

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 2024



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

Incumbent:

Reverend Tom Darwent until 4 September 2024
Reverend Ben Perkins from 4 March 2025

Bankers:

National Westminster Bank
45 Park Street
Camberley
Surrey GU15 3PA

Independent Examiner:

A M Skilton ACA
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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 1 January 2019

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

We had the following main objectives at the start of the year:

- To explore key doctrines of the Christian faith
- Invest in Heatherside Church, through deployment of our curate, to bring revitalisation to our neighbouring parish
- To reach out to seniors in new ways to further grow our fringe
- To develop our schools and families ministries to further grow our fringe

The resignation of the current incumbent added a further objective to sustain the work of the church, while developing a Parish Profile in our search for a new incumbent, and preparatory activities for their installation and welcome.

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 to the PCC.

In addition, St Paul's is supporting the new Church plant at Deepcut, which has been meeting in temporary premises at the Portesbery School while St Barbara's is refurbished. Until the end of 2024, St Barbara's is operating under the umbrella of the St Paul's charity, with its own Leadership Team represented on the PCC, so this report consolidates the results from both churches. From 2025, St Barbara's will be a separate parish with its own PCC and a separate charity, although St Paul's will continue to provide administrative support for finance.

4. Achievements and Performance

Church plant at St Barbara's Deepcut

St Barbara's has the vision to be a Christ Centred, Mission-Shaped, Visible & Accessible Church.

St Barbara's has been focusing its activities in three vision priorities: **Connect, Grow and Serve**. Although initially 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. **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 Skanska (the developers), Defence Infrastructure Organisation (DIO), local councillors and the church.

Until the end of 2024, St Barbara's Church Deepcut operated under a Bishop's Mission Order (BMO) and it reported regularly to the Diocesan Programme Board which sponsored the church plant through the Strategic Development Fund. The church is led by a Minister in Charge (Revd Daniel Natnael) and is supported by the elected Leadership Team, the Diocesan Mission Enabling Team, as well as the mother church of St Paul's Camberley.

After a wobbly start, partly due to the COVID-19 Pandemic back in 2020, the church is now fulfilling its mission priorities of connecting, growing, and serving. Although the church community is waiting for the old Garrison Church of St Barbara to be fully refurbished and a church hall built, the availability of a new Primary school in the community proved a brilliant temporary venue for the church. We knew this was a temporary arrangement, but the sole use of the building allowed the church to have a flexible area to establish a weekly Sunday worship service, Mums and Toddlers group, coffee morning and annual Alpha courses.

The school helped integrate the small civilian congregation of the Garrison Church with the church planting team and new worshippers who joined the church later. The new 'neutral' venue gave us full freedom to design worship, discipleship and outreach activities fit for the context and the 21st century. It also shifted our focus from the building to the mission of the church, a change we might otherwise have struggled to make.

Sadly, our tenancy came to an end in April 2023 when a local school took residency in the brand-new school. Although this was not a surprise, the possibility of being homeless again became real. But the God of surprises went before us, and we found another suitable school within the village of Deepcut for us to meet on Sundays. The venue is Portesbery School, and it is a fully functioning special needs school which means, unlike our previous venue, we are unable to meet there on weekdays regularly for the other outreach and discipleship activities.

This situation forced the church to yet again think outside the box. In partnership with a local private care home, our toddler group has morphed into an intergenerational weekly activity for both the residents and the toddler group and in partnership with another local charity, we are continuing our coffee morning biweekly. Our worship band now rehearses weekly in one of our parishioner's homes.

Against the odds, through God's faithfulness, the church is continuing to grow - over 150 active members now. Over half of the worshippers belong to one of our six home groups. A large number are involved in one or more ministry areas by joyfully giving their time, talent, and money.

Apart from the achievements above, we have benefited from the appointment of a children's minister, shared with a neighbouring church. This is funded by the Diocese until 2026 to help us reach families with young children in local schools and the community.

Our work with asylum seekers in the local holding centre is also continuing in partnership with local organisations and charities. Although a number of those who were actively involved in the life of the church have moved and settled in different parts of the country, around 20 new and existing residents are still part of our worshipping community, and they are a real blessing to the church family.

In 2025, the Parish of Deepcut was formally created, and we have established a separate charity, so that the process of securing independence from St Paul's is proceeding. We expect the refurbished church building and hall to be available before the end of 2025.

Ministry Group - Worship and Church Community

The purpose of the group is twofold:

- to equip, disciple and empower the church in worship through church services to live lives of worship to God.
- to nurture relationships within the church community as part of the worldwide body of Christ

In 2024 we have taken the two congregations through four different sermon series:

Spring term: Let the light in, which emphasised a focus on the Bible & Mental Health.

Summer term: Minor Prophets, and into a series on preaching from the papers.

Autumn term: Colossians

Winter term: Advent & Christmas

No major changes were planned or implemented for our worship services over the year, however an emphasis on increasing visual input and active participation from congregations has helped gently increase all member ministry towards the end of the year. Our Easter and Christmas services have been received well by the local parish and we continue to work on the pathway for people to engage in faith exploration.

Our Church community had another successful Together event on a Sunday for the full day, where congregation members from across three churches, St Barbaras, St Pauls and Heatherside met, worshipped together and spent time in fellowship, this is run excellently by one of our leaders who embodies the heart of gathered community.

We had a number of other successful social gatherings, including a big leaving party for Tom and family, a wonderful celebration of their time with us and a fitting farewell.

We continue to run regular weekly coffee mornings (The Coffee Stop) and in 2024 we had five Friday Film Afternoons which continue to serve a need for meeting and enjoying time together. Oasis goes from strength to strength, with some very busy sessions, including a Christmas special which we hadn't done before, with bell ringers and singing carols! This was so successful that it will be repeated.

Ministry Group – Children, Youth and Families

Our ministry to young people (0-18s) and families has a heart for making St Paul's a place where children and youth can belong and connect with each other and Jesus. A significant part of this across 2024 has been looking at how we can creatively work together across the deanery to serve the needs of our children and young people. Working together over events and clubs has enabled a stronger volunteer base and more efficient use of resource.

This has been possible because of the commitment of the volunteer team across our kids and youth teams. Bethany Larby has continued to lead our ministry to 0-11s and their families, enjoying the opportunity to build relationships and seeing a growth in both numbers at our events and the brilliant relationships built with the local schools continues to flourish. In November 2024 Bethany began her maternity leave and a volunteer Becs Allin has taken up the Sunday discipleship role for children.

