in the kitchen were serviced.
- In February the St Christopher's room and kitchen were redecorated.
- In March repairs were carried out to the chimney and roof at Cornerways, the Curate property.
- In April repairs were carried out to the St Christopher's room roof and new exterior cladding was fitted.
- In April repairs were carried out to the church hall roof.
- In May lights in the Youth Room and upper corridor and stairwell were replaced with LED lights and this included replacing emergency lighting.
- In June a barn type door was fitted to the church hall to increase ventilation.
- In August the main door to the hall was treated with preservative and the new barn door was varnished.
- In October the Youth Team redecorated the Youth Room.
- In November work was completed to enhance the lighting of the stage in the main church.
- Also in November there was a church clear-up day when thirteen church members did a lot of work tidying the grounds surrounding the church.

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. We had the benefit of Jill Davis's HR experience (having worked with the HR team in the Diocese of London) and Jill ran through a HR health check with some of the leadership and identified further ways which we can improve. Much of this has been implemented but will continue into 2022.

- In January our Vicar Revd Tom Darwent returned to work after a period of sick leave, his return was phased gradually from January to March until Easter when he was back to fulltime working. Since then Tom has been fully focused in the process of building up the church post pandemic with lots of key events, through sermon series and providing plenty of opportunities for church members to step up and lead new church building & invitational initiatives (i.e. Board Games & Fish and Chips night, the Pop up Café and the new Sunday Host Team).
- Revd Daniel Natnael continued to work at the St Barbara's church plant part time until April 2021 when he moved over to fulltime. During the year the opportunity arose for the church to rent space in the New Mindenhurst School (after a period of running services in the carpark) and began running Sunday services there. Towards the latter part of the year weekly activities also began in the form of a Toddler Group, art classes and coffee mornings culminating in a well-supported Thanksgiving Supper.
- Revd Claire Isherwood continued as Associate Minister leading the Church Community ministry area until her departure in April, when she took up a new ministry in the Diocese working for our Archdeacon.
- Revd Sophie Lovesmith returned from maternity leave in May and picked up the Church Community ministry area from Claire. Sophie also took over the line management responsibility for Ben & Bethany as part of her training. As it fell within her ministry area she took oversight of our Church family gathering in a woodland glade "Together Again" for a weekend away and is taking the lead on Eco-Church.

- Ben Barnes continued to engage with the Youth in our area face to face wherever relaxation of lockdown rules permitted and in the autumn term has begun face to face Sunday Groups, the POINT, gaming activities and schools work through Camberley Youth For Christ (CYFC).
- Joe Lloyd who had joined last year during his gap year as Youth Worker with CYFC has moved on in September to train at St Mellitus and has returned to us as an Intern supporting Ben in delivering youth activities plus Leading worship on some Sunday's.
- Louisa Adams left us as our Outreach Children's Worker in August and in spite of having moved to Wales earlier in the year she continued delivering online activities for our children and families. Louisa continued this right up to her final weekend when she came and joined us and led children's sessions at our "Together Again" weekend.
- In September Bethany Wood joined us as a fulltime Children's and Family Pastor after a very successful Gift day campaign, ensuring we have funds to support this role for 3 years. She has picked up Sunday Kidzone activities, Toddlers & is very quickly putting her personal mark on the activities. Along with Ben she organised a very successful "Light Party" drawing over 80 people and has also added to the weekly offering by starting a weekly Tots Praise event in the Church.
- Helen Vince has continued to provide us with excellent service in keeping the Church running on a day to day basis & throughout the relaxation of 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 has continued to do great work maintaining the premises, getting to grips with the ever changing COVID-19 rules and requirements to ensure we have a safe and welcoming place for all Centre users.

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 for flow of information within and outside the church.

Communication

Maximising our reach to spread the good news and grow our church is the key focus for our Communication Committee, which was launched in summer 2021.

It owns our Communication Strategy, chooses our communication channels, defines standards, and drives initiatives to make St. Paul's noticed in the community and beyond. A list of 40 opportunities has been compiled and prioritised, out of which the improvement of the Welcome Area and optimising our new website were the key activities in 2021.

In 2022, we will continue to update, prioritise, and address our list of opportunities.

Technology

Providing and maintaining the technology to support the way we communicate is the key focus of our Technology Committee since its launch in 2018.

