



# 2025 ANNUAL REVIEW



**Playing our part in seeing Camberley  
encounter God and experience hope**

# About this review

At my licensing in March 2025, I asked Bishop Paul to speak on a passage that sort of acts as 'life verses' for me. They are from Hebrews 12:1-3,

*...let us run with perseverance the race marked out for us, <sup>2</sup> fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy that was set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God. <sup>3</sup> Consider him who endured such opposition from sinners, so that you will not grow weary and lose heart.*

This is a challenge from the author of Hebrews to keep the main thing the main thing. To focus on Jesus who goes before us, remembering that all we say and do is for him.

St Paul's is made up of hundreds of people who seek to be all about Jesus. This review of 2025 celebrates all that we've seen God do as we've run the race together in 2025. It is a chance to give thanks as we look back, and be inspired as we look forwards.

As you read through it, please do pray as God leads you and inspires you. Pray for people, events, situations, and for our vision moving forward. Our prayer is that this review of 2025 would inspire you, and give you confidence in the God through whom we can have life and life in all its fullness and that, in the power of the Spirit, we might play our part in seeing Camberley encounter God and experience hope.



Ben Perkins

# FROM THE VICAR

Rev Ben Perkins



Personally, 2025 was an incredibly exciting year for Beth and I which began with us joining the church family at St Paul's. I've spoken several times about how we felt God was calling us here and with each week that goes by, it becomes so clear that we heard him right! Thank you to all of you for welcoming us so well. It is truly a joy to follow Jesus with you, serve alongside you, and serve you as your vicar.

It would be disingenuous for me not to mention here our amazing staff and leadership team. Sophie's support and leadership has been a real gift. Helen is the glue that keeps us all together. Heather has pioneered a fruitful ministry at Heatherside with wisdom and grace. Our wardens, Stefan and Gillian, have continued to be a great support having led so brilliantly during the vacancy (and thank you for asking me to be your Vicar!).

The LLMs continue to be a blessing in all aspects of church life, particularly in leading our services and preaching. We also said goodbye to Joe in 2025 and we miss his enthusiasm and gifts but give thanks to God for how he is using Joe in his new role in Fetcham. We also give thanks that Bethany's return from maternity leave at the end of 2025 brought renewed energy and vision to our ministry to families with young children.



# from the vicar

Rev Ben Perkins

I always hope to keep people at the forefront of my ministry. Not just those who lead, but all of you. You are why I'm here! This is why my 2025 at St Paul's began with Meals at the Vicarage. This was a great opportunity to meet over 100 of you at our house. One of the questions I asked those who attended was 'What do you want to see God do?'. This 2025 review is a look back at what God has done. I wonder if he has answered any of those prayers in the ways you'd hoped. I hope you enjoy reading through this review with a thankful heart for all God has done.

Our vision, launched towards the end of 2025, is to play our part in seeing Camberley encounter God and experience hope. Thank you to all who engaged in that consultation process and who prayed that God would make his call for us clear. Our vision statement is an articulation of what we believe that call is. It reminds us that what we're aiming for isn't to be 'busy' or 'slick' or whatever else. What we're aiming for is to see people meet Jesus and know life with him. We also launched our church values, as we seek to be **relational, generous and faithful followers of Jesus**. How do you see these playing out in our church life?

With that in mind, each of the contributions in the review is a celebration of what God has done here at St Paul's in 2025. So much happens in the life of our church - too much to include everything in this look back of the year! So I'd like to take this opportunity to thank all of you who lead or support one of our many groups that are centred around prayer, support, and socialising - all of which are so key to us being the wonderful church family we are.

I'd also like to take this opportunity to thank Sophie who is a remarkable gift to us at St Paul's. Sophie's ministry evolved in 2025 into a 'second chair' role, helping share the load as she supports me in leading St Paul's and she does so with grace, love, and an exceptional creative eye that keeps me on my toes! Thanks too, Sophie, for putting together this document so well.

Would you join me in giving thanks for all God has done as we seek to play our part in seeing Camberley encounter God and experience hope?



# FROM THE ASSOCIATE VICAR

Rev Sophie Lovesmith



When 2025 began we were navigating loss, a feeling which was juxtaposed with the joy of appointing a new vicar. 2025 was a year that marked a greater understanding that God is at work in the now and not yet of his kingdom. As we moved together towards Ben's appointment and the much awaited arrival of Ben & Beth, we held grief and depth of relationship closely whilst learning new ways to walk with Jesus.

As we walked through the work of John Mark Comer in practicing the way we continued to learn more of what it meant to journey with Jesus through all seasons, grafted into him. Our lifegroups have been added to and multiplied, launching three groups with a vision to grow more leaders. As Ben & Beth arrived, together we sought a fresh vision, and it has been a joy to see our church community and the local community we serve grow and develop as we seek to encounter God and experience hope in Camberley.



We are not stagnant, we are disciples, moving in the rhythms of the grace poured out for us, and in 2025 more than any other year I have experienced that grace in profound and life changing ways. It is a joy to be part of a community that longs to go deeper, to go further and to go together.

