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Annual Reports for St Paul's Church, Shurdington

(a member church of
The Greenway Benefice)





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The Greenway Benefice Team 2025

(supporting Holy Trinity Badgeworth, St Paul's Shurdington, and St Mary's Witcombe with Bentham):

VICAR

The Revd Susan Cooke

The Vicarage, School Lane, Shurdington GL51 4TF

07510 227854 revsusancooke@gmail.com Usual day off: Friday

Curate

The Revd Daniel Newman 07928 299244 rev.daniel.newman@gmail.com

Associate Priest *(until July 2025)*

The Revd Rebecca Spear

Reader and Funeral Minister

Mr Robert Poole 01452 855660 reader.rob.bswb@gmail.com

Reader

Mr Vaughan Kerry vrkerry@gmail.com

Local Ministry Team: *The Greenway Team*

Revd Susan Cooke	Revd Rebecca Spear	Revd Daniel Newman
Mr Robert Poole	Mr Vaughan Kerry	Mrs Sue Padfield
Mr Paul Stanfield	Mrs Christine Jeffs	Mrs Clare Stewart

Retired Clergy

The Revd Ian Gobey

Benefice Administrator

Mrs Chris Langham greenway.bswb.office@gmail.com In the office Mondays 10am - 12noon

Benefice Safeguarding Officer and Care Home Liaison

Mrs Rachel Cottell admin.bswb@googlemail.com 01452 715034 or 07791552818

Three in One Magazine

Editor: Mr John Cummins editor3in1@gmail.com

Business Manager: Mr Ian Davies iandavies@pobox.com

The St Paul's Parish Team 2025:

Churchwardens	**Mrs Clare Stewart**	*(until May 2025)*
	Mr Andrew Spence	
PCC Treasurer	**Mr Mark King**	*(until Feb 2025)*
	Mrs Chris Langham	*(from March 2025)*
PCC Secretary	**Mrs Lisa Pearson**	
Gift Aid Officer	Vacant	
Sacristan	Mr Andrew Spence	
Verger	Mrs Lisa Pearson	
Electoral Role Officer	Mrs Lisa Pearson	
Church Flowers	Mrs Helen King	

Contents

Please note that this document only contains the Annual Reports for St Paul's Shurdington.

For a full picture of church life and worship, including the Vicar's report, it should be read in conjunction with the Greenway Benefice Annual Review. The Annual reports for Holy Trinity, Badgeworth and St. Mary's Witcombe with Bentham are also available as separate documents.

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ST. PAUL'S CHURCH SHURDINGTON, CHURCHWARDEN'S REPORT of 2025

The church and churchyard continue to be a haven of peace and quiet for many people in these continuing troubled times, and are maintained by the church community wherever possible. Contractors are used to cut the grass and maintain the hedges and yew trees. We conserve the flora to maintain the colour in the churchyard. We have had some antisocial behaviour which is being monitored and reported where necessary.

We still have our normal pattern of worship, with our regular supportive congregation, on the first, second and third Sundays of the month. On a fourth Sunday we continue to join together for a benefice Holy Communion, rotating around the three benefice churches. On a fifth Sunday we have a Let's Worship service in Shurdington's Church of England primary school, which is enjoyed by everyone.

Work to the church is ongoing with repairs to the external stonework, drains and roof slates having taken place.

We continued to provide all information requested by the diocese, and I attended benefice church warden meetings and the Visitation service.

Many thanks to everyone who volunteers their time to help with all aspects of church life. Special thanks go to Mrs Chris Langham as benefice administrator, deanery synod representative for St. Paul's, and for temporarily standing in as treasurer for St. Paul's since March 2025. I would also like to thank Mr John Noble our auditor and Mrs Lisa Pearson for doing secretarial and verger duties, Mrs Helen King for helping with the church repairs and the Flower Guild for supplying beautiful floral arrangements throughout the year. Also a special thank you goes to Mrs Clare Stewart, who retired from the position of church warden

and to Mr John Stanley who retired from regularly playing the organ. We owe them both a great deal of thanks for all they did for the church over many years.

We also give grateful thanks to those who organise and run the Away Day, the Snowdrop Day fundraiser, the summer Afternoon Tea and Grand Draw, the Christmas Bazaar and 4th Saturday coffee mornings raising funds for the church hall. Also we are thankful for the Greenway Gifts team and for all those who read, do intercessions, siding, bell-ringing, playing the organ, carrying out sacristan duties and to all fundraisers.

Finally, sincere thanks to Susan, Rebecca, Ian, Daniel, Robert and Vaughan who led us in worship during 2025.