In 2021, and after launching our youtube channel for pre-recorded services in 2020, we started live-streaming our services on youtube from Easter onwards. To support this, we replaced our existing presentation software used for supporting the service leaders, with a different one (ProPresenter 7) in Q1 of 2021. In summer we launched our new website, which offers a fresher, more dynamic and interactive way of engaging with online visitors. This was supported by putting additional lighting for the front-of-house platform in Q4, making our leaders, preachers, and bands more visible.

In 2022, we will continue to add/replace our lighting in the church, aiming for a full LED setup. This, together with improving the quality of our live-streaming and our website will be our focus in 2022.

Electronic Equipment

The aim of this ministry is to provide and maintain electronic equipment commensurate with the administration needs of St Paul's. The team looks after the PCs and other equipment in the church centre together with the associated software.

The focus during 2021 has been to provide a more accessible and stable wireless access throughout the church and church centre, and to move all staff equipment to Microsoft 365.

To drive this effort further, the focus for 2022 is to use the Microsoft Cloud (OneDrive) for our documents to make them accessible from anywhere and be able to retire our current network server.

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.

Having been pruned and moulded by the lockdowns of 2020, the prayer life of the church started 2021 with a renewed sense of purpose and focus. January set the pattern with twice monthly **Hour@Prayer** prayer meetings which then continued through the rest of the year. These alternated between online (Zoom) meetings and face-to-face gatherings just as soon as we were permitted to do so, giving vital prayer support to the church leadership, praying in new ministries, and supporting the church mission. Also, throughout the year the mid week **Pray@7** has continued to pray for both local (at St Paul's and at St Barbara's) and national issues.

In May, St Paul's, with St Barbara's, once again took part in the national **Thy Kingdom Come** prayer initiative: 13th to 23rd May. Five ways of joining to pray were made available, including setting up a virtual prayer space for which slots could be booked online, a service of praise in the car park together with prayer walking round the building, and use of distributed printed material.

In July there was a Sunday service devoted to ministering to the mental health needs of the parish arising out of the pandemic; prayer ministry was available for the first time since the pandemic started.

In the autumn, **Oasis**, the monthly daytime event for all ages, restarted. This includes a prayer space, open to all attending, offering gentle prayer ministry.

Prayer in **Life Groups** was also a mainstay, with church members supporting each other in prayer as they faced the events of 2021. The **Prayer Chain** (e-mail group for situations requiring urgent prayer) continued to be used frequently. The **Christian Listeners** ministry took referrals through Frimley Park Hospital, but at Christmas an outreach publicity leaflet was delivered to half the houses in the parish alongside the Christmas Services details.

Finally, in the autumn, as population confidence increased, **Healing on the Streets** resumed again in Park Street, providing a means of offering care to the local community. Several members of St Paul's take part in this.

Ministry Group – Growing Disciples

2021 was a year when a lot of the normal activities of the church had to be suspended. It was not the time for new initiatives, but for trying to support the members of the congregation and finding new ways to carry in doing our core activities.

The Lifegroups had proved a lifeline of support during 2020 and this carried on into 2021, with Lifegroups meeting weekly online and via phone apps to provide Bible Study, prayer and fellowship. Online groups enabled isolated and vulnerable members and even family members from afar to join in.

From September onwards there was the opportunity for a tentative and patchy return to meetings in person, which everyone welcomed. It also saw the start of a new group, bringing the total number of groups to 10 with about 130 members.

Ministry Group – Community Engagement and Evangelism

The purpose of the Community Engagement group in “Bringing, compassion, service and the love of Jesus to those in need of help in Camberley and seeing lives transformed” has been combined with the Evangelism activities.

A key objective has been to build relationships with all leaders of community initiatives.

A series of individual meetings with service leaders has resulted in support to inform the town of all the services that are available through St Pauls and also Churches Together in Camberley. We started by sending the listening service card across the parish to reach out to those who may need to talk.

Connections with those running community services in Camberley have been successful and again sharing of information and mutual promotions of our service providers has been a popular avenue to pursue. We have therefore included Connect Counselling in the St Pauls revamped website and highlighted all of the services and contacts for each service on the sight. Introductions have been forged with Hope Hub; Connect Counselling; Surrey Heath County Council; Citizens Advice Bureau; Churches Together forum and individual incumbents.

A need was identified for regular forums to discuss issues and network so we are meeting bi-monthly to encourage cross functionality and resource sharing. This was extended in November to include a more town wide strategy and heads of services were invited to join us.