Joe Lloyd has continued to do face-to-face youth ministry as our Assistant Youth Pastor, leading groups and going into the local secondary schools. Joe has responded to his increase in responsibility during 2024 during Sophie Lovesmith's maternity leave and is seeking God for a fresh vision for the youth ministry in the challenging times of youth work in our area. More joined up thinking is happening between service providers and the local deanery.

St Paul's Kids

Sunday Morning Groups (0-11s)

The children have groups during the 10.30am worship service three Sundays of the month and one Sunday is an all-age service. The children enjoy their involvement in the first fifteen minutes of the service – as we seek to be an intergenerational church, we are looking for new ways to include and empower them.

We run groups for 0-3s, 4-7s and 7-11s. During the groups they follow the same themes and Bible stories as the adults to help aid conversations with their families beyond Sunday. Every session has four key elements – a Bible story, prayer time, worship songs and a mission for the week. On average we have around 20-25 children attending the groups on a Sunday. This is led by a great team of volunteers.

During the end of 2024 Becs Allin has enthusiastically taken up the role of coordinator for Sunday kids groups in Bethany's maternity leave. We are thankful for her gifting and investment to ensure the groups continue to thrive.

All Age Services (intergenerational)

2024 saw the embedding of creative all age services working intergenerationally, and the goal of drawing in new people gently developing. The team consists of adults and children alike, and young people are also invited to participate. The feedback continues to be positive since making this change and it has been exciting to see how appreciative people are of a more creative intergenerational space to do church together.

Tots Praise (0-4s)

Tots Praise has been a huge success, with numbers steadily increasing across the year. The group has an average of 25-35 children attending, plus their parents/carers. We have 30 minutes of upfront led toddler worship, followed by toys and chat over refreshments. It has been fantastic to see the families engaging so well with the worship songs and interactive Bible stories, with lots saying it is the highlight of their week. Lots of these families attended our events or a Christmas service, especially Family Carols and the Christingle services and are embedding into the community life of our church, many saying they feel they belong. The biggest highlight continues to be the relationships formed with those regularly attending the group and the pastoral and spiritual conversations that have taken place in that space. The next goal is that we would help people on the pathway of coming to faith in Jesus.

Baby & Toddler Group (0-3s)

Baby and Toddler Group has been a successful space again last year for seeing families from the community come along and enjoy being in the church space. Janet Bamford and the team put out lots of games, toys, a weekly craft and refreshments to enjoy, and there has been lovely feedback from those attending. On average there are around 25-30 attending each week but numbers just before Christmas exceeded 40. It is in high demand in the community and creates a wonderful environment for young parents/carers and their toddlers.

Primary Schools

We continue to grow links with our schools. Bethany went in regularly to Prior Heath Infants, Crawley Ridge Infants and Crawley Ridge Junior schools to lead Bible based assemblies for the whole school. Alongside this, she is regularly invited to go into the staff room afterwards which has resulted in being able to know the staff better and strengthen the relationship with the schools.

Every school has done trips/services at the church across 2024 which have had a big impact on the children and team leading them. We hosted Crawley Ridge Junior school for their Year 6 leavers service and whole school carol service, at which Bethany gave a message. Bethany led a Year 2 leavers service this year for Crawley Ridge Infant school, and the Infants also came to use the church space for a Christmas concert inviting their parents along. These events further develop relationships with our community and the schools. Gillian Fernandes has taken up the role of assemblies to primary schools as Bethany began her maternity leave and will do so for the duration.

Nursery

Bethany has continued going into the nursery next door every Wednesday to lead a mini-Tots Praise session for the nursery children, including worship songs and a Bible story. The nursery children from the younger site also walk up to the church every week to join in with our main Tots Praise session. As the children begin at CRI, it is a good way of noticing the constant relationship we have as church from a young age with the families attending our nurseries and schools. The touch points of connection are growing throughout our community with children and families.

Holiday Club

We held our annual Holiday Club, this year looking at the theme of under the sea and looking at stories from the bible that involved water, which was attended by around 110 children, an increase of 20 children due to the increase in capacity made possible by willing volunteers. A team of volunteers led workshops, groups, upfront time and registration. We ended on a high, with a service for families of the children to come along to and a BBQ in the garden area, which was a lovely way for the church family to chat with all the families who had attended the club, another great way to build relationships and trust within our community.

Family Events

Every term we held family and social events, seeing families from the church, local schools, nursery, community and toddler groups coming along:

- In January, we held a board game and fish and chip evening, which saw lots of families coming along and different age groups mixing.
- In February we create a new format for our pancake event, rebranding it as a Pancake Praise Party. Over 140 people came along and we had a large and wonderful volunteer team.
- We ran an Easter Show on Good Friday, with an almost full capacity church space, it was a new way of engaging in the Easter story with mostly unchurched families.
- We saw children from the three churches join together at Together at Frimhurst.
- Heatherside ran a Silent Disco Light Party in October and we sent volunteers and encouraged our families to also join in, popular as ever and good to utilise the space on Heatherside.
- At Christmas we had a large number of events, including our combined Toddler Christmas Party; Family Carols, Christingle Services (with over 600 attending); kids parties; school carol services and plays.

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 prayer life of the church has been maintained and has continued to flourish through 2024.

Prayers for Healing (PfH) services have continued throughout 2024, now on the third Sunday of the month following a refresh during the year. The team of pray-ers has been stable and faithful. By January 2024 the take up for the ministry during the 10.30am service had returned to pre-pandemic levels, and this has continued to be the case.

Throughout the year, evening **Hour@Prayer** prayer meetings have continued once or twice monthly, taking place in the church chancel or in the church centre. The mid-week **Pray@7** (7am every Wednesday morning in the welcome area at St Paul's, open to any church member with a heart for prayer) has continued to give prayer support for all aspects of our church life, praying also for both local and national issues.

The national **Thy Kingdom Come** prayer initiative was highlighted to church members to enable individual participation, but for the second year running did not lead to corporate events due to competing priorities.

Gentle prayer ministry continued to be offered at the monthly **Oasis** gatherings, the monthly daytime event for all ages. This was available in the 'Still Waters' quiet space, and was, again, well used throughout the year.

Prayer in **Lifegroups** was a mainstay, as ever, with church members supporting each other in prayer as they faced the events of 2024. The **Prayer Chain** (our confidential e-mail group of prayer warriors for situations requiring urgent prayer) continues to be used frequently, overseen faithfully by Gill Hodgkins.