Andrew Spence

ST. PAUL'S CHURCH SHURDINGTON, TRUSTEES' REPORT of 2025

Administrative Information

The Parish of St Paul's, Shurdington, is part of a Benefice with St Mary's, Witcombe with Bentham, and Holy Trinity, Badgeworth, and is part of the Diocese of Gloucester within the Church of England.
St. Paul's Church is situated in Shurdington, GL51 4TF.
The correspondence address is: The Vicarage, School Lane, Shurdington, Cheltenham GL51 4TF.

Parochial Church Council (PCC) members, who have served at any time from 1st January 2025 to the date this report was approved, are:

		Position in PCC	*Dates if part year*
Incumbent:	The Revd Susan Cooke	Chairman	
Associate Priest:	The Revd Rebecca Spear		*until July 2025*
Curate:	The Revd Daniel Newman		
Reader & Funeral Minister	Mr Robert Poole		
Reader	Mr Vaughan Kerry		
Church Wardens:	Mrs Clare Stewart	Vice-Chairman	*until May 2025*
	Mr Andrew Spence	Vice-Chairman	*(VC from Sept 2025)*
Deanery Synod:	Mrs Chris Langham	Treasurer	*from March 2025*
Elected Members:	Mrs Lisa Pearson	Secretary	
	Mr Kenneth Brightwell		
	Miss Katrina Spence		
	Mrs Helen King		*from May 2025*
PCC Treasurer	Mr Mark King		until March 2025

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure, and is a charity exempt from registration within the Charity Commission. PCC members are responsible for making decisions on all matters of general concern and importance to the parish. The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Church Electoral Roll, and to stand for election to the PCC.

Aim and Purposes

St. Paul's PCC has the responsibility of co-operating with the incumbent to promote, throughout the ecclesiastical parish, the whole mission of the Church; pastoral, evangelical, social and ecumenical. It also has maintenance responsibilities for St. Paul's Church, churchyard and church hall.

Electoral Roll

There was a total revision of the Church Electoral Roll in 2025. Seven people were removed and six added. Therefore, the total number of people on the roll became 43.

Church Attendance

During October 2025 there were three 9.30 a.m. Sunday services at St. Paul's Church. Two were services of Worship (one being Harvest Worship) and one was Holy Communion. The average number of people attending these services was 15. We also had one BCP (Book of Common Prayer) Holy Communion service, and Morning Prayer in church on the 1st Thursday of the month. These had a smaller attendance. Festivals and other special services, throughout the year, attracted larger congregations.

Personnel

We continued to have a wide range of services and ministry throughout 2025, and would like to thank everyone for their contributions. We would like to give special thanks to our vicar, Revd Susan Cooke.

In accordance with diocesan policy our assistant priest, Revd Rebecca Spear, retired at the end of July. We were very thankful for her ministry and hoped that she would return, as a retired priest, after a statutory break of at least six months.

On 28th June Revd Daniel Newman, assistant curate, was ordained as a priest. The following day he held his first Holy Communion service at St. Paul's Church. This was a joyous occasion celebrated by the whole benefice.

We also thank Mr Robert Poole (Reader and Funeral Minister), Mr Vaughan Kerry (Reader) and our retired priest, Revd Ian Gobey, and the Local Ministry Team who continued to consider and plan its strategy for implementing the Diocesan's 'LIFE' Vision, throughout the benefice, in 2025.

Finally, we would also like to sincerely thank Mrs Clare Stewart who retired from the role of church warden at the APCM, and Mr John Stanley who retired from regularly playing the organ towards the end of the year. We will now use CDs for hymns, and other organists when required for special services.

Worship Pattern

The worship pattern for St. Paul's Church in 2025 was as follows: -

Date	***Time***	***Type of Service***
1st Sunday of the month	8.00 a.m.	Holy Communion using the Book of Common Prayer
	9.30 a.m.	A service of Worship
2nd Sunday of the month	9.30 a.m.	A service of Worship
3rd Sunday of the month	9.30 a.m.	A service of Holy Communion
	3.00 p.m.	Cake & Prayers (sometimes with Holy Communion). This was discontinued in the summer due to a lack of support
Every Thursday of the month	9.00 a.m.	Morning Prayer (in church on the 1st Thursday of the month and then on Zoom for the remaining Thursdays in the month)

On the 4th Sunday of each month there was a 10.30 a.m. benefice Holy Communion service, held at each of the benefice churches in turn. On a 5th Sunday we usually hold a 10.00 a.m. benefice 'Let's Worship' service at Shurdington's Church of England Primary School. We enjoyed worshipping with the school community and members of Shurdington Chapel.