An initiative that was held favourably by Churches Together group was to erect banners outside of all churches to say ‘Pray for Camberley ‘ The banner is in the design stage and hopefully will be erected across the town before Easter 2022. A cross church prayer meeting was held in St Michaels in December and was attended by 30 people and we are hoping to continue these prayer sessions in 2022 at different churches.

The banner is to show a solidarity and unity of Churches Together. In addition, this will saturate the town with the message that we are praying for Camberley.

All the services such as The Besom, Frontline, Hope Hub and Connect Counselling have been maxed out this year but all seem to be well funded. The biggest need is for volunteering especially in the younger age groups. Connect Counselling are looking for a CEO as the newly appointed person resigned almost two months into post. Hope Hub established a 24 hour care service over the Christmas period to enable warmth and cover for all homeless people in Camberley

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.

There has been little opportunity to maintain the profile of mission during the lockdown and the continuing restrictions though individual groups continued to meet in person and by zoom to support their respective partners. With the recommencement of services in church, we were able to welcome Samara of Samara's Aid to a service in October, a visit which had a marked impact and was followed by filling Dignity Bags for Syrian children.

As in 2020, 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 increases in demand.

The proportion of Giving Related Income allocated to mission beyond St Paul's dropped dramatically from 25% in 2020 to 10% in 2021 as a result of a fall in overall income and other demands on church finances. We were able to allocate grants totalling £30,000 as well as regular giving of almost £7,500 by individuals earmarked for the Samara-run hospitals in Syria. This year we ended our support for Pulse Children's Ministries as Pete Oakley, our chief link, began training as a Church of England pioneer minister.

We know that in addition to the money from church funds, many other Christian initiatives are supported by individuals through direct giving and prayer. Full details of mission allocations are included in Note 3a to the accounts.

External Church Links

Deanery Synod

The Deanery Synod normally meets four times a year at one of the churches within the Surrey Heath Deanery which extends across Camberley from Chobham to Frimley Green. Each church has several elected members who sit on their own PCC (see 7.3), and provide regular feedback on Synod matters.

During 2019 a selected team of individuals from across the Surrey Heath Deanery (clergy and Churchwardens) had 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 (DLT). 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. Further progress was halted by COVID restrictions, and no Synod meetings were held until March 2021, when an online session was held to introduce the new structure and the DLT, with an emphasis on addressing cross-parish issues. An additional meeting was held in April to fill two of the clergy and one of the lay vacancies in the DLT. The July meeting appointed Howard Mason as Lay Chair of the Synod.

The main focus of the July online meeting was to consider the forthcoming Diocesan Parish Needs Process (PNP) which was piloted in Surrey Heath, plus the arrangements for the forthcoming visit by the Archbishop. Consideration was also given to the new CofE vision for the next decade, and initiatives on inclusion and racism. A Deanery mapping process was initiated to provide visibility of capabilities of individual parishes and highlight opportunities for collaboration, feeding into the PNP.

The September physical meeting considered arrangements for Heatherside following the departure of Larry Bain, finalised arrangements for the Archbishop visit, and gathered feedback on the Deanery mapping, as well as the other initiatives. Several opportunities for collaboration were identified.

The December meeting at Deepcut reviewed arrangements for Heatherside, took feedback from the Diocesan Synod meeting, and compiled feedback on the PNP in preparation for a meeting with the Diocese in January 2022. Several working sessions were held on collaboration opportunities from the Deanery

mapping, including EcoChurch, Children and Youth, and training. Kitty Sherrod took on the role of Deanery Secretary on a temporary basis.

Diocesan Synod

At the September Deanery Synod meeting, the two clergy and three lay vacancies on the Diocesan Synod were filled. Tom Darwent and Howard Mason from St Paul's and Geoff Taylor from St Barbara's now serve for the current Triennium 2021-24. This meant that Geoff became an ex-officio member of the Deanery Synod, and was duly elected to fill the remaining lay vacancy on the DLT.

The first Diocesan Synod of the Triennium was held in November, focusing on the refresh of the objectives of TCTL, the budget for 2022, and the new arrangements required for the Diocesan Board of Education.

5. Finance Review

Funding Sources

Total income for the year was over £391,000. Stewardship income and service collections fell to approximately £286,000 this year, of which St Barbara's contributed over £12,000. This includes over £50,000 in tax reclaims through Gift Aid on collections.