A further **Prayer Breakfast** took place during the year to enable a time of prayer and mutual feedback by the Prayers for Healing team. This reaffirmed the aspiration to provide Prayer Ministry across all the Sunday services: currently it is being provided formally in the 3rd Sunday services.

We again want to praise God for, and celebrate, the significant increase in the involvement of our children and youth in the public prayer life of the church through 2024.

Ministry Group – Discipleship and Pastoral Care

2024 saw Lis Ricketts continue in the role of Pastoral Care Coordinator. In the final term of the year we welcomed Abi Gomm into the role of Lifegroup Coordinator with the assistance of Revd Sophie Lovesmith to reframe and develop our lifegroup and discipleship ministry area. They launched some lifegroup material to add substance to the sermon series and enable lifegroup leaders to feel supported and yet free to be creative with the material for their groups. In 2024 we had many people keen to join lifegroups, and one goal is to increase our provision of lifegroups numerically. We are looking to start 3 new groups in the Spring Term.

Working with St Mary's and St Martins, we concluded a well-received Growing Leaders course which started in 2023 and finished in April 2024. We also ran a very successful Global Leadership Summit in November, with attendees from both local churches and businesses, and from others further away.

As a result of the deanery Growing Leaders course, Becs Allin took on the role of Sunday discipleship coordinator for the children's groups in Bethany's absence.

In the Spring term we ran a six week "Hymns we love" series to look at the story and the meaning behind some favourite hymns, which was very well attended and appreciated, with some new to faith through the Alpha course able to attend.

Lis continued to develop the Care Team and to represent Pastoral Care in the Ministry Coordinator Team. The Care Team meets monthly to discuss the needs for pastoral care in the church. The team is looking to

grow and develop sound structures and procedures that align more efficiently with our safeguarding culture and processes.

In 2024, Lis also took on oversight of Oasis, Coffee stop and MU to bring together much of our seniors ministry and the teams that run them very efficiently. In Spring 2024, the Team has been concentrating on safeguarding and training, especially dementia awareness.

Ministry Group – Evangelism and Community Engagement

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. Meeting monthly, our ministry coordinator facilitated key organisations in the local area getting together to support and share information and resources.

In July 2024 we hosted the hustings before the July General Election, which was well attended and appreciated by those in our parish and community.

We have held 2 Speaker’s Corners; in March with Archbishop Justin Welby and in November with Dr Al Pinkerton, Surrey Heath’s new MP. Both events were very well attended and sparking great conversation in our local community. We are thankful for the vision of Tim Cross in leading these with his team.

A Deanery wide Alpha course was run with a small number of guests known to St Pauls attending and subsequently joining an Alpha 2 group to go deeper in their faith journey. Some have joined our church and are embedding into our church community, which is hugely encouraging.

The Besom has had a fantastic response regarding funding and support from the supermarkets and churches across Camberley. The Christmas response was extraordinary enabling them to give out almost 200 Christmas hampers.

Ministry Group – Technology and Communication

This area ensures we have the equipment, applications, processes, and governance in place to run an effective 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, launched in 2021. Headed up by the vicar, this committee was suspended for the most part of 2024 due to St. Paul’s going into an interregnum.

The Committee 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 opportunities is usually reviewed and prioritised every quarter, which defines the use of our premises and the way we want to use advertising and technology.

In 2025, and with our new vicar Ben in place, this committee will define direction and branding, according to any new strategies Ben would like to adopt.

Technology

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

The Technology Committee is prioritising and running any activities in the technical area (including lighting) in conjunction with the Communications Committee (see above).

In 2024, we improved our lighting in the church itself, and we purchased and installed a new projector for a much-needed improvement of our visuals during services and other events. With the nursery moving into

the church hall, an additional wireless access point was installed for better connection. We also introduced In-Ear-Monitoring (IEM), doing away with the speakers in front of the band and allowing more flexibility for individual setups for each band member.

As we started to use more cloud-based document management, access and collaboration from anywhere has been made possible, and allows us to avoid duplicating work and misinformation. Our web admin tool has been used to create Electoral Roll (ER) lists, but we still have a lot of room for improvement concerning the use of the tools at our hand.

In 2025, we need to first and foremost increase our team of church PC operators, which has lost 2 of its members in 2024. We also need a better handle on the structure of our cloud-based documents and upgrade our church PC (mainly storage management and software versions) to avoid what has been a bumpy ride with our online streaming throughout 2024.

Electronic Equipment

We aim to provide and maintain electronic equipment aligned with the administration needs of St Paul's. This includes staff PCs and laptops, as well as other equipment like wireless access points, TV sets, and the IT network within the church/centre together with the associated software.

With Bill Blyth leaving the team, this area is in need for someone to take on ongoing responsibility, something which will be covered in the interim by Darren Bateman. Our 2025 focus therefore is to divide and conquer as we review which part would be covered by whom whilst ensuring our equipment stays up to date.

Warden reports

Churchwarden - Fabric

The role of the Churchwarden (Fabric) at St. Paul's is to provide a well-maintained place for both, the congregation to worship, and for the many outside visitors to attend the wide variety of activities that are held at St Paul's. This role also acts as Data Protection officer.

The following is a brief overview of work carried out in 2024:

- In January we had stonemasons in to repoint and fix stonework issues around the church / centre.
- In February we bought a new lectern for the church and installed a new roadside noticeboard.
- In March we refurbished the church office and replaced all door handles in the church centre.
- In April, a new noticeboard in the Welcome area was put up and road signs were put in the car park.
- In May we replaced the French doors and the entrance door at Cornerways.
- In July, we replaced our 15+ year old projector in the church with a new one.
- In September we had our Quinquennial inspection and worked on the garden, fences and side gates of the vicarage.
- In November we arranged a fire warden training for a group of St. Paul's members.
- Our regular services, inspections, and certifications were done throughout the year: Jan: Electric testing (fix wired, PAT, Boiler), Feb: Fire Extinguishers, Sep: Fire Alarm, Oct: Lightning conductor, Nov: Gas boilers certification.
- As part of getting the vicarage refurbished, the PCC contributed 50% of the cost for flooring and decoration, to support Ben prior to his moving in on February 17th, 2025.

Our focus in 2025 is to put 2 sheds in the backyard for storage space, create an outdoor playing area on the north side of the church hall, continue to update our rooms, and work off the list of tasks coming out of the Quinquennial inspection in September.