Compline services were available (either in person at St. Mary's Church or on Zoom) during the seasons of Advent and Lent.

There was the opportunity to join a weekly Bible study group or various house groups, and monthly prayers were held at the school and at a Julian group. In September Revd Daniel Newman began the Nicodemus group where various topics, that people are curious about, are discussed.

Review of the Year and Outreach

In February we held another Away Day at Prinknash Abbey. During Lent we were given the opportunity to attend a Lent Discipleship Course, and throughout Holy Week there were many events and services leading up to our celebrations on Easter Day. In June we held a Songs of Praise service which was enjoyed by all. We had our usual services during the season of remembrance, followed by Advent and Christmas.

Towards the end of the year we returned to using the common cup for Holy Communion.

Outreach **-** In addition to the fundraisers mentioned below, outreach took place in the form of pastoral care which was given throughout the year to our local community. A wedding, baptisms and funerals were carried out, supporting families through good times and bad. Services were held regularly at Atherton Close, Chargrove Lawn care home and Badgeworth Court care home.

St. Paul's supported the village Winter and Summer Marketfests by helping with refreshments. These have become important community events. On Palm Sunday we held a Walk of Witness along the main road and through the village, and there were two benefice events held as part of the Greenway Family Experiences Programme. Eco week, when we share how we can care for God's creation, ran in September and involved the school and local community.

We hosted another Celebration of Lights event at Halloween, and significant numbers of children and their families came to visit the church. The Scouts were very involved with the Remembrance service

and had their own carol service in the church. Recently bereaved families were invited to join the congregation at the All Souls' service, to remember their loved ones.

Throughout Advent the Greenway Community Choir and friends sang carols at many venues, including the care homes and village pubs, and there was a community carol service in the school. The Posada was very popular with Mary and Joseph travelling and staying at lots of different venues all over the benefice. Once again, it was standing room only at the Crib service and it was lovely to see the church filled with young children and their families.

Another important form of outreach for us is our very good relationship with Shurdington Church of England Primary School. As well as members of the ministry team going in to the school, the children also visit the church for experience days etc. The Open the Book team still act out Bible stories every week which the children really enjoy.

Greenway Gifts, the non-referral foodbank for the benefice, continued to welcome people in need throughout the year.

Fundraising

The 4th Saturday coffee mornings continued throughout the year with funds raised going towards the church hall and kitchen upgrade. Snowdrop Day, to raise funds for the Flower Guild, was well supported and our thanks go to the ladies who make the church look beautiful with their flower arrangements.

In June we held our Afternoon Tea and Grand Draw, during which we presented Mrs Stewart with a card and gift to thank her for her service as Church Warden. We also hosted a Harvest Supper which was well attended. In December we held a Christmas fundraising afternoon with seasonal refreshments, items for sale and a raffle. Our fundraisers have been scaled back in recent years, due to less volunteers to run them, but we continue to raise as much as we can and would like to thank everyone who supports our endeavours.

Safeguarding

The PCC liaises with the benefice Safeguarding officer, Mrs Rachel Cottell, to ensure all necessary training and checks have been undertaken. Safeguarding is on the agenda of every PCC meeting so that anything of importance can be discussed.

Church Fabric

The PCC is responsible for the good maintenance of the church fabric, churchyard and church hall.

Church - We continued with the work required by the most recent Quinquennial report. Repairs included the roof, heating system and altar rail.

Church porch -There were repeated instances of smoking, littering, and vandalism in the church porch. The police were informed and the situation kept under review. The provision of CCTV was considered. The ramp will be replaced as it is no longer fit for purpose.

Churchyard - In addition to routine grass cutting, we continued to use contractors to trim the yews and hedges. We are committed to preserving the many wild flowers that grow in the churchyard, and to protecting its wildlife. People have been asked to remove unauthorised objects on graves and cremation plots. The churchyard gate by the church hall was repaired.

Church Hall **-** We are still working towards upgrading the kitchen. Fundraising for this continues. Once the kitchen has been upgraded this will make the hall a more attractive venue for hiring out, which will hopefully raise more income in hiring fees. A key safe has been fitted outside the hall.

As always, the PCC would like to express its gratitude to all volunteers who have helped in whatever capacity to care for our church, church hall and churchyard, or whose efforts have enhanced our worship. All your help is very much appreciated. We would also like to thank everyone that supports our fundraising events.

Trustees' report approved by Revd Susan Cooke and St. Paul's PCC.