Church Centre and Hall lettings were again curtailed due to COVID-19 but brought in additional income of over £17,000, and fees from weddings, funerals and other events generated over £7,000. Gift Day raised over £57,000 to support the additional costs of employing a Children and Families Pastor over the next three years, against a request for £16,000 for one year. A further £13,600 was raised in other special collections after claiming Gift Aid.

The electronic system for online and contactless card donations and payments continued to make a small contribution to income during the year.

Expenditure

Total expenditure in 2021 amounted to approximately £360,000. This included £22,000 invested in the Church and Cornerways for repairs and improvements. A total of £13,627 for future maintenance was transferred to the capital funds, which now stand at just over £12,000, with a further £1100 available for further updates to the audio-visual systems and lighting.

Our Mission Giving (grants given away to external charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £29,000. This was reduced from the target of £60K due to the shortfall in income against expectations, but still amounted to some 10% of the giving related income of the church. A further £13,200 was donated to worthy causes in Special Collections and other donations during the year.

This represented a loss of nearly £10,000 for unrestricted funds after transfers to capital funds and allowing for depreciation.

Detailed budgetary planning and monitoring has been undertaken to support the Mindenhurst Church plant which was launched in September 2019. Expenditure during 2021 has been focused on equipping the school which is being rented as the church building, as well as operating costs and amounts to just over £12,300.

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 and Cornerways consumed about £16,500 in 2021, but a contribution of £13,600 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. £46,000. Reserves currently stand at about £32,500. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds, and to increase the rate at which restricted funds for the Children and Families Pastor are transferred to the General Fund.

Review of the impact of COVID-19 by Trustees

The Trustees have maintained a regular review of the Church finances throughout the pandemic. Church closures and the restricted opening led to the loss of most cash collections, but these form a limited part of the income. The loss of rental income was offset by operating cost savings and is recovering.

The Church is operating at the limit of its reserves policy, which means restricting spending to a prudent budget in order to avoid any expenditure not supported by actual income. Staff costs and parish share are fixed and cannot be constrained by this rule. It was therefore necessary to curtail planned external Mission giving in 2021 to around 10% of Giving Related Income, and delay donations in order to preserve cashflow. This route could again be used as an option to sustain the budget.

The financial position is again being reviewed monthly in 2022, noting that there had been further reductions in income during 2021, with limited opportunities to recruit new givers until churches opened up. Additional donors are being actively recruited.

A successful Gift Day was held in October, seeking funding to extend the role of the Children's Worker to a full time post. This attracted more than three times the amount requested, and funds could be applied to a greater part of this role.

As of March 2022, 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 and Diocesan Synod representatives 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 2021, the PCC met six times for routine business, plus once after the APCM. Three meetings were held online due to COVID-19 restrictions. The APCM was held as a hybrid meeting on 23 May, with social distancing measures in place for those present in Church.

In order to support the Church Plant, a local 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 participate in 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 six times, once online due to COVID-19 restrictions and the rest in person.

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 2021 are:

- **Worship** (Revd Tom Darwent)
- **Church Community & Pastoral** (Revd Claire Isherwood – until March 2021)

- Children, Youth and Families (Revd Sophie Lovesmith – from April 2021)
- Technology and Communications (Revd Daniel Natnael – until March 2021)
- Fabric and HR (Ben Barnes – from April 2021)
- Prayer and Spirituality (Stefan Carl)
- Growing Disciples (Geoff Taylor and Karen Kendall)
- Evangelism – until March 2021 (Chris Higgins)
- Community Engagement & Evangelism (Lis Ricketts)
- Evangelism – until March 2021 (Revd Tom Darwent – until March 2021)
- Community Engagement & Evangelism (Sharon Blyth – from April 2021)

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 children and vulnerable adults

The Church of England has continued to provide central guidance for all the dioceses and parishes and, as of June 2021, has produced an e-manual which constitutes the House of Bishops Safeguarding guidance. The PCC adopted the Policy Statement and Church of England Policies and Practice Guidance at the first PCC meeting following the APCM in May 2021. The signed Policy Statement is displayed on the church noticeboards both at St Paul's and St Barbara's.