We are grateful to all those who have assisted with all aspects of Church maintenance and decoration.

On behalf of the churchwardens, our specific thanks go to Helen Vince as our central coordinator for most of our operations, and our handyman team, which we formed end of 2024 and who were instrumental in fixing a significant number of issues around our buildings (church, church centre, Cornerways, and the vicarage).

Churchwarden - Human Resources Management

The specific role of the Churchwarden (HR) at St. Paul's is to look after our personnel and manage the Risk Assessment process, acting also as Health & Safety officer. The staff team during 2024:

- Revd Tom Darwent left St Paul's Church at the end of August 2024. He moved to be rector of St Giles' and St George's Ashted.
- Revd Heather Valletta continued to serve as curate and is responsible for Heatherside Church. She has raised the profile of the church within the Heatherside community.
- Revd Daniel Natnael continued to be minister in charge of St Barbara's church in 2024. Between September and December 2024, he took a sabbatical prior to St Barbara's becoming a parish in its own right in early 2025.
- Revd Sophie Lovesmith returned from maternity leave in October 2024 and resumed her role as Associate Minister at St Paul's. She assumed much of the clergy responsibility during the vacancy from that point on.
- Bethany Larby continues as full-time Children's and Families Pastor. She began her maternity leave in November 2024.
- Joe Lloyd worked as Assistant Youth pastor until September 2024. He then became Assistant Youth and Worship Pastor (a new fixed-term role).
- Helen Vince continued as Senior Administrator overseeing vital day to day administration and facility bookings
- St Paul's also acts as the payroll manager for Grace Macadam, the children's worker for Heatherside and Deepcut, with costs being cross-charged to both.

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.

During 2024 Sarah Shearer continued as chair of the Missions Committee with the support of Howard Mason, Sophie Lovesmith, Rebecca Oldaker, Robert Karami, and Oluchi Tabansi.

The funds available for distribution were £29,087. The total amount distributed under the designation of Mission Giving was £15,150 (2023 : £32,107) with the remainder deferred to payment in 2025.

The missions supported by St Paul's are listed in Note 3a to the accounts. In addition to this specific giving, there was a further £8K (2023: £8K) given to Samara's Aid to support their hospitals in Syria, specific funds raised for individuals in need of financial support in the church and funds for Community Engagement projects such as Frontline Debt.

The mission support of St Paul's is by no means limited to the activity of the Mission Committee and there is extensive support given by individuals through time such as volunteering for local missions and providing food and goods to Besom. This good work is all fuelled by prayer and trust in our Holy Father who is the provider of all things.

External Church Links

Deanery Synod

The Deanery Synod 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 its clergy and several elected members who sit on their own PCC (see 7.3) and provide regular feedback on Synod matters. A new Synod was elected in 2023, with representatives shown in 7.3. Howard Mason serves as Lay Chair for 2023-26, and Tom Darwent served as Assistant Area Dean until his departure in July 2024. The Deanery Leadership Team (DLT) met monthly.

The Synod continued its spirit of collaboration on common issues at each meeting, raising questions to the Diocese on key issues such as accommodating areas of deprivation within the parish share mechanism. The Parish Needs Process was launched in February 2024, with a Strategy Day in March, and using Synod workshops to discern common themes to form a complementary Deanery Development Plan. The highlights of all the plans were reviewed in November, with the focus now on implementation. Each Synod now invites parishes to highlight items for Praise/Plan/Possible future collaboration opportunities.

Forums for administrators and treasurers continued to share experiences and expertise, as well as information on church activities that could be of common interest. Efforts continue to share experiences on Net Zero Carbon initiatives. An effort was also made to identify all Deanery properties available for missional use.

Support was delivered to St Michael's and St Paul's in their period of vacancy, and for clergy on development leave. The Synod also took great interest in the development of St Barbara's.

A small Deanery fund to facilitate common events was administered as a separate department within St Paul's, but migrated to a separate Deanery account in 2024.

Diocesan Synod

Tom Darwent and Howard Mason from St Paul's and Geoff Taylor from St Barbara's served until the end of the Triennium in September 2024. Howard Mason and Oluchi Tabansi were elected for the 2024-7 Triennium and are therefore ex-officio members of the Deanery Synod and PCC.

Key issues for the Diocesan Synod during the year included finance, recovering congregational numbers and an emphasis on promoting diversity and intergenerational awareness. The opportunity for outreach to over 22,000 pupils in church schools was highlighted.

There was much candid reporting of debates at General Synod, particularly in the areas of safeguarding, and of LLF, with strong support for the position of the Diocese in seeking a practical solution that accommodated clergy and PCC positions.

A major topic of discussion was the evolving budget for 2025 given the rapid changes in the financial environment, the supporting initiatives from the Diocese and the corresponding impact on Parish Share. A national review of Diocesan funding was under way to report in June 2025. It was also noted that the Diocese was divesting surplus properties as money markets generated a better return than rentals.

The success of the Deepcut church plant was emphasised and celebrated.

Reports from Diocesan Synod were presented to the Deanery Synod meetings.

5. Finance Review

Funding Sources

Total income for the year was over £563,000. Regular stewardship income and service collections rose to over £359,000 this year, of which St Barbara's contributed nearly £108,000. Special collections raised over

£104,000. This includes over £67,000 in tax reclaims through Gift Aid on collections. Grants of over £20,000 were received for St Barbara's, the shared children's worker, support for asylum seekers.

Church Centre and Hall lettings brought in additional income of nearly £49,000, and fees from weddings, funerals and other events generated over £13,000. A further £20,000 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.

St Paul's administered a small fund for Surrey Heath Deanery, which amounted to £450. This was transferred to a Deanery account in 2024.

Expenditure

Total expenditure in 2024 amounted to approximately £423,000. This included £12,200 invested in the Church, Vicarage and Cornerways for repairs and improvements. A total of £16,053 for future maintenance was transferred to the capital funds, which now stand at just over £21,250.

Our Mission Giving (grants given away to external charitable causes by the PCC, and expenditure on related Communities Engagement activities) amounted to approximately £20,400. A further £20,008 was donated to worthy causes in Special Collections and other donations during the year.

This represented a gain of over £80,000 for unrestricted funds after transfers to capital funds and allowing for depreciation. This includes a surplus for St Barbara's of £77,000, and planned expenditure of over £18,000 from restricted funds during 2024 in support of children and families work.