ST PAUL'S SHURDINGTON, ACCOUNTS FOR 2025

TREASURER'S ANNUAL REPORT

2025 has seen a significant tipping point in Parish Finance.

In 2023, our income slightly exceeded expenses, then in 2024, expenses slightly exceeded income. However, in the past year our income has dropped whilst at the same time expenses continue to increase, leaving us with a significant deficit in our bank balances in 2025. Fortunately, we have been able to use our invested savings to cover the deficit, but this is not sustainable in the long term, especially as the majority of that investment is a Restricted Fund, which can only be used for repair and maintenance of the church building and churchyard.

The amounts are not trivial – it has taken £16,000 of cash to maintain the current and business accounts at a similar level as at the start of the year. Whilst it has 'cost' less than that because of profit made on the investment account, withdrawing capital will reduce the amount of gains we can expect in 2026.

Looking at the problem in more detail –

Our designated funds for Greenway Gifts and the Hall Kitchen replacement are both well supported.
Greenway Gifts continues to distribute food each Monday, and is well supported, although half of the annual income is from grants made by Tewkesbury Borough Council so is not guaranteed. Paul's also supports Greenway Gifts by not charging for hall hire, which would cost over £1000 a year if we ran it elsewhere.
Regular coffee mornings and some generous donations have increased the Kitchen fund to a level that will allow some work to start in 2026.

Expenses have increased in some areas:

Energy costs - During the winter it was to be expected that spending would exceed income, because of the cost of winter heating, and this was exacerbated by some incorrect billing from our then energy supplier. We have since been refunded for excess charges. We continue our membership of the Parish Buying Energy scheme, which negotiates rates on behalf of all Parishes in the scheme. That has meant a change of supplier this year, and the new company are so far proving more efficient. Unfortunately, new legislation has meant that businesses and charities now pay more standing charges than previously to protect domestic customers, so fuel costs are higher than before.

Maintenance - We spent more on repairs in 2025 than the previous year, as some of the work needed for the quinquennial report was not carried out in 2024, and the church hall also needed roof repairs. The cost of maintaining the churchyard is significant, and we no longer receive a grant from the Parish Council towards this.

Tax relief. Although Gift Aid is claimed on our behalf for donations made via the Parish Giving scheme, we have missed out on that income from other giving since March 2024. This can still be claimed in the next two years.

However, the underlying position is that our income has dropped significantly since 2023. In that year planned giving totalled over £22,000 but the current level is only £15,000. This is not through lack of generosity from our congregation, but because numbers are reducing.

Most of our remaining congregation are no longer young, so we now have difficulty in finding people willing and able to organise and run fundraising and social events or take on roles such as PCC members, Gift Aid officers, cleaning rotas etc. We are not the only Parish in this situation, but if we do not reverse these trends, we will exhaust our reserves in a very few years.

Looking to the future, for 2026 we have declared that we are no longer able to commit to the full amount of Parish Share requested by the Diocese, and we expect to take regular income from our investments instead of allowing the capital to increase.

I am very grateful for the assistance of Mr Noble and Mr King during my year as Treasurer, and I am delighted that Mr King is willing to resume the role of Treasurer in 2026.

Chris Langham

Independent Examiner's Report on the Accounts

I report to the members of the Parochial Church Council of St Paul's Church, Shurdington on accounts for the year ended 31st December 2025 set out on the following pages.

As the charity's trustees, you are responsible for the preparation of the Parochial Church Council accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Church Council's accounts carried out under section 145 of the 2011 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.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act;
- or the accounts did not accord with the accounting records;
- or the accounts did 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 accounts to be reached.

St Paul's Church, Shurdington

Signed: *J A Noble*



Date: 21st April 2026

Name: John Noble

Chartered Accountant

Shurdington House, Main Road, Shurdington, Cheltenham, GL51 4XJ

ST PAUL'S CHURCH, SHURDINGTON ACCOUNTS FOR 2025

BALANCE SHEET

		2025		2024	
ASSETS		£		£	
Barclays current account		4,520		1,726	
Barclays rate reward account		9,917		10,348	
Aviva investment at cost		60,619		71,753	
CBF shares at cost		586		586	
Supermarket vouchers		0		2,000	
Parish Council overpayment		-27		-27	
Office expenses due from other churches		288		0	
			75,903		**86,386**
RESTRICTED FUNDS					
Church and Churchyard Fund		34,758		43,400	
Greenway Gifts		4,423		4,843	
Church Hall Kitchen Fund		5,958		0	
			45,139		**48,243**
DESIGNATED FUNDS					
Church Hall		1,276		3,601	
CBF shares at cost		586		586	
			1,862		**4,187**
UNRESTRICTED FUND					
General Fund at 1st January		33,956		36,882	
Deficit in year	*Note 1*	**4,343**	**28,902**	2,926	**33,956**
			75,903		**86,386**