The Diocese of Guildford introduced a Parish Safeguarding Dashboard towards the end of 2021 designed to make church safeguarding life simpler, clearer and more transparent. The Parish Safeguarding Officer Jill Davis meets regularly with the safeguarding implementation team - Angela Wilkinson, Angela Carroll and Chris Higgins - to work through the dashboard ensuring the PCC are informed of progress and fully understand their responsibility in this area. Jill has also met with each of the ministry group coordinators to review their groups/activities, ensure the appointments have been made in line with safer recruiting as required and ensure role descriptions and risk assessments are in place.

As part of the aim to ensure the congregations of St Paul's and St Barbara's are aware of the role of each member to make the churches safe for all, Safeguarding Sunday was marked in October with input by Jill or Revd Daniel Natnael at services at St Paul's and St Barbara's. This will be repeated in 2022.

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. Due to the number of team changes post-lockdown, over 20 new leaders and helpers needed to be safely recruited for vacant roles. As of 1 January 2022, DBSs are required to be renewed every 3 years (not every 5 years as previously).

Another change from National Church as of 1 January 2022 is the increase in training required for a number of roles. Basic Awareness, Foundation, Safer Recruitment & People Management, and Domestic Abuse are now all online training courses.

Before activities on or off-site take place, risk assessments are completed by the group leaders and checked with the Safeguarding Officer as required. The risk assessment form and process have been reviewed over the last year.

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.

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 governance within the Church starts at Parish level with both lay and ordained persons represented in the Houses of Laity and Clergy on the Surrey Heath Deanery Synod. The Deanery Synod elects representatives to the Diocesan Synod, which in turns elects representatives to 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, before issues of common interest are addressed.

As well as its clergy, St Paul's provides up to four representatives to the Deanery Synod and currently has three members on the Diocesan Synod.

6.3 Trustee Transactions

A total of £42,940 was donated to the charity by all trustees (2020: £52,817).

A total of £16,756 (2020: £6,983) was reimbursed to eleven Trustees during the year for expenses incurred using personal debit/credit cards. The increased costs were incurred for equipping at St Barbara's, and the return of Youth activities.

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 231. There were 227 parishioners on the roll at the time of the 2021 APCM in May, including 14 registered for St Barbara's. The electoral roll at the end of the year stood at 217.

The average weekly attendance for the October reporting period was 139 adults and 18 children. The average congregation at St Barbara's had increased to 60, including children.

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

Note: * denotes membership of the Diocesan Synod, + denotes Deanery Synod

Clergy

- Revd Tom Darwent (Vicar / Chairman)*
- Revd Sophie Lovesmith (Curate)
- Revd Claire Isherwood (SSM) (Associate Minister – until March 2021)
- Revd Daniel Natnael (Associate Minister)

Wardens serving during 2021

- Geoff Taylor (Appointed APCM 2018, 2019, 2020, 2021)*+
- Karen Kendall (Appointed APCM 2017, 2018, 2019, 2020, 2021)

Representatives on the Deanery Synod serving during 2021

- Angela Wilkinson (Appointed 2009)+
- John Winterton (Co-opted November 2019)+
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer – PCC since 2007) *+

Elected Members serving during 2021

- Anne Andrew (Elected APCM 2019 – retired June 2021)
- Darren Bateman (Elected APCM 2018 – retired APCM 2021)
- Bill Blyth (Elected APCM 2014 and 2017)
- Stefan Carl (Assistant Churchwarden – Elected APCM 2020 - Co-opted 2018, 2019)
- Angela Carroll (Elected APCM 2021)
- Lan Eadie (Elected APCM 2021)
- Gillian Fernandes (Elected APCM 2021)
- Ann Fugeman (Elected APCM 2016 and 2019)
- Peter Hawkins (Assistant Churchwarden - Elected APCM 2015 and 2018 – retired APCM 2021)
- Chris Higgins (Elected APCM 2018 and 2021)
- Anna Murphy (Elected APCM 2015 and 2018 – retired APCM 2021)
- John Welch (Elected APCM 2019)
- David Williams (Elected APCM 2021)

Co-opted Members serving during 2021

- Jenny Banks (Co-opted as Safeguarding Officer APCM 2020 – retired APCM 2021)
- Ben Barnes (Co-opted APCM 2021)
- Jill Davis (Co-opted as Safeguarding Officer APCM 2021)

Appointed Members serving during 2021

- Helen Vince (Secretary - Appointed June 2016, and APCM 2017, 2018, 2019, 2020, 2021)

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

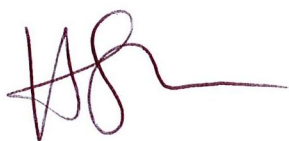
Bankers

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 May 2021)

This report has been approved by the PCC on 7 March 2022, 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 2021 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.