Detailed budgetary planning and monitoring has been undertaken to support the Deepcut Church plant which was launched in September 2019. Expenditure during 2024 has been focused on the school rent as the church building (£6,700), the funded children's pastor (£12,600) as well as operating costs which amounted to nearly £11,000 (see note 15).

For convenience, St Barbara's finance arrangements form part of the St Paul's finance function until it is considered appropriate to transfer them over to a new governance structure, following creation of the new parish, charity and bank account. Income and costs are being recorded under a separate department code to allow them to be separately reported.

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. The St Barbara's surplus was transferred to the deposit account in 2024, pending expenditure on the building and parish share in 2025. 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 £12,200, but a contribution of over £16,000 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. £46,000. Reserves for St Paul's currently stand at about £47,000, with the St Barbara's surplus of £175,256 and the outstanding mission payment. 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.

Financial review by Trustees

The Trustees have maintained a regular review of the Church finances throughout the year, with monthly reporting of income and expenditure against budget.

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. Additional donors are being actively recruited.

A balanced budget for 2025 has been set with a surplus to replenish the reserves, and this is on track at the time of reporting.

As of March 2025, 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 2024, the PCC met six times for routine business, plus a brief meeting after the APCM held on 22 May.

In order to support the Church Plant, a local Leadership Team has been operating at 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 are also members of the planting team. This arrangement will continue until St Barbara's sets up its own PCC in January 2025.

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.

Ministry Coordinators

The overall activities of the PCC are usually organised around Ministry Groups – with each group responsible for an element of mission. Ministry Groups may form Committees for particular tasks. Prior to the start of vacancy in July 2024, the Ministry Groups (and Ministry Group Coordinators) were:

- ***Worship & Church Community*** (Revd Tom Darwent)
- ***Children, Youth and Families*** (Revd Sophie Lovesmith)
- ***Prayer and Spirituality*** (Chris Higgins)
- ***Discipleship*** (Lis Ricketts)
- ***Evangelism & Community Engagement*** (Sharon Blyth)
- ***Technology and Communications*** (Stefan Carl)

The Ministry Coordinators met regularly 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.

From July onwards, a Vacancy Management Team led by the Wardens was put in place to sustain the operations of the church and the ministry groups and preparing for the interregnum, as well as preparing the Parish Profile, planning farewell and welcome events for the incumbent, maintaining the vicarage and communicating with the congregation and other stakeholders.

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 other members, each of whom is responsible for a number of organisations.

Safeguarding of children and vulnerable adults

The Church of England has continued to provide central guidance for all dioceses and parishes. The PCC adopted the Policy Statement and Church of England Policies and Practice Guidance at the first PCC meeting following the APCM in May 2024. The signed Policy Statement is displayed on the church noticeboards both at St Paul's and St Barbara's.

The Safeguarding Implementation Team continues to work through the Parish Safeguarding Dashboard, introduced by the Diocese towards the end of 2021. The dashboard is proving to be a really useful tool for

ensuring that all relevant policies and procedures are up to date and in place and that all leaders and helpers for groups and activities have been safely recruited.

As a result of being on level 3 of the dashboard (top level), the parish has been given access to the safeguarding hub, created to help parishes with the safer recruitment and management of staff and volunteers involved in working with under 18s and vulnerable adults.

The Safeguarding Team continues to work with the church leadership and PCC seeking to embed safeguarding into the culture of St Barbara's and St Paul's.

Safeguarding Sunday was again marked with Q and A or a presentation being given by the PSO to each congregation in both churches and also with our children and youth to ensure all members of the congregations are aware of the role of PSO and the shared responsibility of everyone to make the churches a safe space for all. The presentation was also linked to the recent national safeguarding issues.

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 turn 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 lay representatives to the Deanery Synod and currently has two members on the Diocesan Synod.

6.3 Trustee Transactions

A total of £39,440 was donated to the charity by all trustees (2023: £46,660).

A total of £1,963 (2023: £1,438) was reimbursed to six non-staff Trustees during the year for expenses incurred.

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 201, after which members of the Mission Roll at St Barbara's were removed. There were 191 parishioners on the roll at the time of the 2024 APCM. The electoral roll at the end of the year stood at 180.

The average weekly attendance for the October reporting period was 157 adults and 21 children. The average congregation at St Barbara's had increased to was 75, including children, from a total membership of 110 on the Mission Roll.

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,

T denotes current Trustee as at March 2025

Clergy

- Revd Tom Darwent (Vicar / Chairman)+* – until September 2024
- Revd Sophie Lovesmith (Associate Minister)+T
- Revd Daniel Natnael (Minister in charge, St Barbara's)+T

Wardens serving during 2024

- Stefan Carl (Elected APCM 2020, Appointed APCM 2022, 2023, 2024)T
- Gillian Fernandes (Elected APCM 2021, Appointed APCM 2022, 2023, 2024)T

Lay Representatives on the Deanery Synod serving during 2024

- Oluchi Tabansi (Elected APCM 2023)*+T
- Geoff Taylor (Appointed as warden APCM 2018 - 2021, elected APCM 2022)+(Deepcut)T
- Angela Wilkinson (Appointed 2009)+T – until May 2024
- John Winterton (Co-opted November 2019)+T
- Howard Mason (Appointed APCM 2020 – also serves as Treasurer – PCC since 2007) *+T

Elected Members serving during 2024

- Angela Carroll (Elected APCM 2021, 2024)T
- Charlotte Cooper (Elected APCM 2022)T
- Jill Davis (Co-opted as Safeguarding Officer APCM 2021, elected APCM 2022)T
- Chris Higgins (Elected APCM 2018 and 2021)T – until May 2024
- Gillian Hodgkins (Elected APCM 2024)T
- James Rust (Elected APCM 2024)T
- John Welch (Elected APCM 2019 and 2022)T
- David Williams (Elected APCM 2021, 2024)T

Appointed Members serving during 2024

- Helen Vince (Secretary - Appointed June 2016, and APCM 2017-2024)

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,
3, Birtley Courtyard, Birtley Rd, Bramley, Guildford GU5 0LA

(appointed as independent examiner at the APCM in May 2024)

This report has been approved by the PCC on 2 February 2026, 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 St Paul's Church Camberley ('the charity') for the year ended 31 December 2024 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 [trust/CIO]'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 specify other appropriate body], 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 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
3, Birtley Courtyard, Birtley Rd, Bramley, Guildford GU5 0LA