Market value of Investments	**2025**	**2024**
CBF shares	£8,280	£8,624
Aviva Investment	£103,191	£111,613

ST PAUL'S CHURCH, SHURDINGTON ACCOUNTS FOR 2025

	2025		2024	
		£		£
GENERAL FUND				
INCOME				
Collections and Planned Giving				
Envelopes	1,482		2,520	
Standing Orders	4,016		4,036	
Parish Giving including tax recovered	7,213		6,928	
Open Plate	2,383		2,014	
Tax recovered *Note 1*	0		2,306	
		15,094		17,804
OTHER INCOME				
Fees Net	4,004		4,948	
Other Giving and Donations	740		612	
Three in One Contribution	0		0	
Special Events Net	1,396		2,701	
Children - Investment income	30		30	
Dividends and Interest	177		168	
Flower Guild	544		595	
Profit on sale of shares	2,433		1,521	
		9,324		10,575
TOTAL INCOME		**24,418**		**28,379**
EXPENDITURE				
Running Costs				
Upkeep of services	297		960	
Organist's fees	648		810	
Ministerial expenses	483		490	
Visiting Clergy	0		0	
Electricity & Water	3,060		3,851	
Flowers	104		350	
Office Expenses	526		538	
Office Administrator	1,054		1,017	
		6,172		8,016
Diocesan Common Fund	21,089		21,089	
Hall use for Greenway Gifts and Community Choir	1500		2,200	
Charitable donations *Note 2*	0	22,589	0	23,289
TOTAL EXPENDITURE		**28,761**		**31,305**
DEFICIT *Note 3*		***4,343***		***2,926***
		24,418		**28,379**

Note 1 St Paul's has lacked a Gift Aid officer since March 2024. Only donations via Parish Giving are currently having Gift Aid added. Tax can be recovered for up to 4 previous years if someone takes on the role.

Note 2 No charitable donations were made in 2025 but £72 from the Crib Service in December was paid after the year end so will show in the next annual accounts.

Note 3 Deficits on the General Fund of £4,343 and the Churchyard Fund of £3,209 totalled £7,552. Without the profit on sale of Aviva shares of £4,866, and the Surplus on the Church Hall of £339, they would have totalled £12,079.

ST PAUL'S CHURCH, SHURDINGTON ACCOUNTS FOR 2025

CHURCH & CHURCHYARD FUND					
Balance at 1st January			**43,400**		**46,455**
Payments reducing the fund					
Insurance of church & churchyard		2,379		2,308	
Church Maintenance		5,487		312	
Deficit on Churchyard *Note 3*		3,209	11,075	1,956	4,576
			32,325		41,879
Profit on sale of shares			2,433		1,521
Balance at 31st December			**34,758**		**43,400**
CHURCHYARD					
Donation for War Graves		15		0	
CBF Dividends		100		100	
Deficit borne by Church & Churchyard Fund		3,209		1,956	
Maintenance of Churchyard			3,324		2,056
CHURCH HALL					
Fund at 1st January			**3,601**		**1,371**
Less: Transfer to Church Hall Kitchen Fund			2,664		
			937		
Fund Raising Events		307		3,466	
Hall Subsidy for Community Choir		375		1,000	
Hall Subsidy for Greenway Gifts		1,125		1,200	
Hire of Hall		3,257	5,064	3,656	9,322
			6,001		10,693
Insurance		1,397		1,354	
Utilities and other running costs		1,591		2,175	
Repairs and maintenance		1,737	4,725	3,563	7,092
Fund at 31st December			**1,276**		**3,601**
Surplus/ *Deficit*			**339**		**2,230**
CHURCH HALL KITCHEN FUND					
Balance at 1st January			2,664		
Donations			500		
Fundraising			2,794		
Fund at 31st December			**5,958**		
GREENWAY GIFTS (Food Bank)					
Balance at 1st January			**4,843**		**3,272**
Cash Donations	*Note 4*	6,100		5,940	
Supermarket vouchers donated		0		2,000	
Tax recovered	*Note 1*	0	6,100	278	8,218
			10,943		11,490
Food purchased			6,520		6,647
Balance at 31st December			**4,423**		**4,843**

Note 4 The Tewkesbury Borough Council donation of £4,500 may not be available in the future.