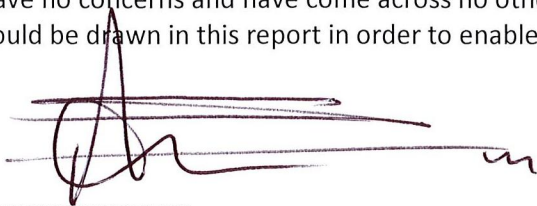
Independent examiner's statement

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, which is one of the listed bodies.

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.



.....
Andrew Skilton
ICAEW
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey GU5 9LY

Date: 14 April 2022

ST PAUL'S CHURCH, CAMBERLEY

Statement of Financial Activities at 31 December 2021

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and Endowments from:						
Donations and legacies	2a	286,595	0	73,534	360,129	355,082
Charitable activities	2b	24,670	0	0	24,670	17,963
Investments	2c	24	0	0	24	197
Other	2d	6,531	0	0	6,531	2,047
Total income		317,820	0	73,534	391,354	375,289
Expenditure on:						
Charitable activities	3a	219,367	0	17,448	236,815	280,595
Support costs	3b	103,767	16,500	3,446	123,713	120,956
Total expenditure		323,134	16,500	20,894	360,528	401,551
Net income/(expenditure)		(5,314)	(16,500)	52,640	30,826	(26,262)
Transfers between funds	11 & 12	(4,627)	13,627	(9,000)	0	0
Net movement in funds		(9,941)	(2,873)	43,640	30,826	(26,262)
Total funds brought forward		231,311	15,458	6,270	253,039	279,301
Total funds carried forward		221,370	12,585	49,910	283,865	253,039

The SOFA from 2020 is reproduced for comparison:

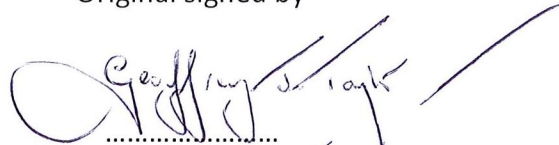
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income and Endowments from:						
Donations and legacies	2a	340,239	0	14,843	355,082	381,741
Charitable activities	2b	17,963	0	0	17,963	41,610
Investments	2c	197	0	0	197	346
Other	2d	2,047	0	0	2,047	3,064
Total 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

ST PAUL'S CHURCH, CAMBERLEY
Balance Sheet at 31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	6	201,460	206,191
Current assets			
Debtors	8	20,566	12,608
Cash at bank and in hand		80,873	81,847
		101,439	94,455
Liabilities			
Creditors: Amounts falling due due within one year	9	19,034	47,607
		82,405	46,848
Net current assets or liabilities		82,405	46,848
Total net assets or liabilities		283,865	253,039
The funds of the charity	7		
Unrestricted funds	10		
General		221,370	231,311
Designated funds			
Capital Repair Fund	12	7,424	12,047
Vicarage Refurbishment Fund	12	3,345	3,345
"Cornerways" Refurbishment Fund	12	1,816	66
		12,585	15,458
Total unrestricted funds		233,955	246,769
Restricted funds	10 & 11	49,910	6,270
Total charity funds		283,865	253,039

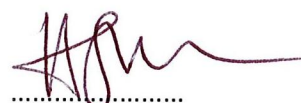
Approved by the Parochial Church Council on 7 March 2022 and signed on its behalf by:

Original signed by



Geoff Taylor
 (Churchwarden)

Original signed by



Howard Mason
 (Treasurer)

Notes to the Financial Statements for the Year Ended 31 December 2021

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

No furlough payments were received in 2021.