Date. 21st April 2026

ST PAUL'S CHURCH, CAMBERLEY

STATEMENT OF FINANCIAL ACTIVITIES AT 31 DECEMBER 2024

| | Note | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | Total 2024 £ | Total 2023 £ |
|------------------------------------|---------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| Income and Endowments from: | | | | | | |
| Donations and legacies | 2a | 386,237 | 0 | 104,597 | 490,834 | 392,308 |
| Charitable activities | 2b | 61,308 | 0 | 0 | 61,308 | 70,896 |
| Investments | 2c | 7,104 | 0 | 0 | 7,104 | 2,108 |
| Other | 2d | 4,302 | 0 | 0 | 4,302 | 2,258 |
| Total income | | 458,951 | 0 | 104,597 | 563,548 | 467,570 |
| Expenditure on: | | | | | | |
| Charitable activities | 3a | 240,942 | 0 | 27,285 | 268,227 | 271,411 |
| Support costs | 3b | 143,229 | 12,200 | 0 | 155,429 | 144,862 |
| Total expenditure | | 384,171 | 12,200 | 27,285 | 423,656 | 416,273 |
| Net income/(expenditure) | | 74,780 | (12,200) | 77,312 | 139,892 | 51,297 |
| Transfers between funds | 11 & 12 | 1,947 | 16,053 | (18,000) | 0 | 0 |
| Net movement in funds | | 76,727 | 3,853 | 59,312 | 139,892 | 51,297 |
| Total funds brought forward | | 325,770 | 17,397 | 23,413 | 366,580 | 315,283 |
| Total funds carried forward | | 402,497 | 21,250 | 82,725 | 506,472 | 366,580 |

The SOFA from 2023 is reproduced for comparison:

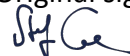
| | Note | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | Total 2023 £ | Total 2022 £ |
|------------------------------------|---------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| Income and Endowments from: | | | | | | |
| Donations and legacies | 2a | 370,630 | 0 | 21,678 | 392,308 | 391,804 |
| Charitable activities | 2b | 70,896 | 0 | 0 | 70,896 | 49,447 |
| Investments | 2c | 2,108 | 0 | 0 | 2,108 | 612 |
| Other | 2d | 2,258 | 0 | 0 | 2,258 | 3,191 |
| Total income | | 445,892 | 0 | 21,678 | 467,570 | 445,054 |
| Expenditure on: | | | | | | |
| Charitable activities | 3a | 252,553 | 0 | 18,858 | 271,411 | 271,740 |
| Support costs | 3b | 131,183 | 10,535 | 444 | 142,162 | 141,896 |
| Total expenditure | | 386,436 | 10,535 | 19,302 | 416,273 | 413,636 |
| Net income/(expenditure) | | 59,456 | (10,535) | 2,376 | 51,297 | 31,418 |
| Transfers between funds | 11 & 12 | 2,148 | 16,052 | (18,200) | 0 | 0 |
| Net movement in funds | | 61,604 | 5,517 | (15,824) | 51,297 | 31,418 |
| Total funds brought forward | | 264,166 | 11,879 | 39,238 | 315,283 | 283,865 |
| Total funds carried forward | | 325,770 | 17,396 | 23,414 | 366,580 | 315,283 |

ST PAUL'S CHURCH, CAMBERLEY
BALANCE SHEET AT 31 DECEMBER 2024

| | Note | 2024 £ | 2023 £ |
|--|---------|----------------|----------------|
| Fixed assets | | | |
| Tangible assets | 6 | 187,267 | 191,998 |
| Current assets | | | |
| Debtors | 8 | 26,946 | 18,004 |
| Cash at bank and in hand | | 326,976 | 184,545 |
| | | 353,922 | 202,549 |
| Liabilities | | | |
| Creditors: Amounts falling due within one year | 9 | 34,788 | 27,451 |
| Taxation | 9 | (596) | (8) |
| Wages | 9 | 71 | 147 |
| Credit card | 9 | 454 | 377 |
| Net current assets or liabilities | | 319,205 | 174,581 |
| Total net assets or liabilities | | 506,472 | 366,580 |
| The funds of the charity | 7 | | |
| Unrestricted funds | 10 | | |
| General | | 402,497 | 325,770 |
| Designated funds | | | |
| Capital Repair Fund | 12 | 15,320 | 9,721 |
| Vicarage Refurbishment Fund | 12 | 6,202 | 5,212 |
| "Cornerways" Refurbishment Fund | 12 | (272) | 2,464 |
| | | 21,250 | 17,397 |
| Total unrestricted funds | | 423,747 | 343,167 |
| Restricted funds | 10 & 11 | 82,725 | 23,413 |
| Total charity funds | | 506,472 | 366,580 |

Approved by the Parochial Church Council on 2 February 2026 and signed on its behalf by:

Original signed by



Stefan Carl
(Churchwarden)

Original signed by



Howard Mason
(Treasurer)

Registered Charity: 1132837

Notes to the Financial Statements for the Year Ended 31 December 2024

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 1 January 2019 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 2019.

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.

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 2024

2. Income and Endowments from:

| | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | Total 2024 £ | Total 2023 £ |
|------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| 2a Donations and legacies | | | | | |
| Planned giving | | | | | |
| Bank credits | 242,640 | 0 | 6,576 | 249,216 | 245,073 |
| Other planned giving | 19,680 | 0 | 0 | 19,680 | 25,102 |
| Collections at services | 5,307 | 0 | 49,989 | 55,296 | 10,571 |
| Sundry donations | 26,924 | 0 | 45,534 | 72,459 | 17,368 |
| Income tax recoverable | 65,068 | 0 | 2,498 | 67,566 | 61,514 |
| Grants | 26,618 | 0 | 0 | 26,618 | 20,680 |
| Legacies | 0 | 0 | 0 | 0 | 12,000 |
| | 386,237 | 0 | 104,597 | 490,834 | 392,308 |
| 2b Charitable activities | | | | | |
| Church centre lettings | 20,963 | 0 | 0 | 20,963 | 21,642 |
| Church hall lettings etc | 26,731 | 0 | 0 | 26,731 | 37,285 |
| Events | 6,683 | 0 | 0 | 6,683 | 8,295 |
| Fees for weddings, funerals etc | 6,932 | 0 | 0 | 6,932 | 3,674 |
| | 61,308 | 0 | 0 | 61,308 | 70,896 |
| 2c Investments | | | | | |
| Interest | 7,104 | 0 | 0 | 7,104 | 2,108 |
| 2d Other | | | | | |
| Miscellaneous | 4,302 | 0 | 0 | 4,302 | 2,258 |
| | 4,302 | 0 | 0 | 4,302 | 2,258 |
| Total income and endowments | 458,951 | 0 | 104,597 | 563,548 | 467,570 |

Unrestricted income in 2023: £445,892. There was no income designated by the PCC in 2024 (2023: £nil). Restricted income included special collections of £20,008 for specific causes, paid out as described in note 3 (2023: £18,858).

ST. PAUL'S CHURCH, CAMBERLEY

NOTES TO THE FINANCIAL STATEMENTS - For the year ended 31 December 2024

3. Expenditure on:

| | Unrestricted Funds | Designated Funds | Restricted Funds | Total 2024 | Total 2023 |
|---|-----------------------|---------------------|---------------------|----------------|----------------|
| | £ | £ | £ | £ | £ |
| 3a Charitable activities | | | | | |
| Mission and Charitable giving | | | | | |
| <i>Overseas mission societies</i> | | | | | |
| Bible Society | 0 | | | 0 | 0 |
| Children of the Dump | 1,800 | | | 1,800 | 3,000 |
| Flame International | 1,500 | | | 1,500 | 3,000 |
| Military Ministries International | 1,500 | | | 1,500 | 3,000 |
| Love Moldova Foundation | 1,500 | | | 1,500 | 3,000 |
| Africa Inland Mission | 2,000 | | | 2,000 | 4,000 |
| Samara's Aid | | | | 0 | 0 |
| <i>National mission societies</i> | | | | | |
| Acorn Christian Foundation | | | | 0 | 300 |
| Evangelical Alliance | 250 | | | 250 | 250 |
| Parish Nursing Ministries UK | 500 | | | 500 | 3,000 |
| Pulse | | | | 0 | 0 |
| Lambeth Partnership | | | | 0 | 0 |
| <i>Local organisations</i> | | | | | |
| Camberley Youth for Christ | 1,000 | | 120 | 1,120 | 3,090 |
| Connect Christian Counselling | 1,800 | | | 1,800 | 3,000 |
| Camberley BESOM | 1,000 | | | 1,000 | 2,010 |
| Frimhurst (ATD Fourth World) | 1,800 | | | 1,800 | 2,500 |
| Good News Forever | 500 | | | 500 | 2,000 |
| <i>Other beneficiaries</i> | | | | | |
| Phyllis Tuckwell Hospice | | | | 0 | 0 |
| <i>Community Engagement Grants</i> | | | | | |
| Camberley BESOM | | | | 0 | 0 |
| Special collections | | | | | |
| Individual support | | | 2,760 | 2,760 | 2,125 |
| Christmas collections | | | 3,229 | 3,229 | 2,558 |
| Speakers Corner | | | 1,270 | 1,270 | 481 |
| Funeral collections | | | | 0 | 334 |
| Samara Hospital | | | 8,055 | 8,055 | 8,238 |
| Staff collections | | | 4,130 | 4,130 | 700 |
| Discretionary grants | | | 7,722 | 7,722 | 4,379 |
| Other charitable activities | | | | | |
| Staff costs | 86,729 | | | 86,729 | 81,829 |
| Youth Ministry | 3,922 | | | 3,922 | 5,280 |
| Prayer and Spirituality | 32 | | | 32 | 31 |
| Worship & Church Community | 13,402 | | | 13,402 | 10,941 |
| Discipleship & Pastoral Care | 727 | | | 727 | 1,815 |
| Camberley Communities Engagement | 5,252 | | 0 | 5,252 | 4,012 |
| Parish Share and other subscriptions | 115,728 | | | 115,728 | 116,538 |
| Totals | 240,942 | 0 | 27,285 | 268,227 | 271,411 |

Unrestricted grants of £20,402 were made to a range of organisations (2023: £36,119), and no grants were made from funds designated by the PCC (2023: also nil). Special collections received as restricted income were paid out in full with the exception of just under £2,000 collected for Church Hall architectural planning, and just over £4,000 for support of a visa application.

The cost of the various ministry activities climbed to £220,540 due to changes in staffing payments (2023; £216,434).

ST. PAUL'S CHURCH, CAMBERLEY

NOTES TO THE FINANCIAL STATEMENTS - For the year ended 31 December 2024

3. Expenditure on:

| | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | Total 2024 £ | Total 2023 £ |
|---------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| 3b Support costs | | | | | |
| Staff Costs | 46,411 | | | 46,411 | 38,017 |
| Accommodation Costs | 3,895 | 4,957 | | 8,852 | 6,164 |
| Staff expenses | 5,040 | | | 5,040 | 145 |
| Motor & Travel Costs | 705 | | | 705 | 1,267 |
| Training | 93 | | | 93 | 709 |
| Office Costs | 6,162 | | | 6,162 | 12,128 |
| Professional Fees | 166 | | | 166 | 5,639 |
| Church Premises Costs | 62,194 | 7,243 | | 69,437 | 62,579 |
| Finance Costs | 1,405 | | | 1,405 | 1,288 |
| Depreciation | 4,731 | | | 4,731 | 4,731 |
| Independent Examiners fee | 2,800 | | | 2,800 | 2,700 |
| General Expenses | 9,627 | | | 9,627 | 9,495 |
| | 143,229 | 12,200 | 0 | 155,429 | 144,862 |

Unrestricted expenditure on the Church building rose as normal service resumed (2023: £133,883), and designated expenditure reflected steady investment in maintaining the Church and buildings (2023: £10,535). The independent examiners fee represents the sole expenditure on governance costs.

4. STAFF COSTS

| | 2024 | 2023 |
|-------------------------------|----------------|----------------|
| Wages and salaries | 97,953 | 79,778 |
| Payment to diocese | 29,092 | 34,900 |
| Pension contributions | 4,560 | 3,590 |
| Employer's national insurance | 1,207 | 1,557 |
| | 132,812 | 119,825 |

During the year the PCC employed a Children and Families Pastor, a Youth Worker, Caretaker/Facilities Manager (until March) and an administrator. No employee received remuneration in excess of £60,000 per annum. This represented 3.6 staff.

Key management personnel of the Church comprise the Trustees, including the Minister, the Minister in charge for Deepcut, the Associate Minister, the Children and Families Pastor and the Administrator. The salaries of the Ministers are paid by the Diocese, although the Associate Minister costs of £29,092 are recharged to the parish. The total amount paid for salaries, pensions and expenses for these people was £106,594 (2023: £107,881).