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 2021

2. Income and Endowments from:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
2a Donations and legacies					
Planned giving					
Bank credits	194,768	0	6,401	201,169	211,467
Other planned giving	20,170	0	0	20,170	12,398
Collections at services	4,165	0	5,345	9,510	27,780
Sundry donations	13,800	0	47,535	61,335	28,037
Income tax recoverable	50,483	0	11,824	62,307	58,563
Grants	2,209	0	2,429	4,638	6,837
Legacies	1,000	0	0	1,000	10,000
	286,595	0	73,534	360,129	355,082
2b Charitable activities					
Church centre lettings	8,280	0	0	8,280	5,792
Church hall lettings etc	9,139	0	0	9,139	6,395
Events	2,025	0	0	2,025	0
Fees for weddings, funerals etc	5,226	0	0	5,226	5,776
	24,670	0	0	24,670	17,963
2c Investments					
Interest	24	0	0	24	197
2d Other					
Miscellaneous	6,531	0	0	6,531	2,047
	6,531	0	0	6,531	2,047
Total income and endowments	317,820	0	73,534	391,354	375,289

Unrestricted income in 2020: £360,446. There was no income designated by the PCC in 2021 (2020: £nil). Grants were received for furloughed staff. Restricted income included special collections of £13,427 for specific causes, paid out as described in note 3 (2020: £11,632), and the proceeds of a Gift Day to sponsor a full-time Children and Families Pastor which will be expended over three years.

ST. PAUL'S CHURCH, CAMBERLEY

NOTES TO THE FINANCIAL STATEMENTS - For the year ended 31 December 2021

3. Expenditure on:

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
3a Charitable activities					
Mission and Charitable giving					
<i>Overseas mission societies</i>					
Bible Society	920			920	2,300
Children of the Dump	3,600			3,600	9,020
Flame International	2,400			2,400	6,000
Military Ministries International	2,600			2,600	6,500
Love Moldova Foundation	1,200			1,200	3,000
Africa Inland Mission	2,300			2,300	5,750
Samara's Aid	0			0	500
<i>National mission societies</i>					
Acorn Christian Foundation	1,500			1,500	5,000
Evangelical Alliance	250			250	250
Parish Nursing Ministries UK	1,200			1,200	3,000
Pulse	0			0	3,750
<i>Local organisations</i>					
Camberley Youth for Christ	4,000			4,000	7,513
Connect Christian Counselling	3,500			3,500	7,000
Bishop of Guildford Foundation	0			0	1,300
Frimhurst (ATD Fourth World)	1,200			1,200	3,000
Gideons	960			960	2,400
<i>Other beneficiaries</i>					
Phyllis Tuckwell Hospice	1,000			1,000	2,500
Emily Sewell sponsorship				0	0
<i>Community Engagement Grants</i>					
Camberley BESOM			63	63	1,522
Special collections					
Kibera			0	0	500
Christmas collections			1,329	1,329	0
Funeral collections			130	130	315
Samara Hospital			7,720	7,720	7,471
Staff collections			4,025	4,025	1,791
Discretionary grants	450		2,429	2,879	650
Other charitable activities					
Staff costs	58,848			58,848	63,650
Accommodation costs	753			753	4,265
Church Community	1,293			1,293	1,940
Outreach	629			629	987
Youth Ministry	4,993			4,993	2,478
Prayer and Spirituality	51			51	184
Worship Ministry	7,897			7,897	1,043
Growing Disciples	0			0	0
Camberley Communities Engagement	2,248		1,752	4,001	4,391
Parish Share and other subscriptions	115,575			115,575	120,625
Totals	219,367	0	17,448	236,815	280,595

Unrestricted grants of £28,878 were made to a range of organisations (2020: £71,632), and no grants were made from funds designated by the PCC (2020: nil). Special collections of £13,427 received as restricted income were paid out in full (2020: £11,632), with the exception of a small carry forward on the Samara project.

The cost of the various ministry activities fell to £192,287 due to a reduction in salary costs (2020: £195,172).

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
3b Support costs					
Staff Costs	40,608			40,608	46,492
Accommodation Costs	382	975		1,357	7,747
Staff expenses	297			297	90
Motor & Travel Costs	1,182			1,182	412
Training	85			85	1,034
Office Costs	12,707		3,446	16,153	13,073
Church Premises Costs	35,263	15,525		50,788	36,959
Infrastructure	0			0	0
Finance Costs	1,243			1,243	1,302
Depreciation	4,731			4,731	4,730
Independent Examiners fee	2,264			2,264	2,200
General Expenses	5,005			5,005	6,917
	103,767	16,500	3,446	123,713	120,956

Unrestricted expenditure on the Church building rose slightly as limitations under COVID-19 (2020: £98,875), and designated expenditure reflected increased investment in maintaining the Church with reduced cost of repairs at Cornerways (2020: £18,012). Restricted expenditure includes the costs incurred for investment in live streaming equipment for services (2020: £4,069).