5. TRUSTEES AND CONNECTED PERSONS

A total of £1,963 was reimbursed to six non-staff Trustees during the year for expenses incurred in church activities (2023: £1,438 reimbursed to five non-staff Trustees). No trustee received any remuneration for their trustee role.

A total of £39,440 was donated to the charity by all trustees (2023: £46,660).

6. FIXED ASSETS FOR USE BY THE PCC

| | | Freehold land & buildings | Equipment | Total £ |
|----------------|---------------------|------------------------------|---------------|----------------|
| Cost | At 1 January 2024 | 236,547 | 17,954 | 254,501 |
| | Additions | 0 | 0 | 0 |
| | Disposals | 0 | 0 | 0 |
| | At 31 December 2024 | 236,547 | 17,954 | 254,501 |
| Depreciation | At 1 January 2024 | 44,549 | 17,954 | 62,503 |
| | Charge for the year | 4,731 | 0 | 4,731 |
| | Disposals | 0 | 0 | 0 |
| | At 31 December 2024 | 49,281 | 17,954 | 67,235 |
| Net Book Value | At 31 December 2024 | 187,267 | 0 | 187,267 |
| | At 31 December 2023 | 191,998 | 0 | 191,998 |

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 | 187,267 | 0 | 0 | 187,267 |
| Current assets | 249,947 | 21,250 | 82,725 | 353,922 |
| Current liabilities | (34,717) | 0 | 0 | (34,717) |
| Fund balance | 402,497 | 21,250 | 82,725 | 506,472 |

8. DEBTORS

| | 2024 | 2023 |
|--------------------------------------|---------------|---------------|
| Income tax recoverable and room hire | 7,976 | 8,328 |
| Prepayments and accrued interest | 5,233 | 5,152 |
| Other debtors | 13,737 | 4,524 |
| | 26,946 | 18,004 |

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2024 | 2023 |
|------------------------------|---------------|---------------|
| Accruals and deferred income | 34,455 | 26,883 |
| Taxation | (596) | (8) |
| Wages | 71 | 147 |
| Credit card | 454 | 377 |
| Other creditors | 333 | 568 |
| | 34,717 | 27,967 |

The Church held 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 sustained in 2024 in order to build up the reserve to address requirements emerging from the 2019 and 2024 Quinquennial inspections.

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 | C&F Pastor | Deanery Fund | St Barbara Restricted | Total |
|-------------------------------|----------------|---------------|--------------|-----------------------|---------------|
| | £ | £ | | £ | £ |
| Balance brought forward | 2,417 | 11,818 | 200 | 8,978 | 23,413 |
| Correction to 2023 allocation | (250) | 0 | 250 | 0 | 0 |
| Income in the year | 28,063 | 45,534 | 0 | 31,000 | 104,597 |
| Transfer to general fund | 0 | (18,000) | 0 | 0 | (18,000) |
| Costs in the year | (23,448) | 0 | (450) | (3,387) | (27,285) |
| Balance carried forward | 6,782 | 39,352 | 0 | 36,591 | 82,725 |

Outward giving represents donations for causes outside the Church, typically through special collections. The income includes contributions to a development fund for the Church Hall, plus member contributions in support of an immigrant family to be expended as required. The 2021 Gift Day focused on support for the additional funds needed to support a full-time Children and Families Pastor for three years, which was expended by transfer to the General Fund over the period to July 2024. A further Gift Day gathered additional funds to underpin the period from 2024-2027, so transfers to the General Fund were sustained.

The other restricted funds cover contributions to Surrey Heath Deanery, administered by St Paul's until July 2024, one-off donations to fitting out St Barbara's when construction is completed – expected in late 2025.

12. DESIGNATED FUNDS

| | Capital Repair Fund | Vicarage | Cornerways | Total |
|----------------------------|---------------------|--------------|--------------|---------------|
| | £ | £ | £ | £ |
| Balance brought forward | 9,721 | 5,212 | 2,464 | 17,397 |
| Income | 0 | 0 | 0 | 0 |
| Costs in the year | (7,243) | (80) | (4,877) | (12,200) |
| Transfer from general fund | 12,842 | 1,070 | 2,141 | 16,053 |
| Balance carried forward | 15,320 | 6,202 | (272) | 21,250 |

The transfers from the general fund include the agreed contributions to the capital funds to replenish against expenditure in 2024. The transfers are based on the original 2024 budget, factored based on 2024 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. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, 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. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

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 means 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 the contributions payable (2024: £4,560, 2023: £3,590).

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 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

15. ST BARBARA'S FINANCES

As this report covers both St Paul's and St Barbara's for 2024, this note separates out the income and expenditure for St Barbara's to report their financial position.

St Barbara's has become a separate parish on 1 January 2025 and is in the process of establishing itself as a separate charity, with separate reporting from that date.

For 2024, the employment costs of the priest-in-charge Daniel Natnael are fully funded by a grant from the Diocese, which will come to an end in December 2024. As the church was operating under a Bishop's Mission Order until the end of 2024, it was not yet paying Parish Share, which will start in 2025.

Restricted funds resulting from 2022 and 2023 have been separated out in 2024 for clarity.

| | 2024 | | 2023 |
|----------------------|--------------|------------|--------|
| | Unrestricted | Restricted | |
| Income | | | |
| Brought forward | 78284 | 19365 | 42593 |
| Diocese funds | 0 | 0 | 11680 |
| Grants | 0 | 14000 | 1500 |
| Giving | 51109 | 0 | 45354 |
| Gift Aid | 10917 | 0 | 9380 |
| Legacy | 0 | 0 | 10000 |
| Restricted donations | 0 | 31000 | 6730 |
| Events | 1261 | 0 | 546 |
| Total income | 63287 | 45000 | 85190 |
| Total | 141571 | 64365 | 127783 |
| Expenditure | | | |
| Staff costs | 0 | 12618 | 8012 |
| Rental costs | 7145 | 0 | 11032 |
| Building costs | 2247 | 0 | 0 |
| Operating costs | 1061 | 0 | 2226 |
| Service costs | 3296 | 0 | 3038 |
| Refreshments | 927 | 0 | 1504 |
| Donations | 417 | 2970 | 4322 |
| Total expenditure | 15093 | 15588 | 30134 |
| Carry forward | 126478 | 48777 | 97649 |

The carry-forward is in line with the ten-year budget plan for St Barbara's, which is intended to lead to a viable separate parish by the end of the decade.