4. STAFF COSTS

	2021	2020
Wages and salaries	90,650	99,394
Pension contributions	4,938	7,972
Employer's national insurance	3,869	2,776
	99,457	110,142

During the year the PCC employed an Associate Minister and Youth Director (until March), Youth Pastor, Children and Families Pastor from August, an Outreach worker (until July), Caretaker/Facilities Manager and an administrator. 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, the Youth Director, the Youth Pastor and the Administrator. The salaries of the Minister and Curate are paid by the Diocese, and the Youth Director was paid by the Diocese with a contribution from the Parish amounting to £4,349, including £988 pension. The total amount paid for salaries, pensions and expenses for these people was £83,124 (2020: £67,148).

5. TRUSTEES AND CONNECTED PERSONS

Including staff, a total of £16,756 was reimbursed to eleven Trustees during the year for expenses incurred in church activities (2020: £6,983 reimbursed to eleven trustees). The significant increase is due to the equipping of St Barbara's and support for CY&F activities. No trustee received any remuneration for their trustee role.

A total of £42,940 was donated to the charity by all trustees (2020: £52,817).

It is noted that Claire Isherwood served as a Trustee of the Bishop of Guildford's Community Fund from January 2020 until March 2021, 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 2021	236,547	17,954	254,501
	Additions	0	0	0
	Disposals	0	0	0
	At 31 December 2021	236,547	17,954	254,501
Depreciation	At 1 January 2021	30,356	17,954	48,310
	Charge for the year	4,731	0	4,731
	Disposals	0	0	0
	At 31 December 2021	35,087	17,954	53,041
Net Book Value	At 31 December 2021	201,460	0	201,460
	At 31 December 2020	206,191	0	206,191

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	201,460	0	0	201,460
Current assets	38,944	12,585	49,910	101,439
Current liabilities	(19,034)	0	0	(19,034)
Long term loans	0	0	0	0
Fund balance	221,370	12,585	49,910	283,865

8. DEBTORS

	2021	2020
Income tax recoverable and room hire	9,630	9,082
Prepayments and accrued interest	3,710	3,006
Other debtors	7,226	520
	20,566	12,608

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
Accruals and deferred income	19,009	47,588
Other creditors	25	19
	<u>19,034</u>	<u>47,607</u>

The Church holds a lease contract on its photocopiers extending to March 2024 at a cost of £3,819 per annum.

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 were 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 months' running costs for the following year ie £46,000, discounting grants and parish share payment which could be deferred if necessary.

11. RESTRICTED FUNDS

	Outward Giving £	The Point £	Audio Visual £	C&F Pastor £	Frontline £	Total £
Balance brought forward	0	0	4,568	0	1,702	6,270
Income in the year	13,377	2,429	0	57,678	50	73,534
Transfer to general fund	0	0	0	(9,000)	0	(9,000)
Costs in the year	(13,267)	(2,429)	(3,446)		(1,752)	(20,894)
Balance carried forward	<u>110</u>	<u>0</u>	<u>1,122</u>	<u>48,678</u>	<u>0</u>	<u>49,910</u>

Outward giving represents donations for causes outside the Church, typically through special collections. A further tranche of expenditure on audiovisual equipment was made against the proceeds of the Gift Day in 2018, and it is expected that the remainder will be expended in 2022. The 2021 Gift Day focused on support for the additional funds needed to support a full-time Children and Families Pastor for a year and actually raised enough funds to cover three years, so will be expended by transfer to the General Fund over the period to July 2024. Frontline Debt Counselling received donations in 2020 and 2021, which were partly expended, and the residue was transferred to the Beacon at the end of 2021 in support of the new Frontline operation.

12. DESIGNATED FUNDS

	Capital Repair Fund £	Vicarage £	Cornerways £	Total
Balance brought forward	12,047	3,345	66	15,458
Income	0	0	0	0
Costs in the year	(15,525)	0	(975)	(16,500)
Transfer from general fund	10,902	0	2,725	13,627
Balance carried forward	<u>7,424</u>	<u>3,345</u>	<u>1,816</u>	<u>12,585</u>

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2021. The transfers are factored based on 2021 income against expectations.

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 dozen donors for more than 40% 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 (2021: £3,950, 2020: £3,426).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m 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.