My prayer is that in 2026 we would continue to forge ourselves and our lives in the way of Jesus, by the power of the Holy Spirit, to be disciples who live to share his transforming presence with others. That together, we would encounter God & experience hope.

# SERVICES - 9am

Rev Ben Perkins

Sunday services are the backbone of what we do at St Paul's. There is a long tradition here of strong, diverse worship that can help all people, whatever their starting point, to draw closer to Jesus, encountering God and experiencing hope. We've been blessed with a variety of preaching series at our services including practical steps to follow Jesus, exploring Nehemiah, and giving to others from what God has given us. We also celebrated 7 baptisms and reaffirmation of baptismal vows of those making a commitment of faith in 2025. This is amazing! We are praying for more throughout 2026.

The 9am service steadily grew throughout 2025 and continues to be a special service that gives a quieter and slightly more 'traditional' way to encounter God. The community aspect of that service is a real blessing with refreshments in the Garden Room afterwards providing a space to grow relationships that flourish beyond Sundays. One particular highlight of 2025 was the baptisms at our 9am service in the Autumn - the first full immersion at that service for a long time! Hayden and Miles were amongst those who were baptised at that service having come to faith and they have found a home in our 9am congregation. I asked each of them to talk about their experience of worshipping with us at St Paul's.

Hayden writes, 'I have been going to St Paul's for roughly a year now. I definitely felt led to go there as a new believer. I was welcomed with smiles, and lots of people asking about my faith journey. I have left much of my old life behind, but at St Paul's I have a new one. I feel blessed to be a part of their family.'

Miles writes, 'Services at St Paul's always start with a warm welcome as soon as you arrive at the door. I have been attending the church for a year now and have been overwhelmed with the welcoming environment to newcomers like myself. The 9am service felt tailored to me. The format is clear and the booklet to follow through felt really useful to someone who hadn't attended church before. Worship comes in many ways and that's why I enjoy St Paul's as the two services allow for you to decide how you would like to worship and what works best for you.'

Perhaps you would join me in praying for more people to come to faith at our 9am service?



# SERVICES - 10.30am

Rev Ben Perkins

With my arrival I introduced some small changes to the 10.30 service. The rationale behind these changes were to create more space for encounter and increase our capacity for hospitality as we encourage participation over observation for those joining us for the first time. We give thanks that we have seen the 10.30 service grow in number, particularly with younger people joining us and remaining with us.

Jordan has joined our church family in 2025 and worships at the 10.30. He writes, 'I love worshipping at St Paul's, as I have the privilege of gathering in a welcoming space, full of the joy of the Lord. There is a wonderful mix of people across all generations and backgrounds, which creates a real sense of community and shared faith. The services beautifully balance contemporary elements with reflective and traditional aspects, offering something meaningful for everyone. Whether through music, prayer, or teaching, there is a genuine warmth and sincerity that makes each gathering uplifting and encouraging. I always leave feeling connected to God, refreshed, and ready for the week ahead.'

Thanks to all our teams who make our Sunday experience so wonderful! Right from those who unlock the church, those who greet us with a smile, to those who lock up once we're all gone. We are so blessed to have such fantastic Sundays here at St Paul's. Do make sure you take the time to thank those involved when you can. It goes a long way!



# SERVICES - seasonal Rev Sophie Lovesmith

We also greatly valued our seasonal services throughout 2025; below are just a few highlights.

Our Easter celebrations included a special Easter show featuring CBeebies and Alpha video presenter Gemma Hunt, who shared the Easter story with around 300 families from across St Paul's and Heatherside parishes.

On Easter Sunday, we gathered for services filled with joy as we celebrated the resurrection of Christ, giving thanks for those who were baptised and for those who reaffirmed their baptismal vows, truly a wonderful occasion to celebrate the fullness of new life.

Christmas 2025 welcomed more than 1,000 people through our doors. At our Carol Service, guests enjoyed mince pies, mulled wine, and a rich programme of carols. It was especially encouraging to see many attend who might not otherwise come to church, with some continuing to explore and grow in faith. We extend our sincere thanks to John Winterton, the joint choir from Heatherside and St Paul's, our musicians, and the hospitality team for making the evening so memorable.

Our ever-popular Christingle services on Christmas Eve once again drew hundreds of visitors, as Sophie and Bethany shared the Christmas story. It is always a joy to see so many members of our church family participate so enthusiastically, presenting the message of Christmas in a way that is engaging and accessible for families.



# FROM THE CHURCH WARDENS

**FABRIC** - Stefan Carl

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.

The following is a brief overview of some of the work carried out in 2025:

- In January we prepared the vicarage for our (then) new vicar and had some drain repairs done in front of the church centre.
- In February we replaced one of our bins, which had caused a rodent problem, and brought some specialists in to deal with this issue.
- In March we arranged for a skip to support our premises clean-up day.
- In May we replaced some broken fence panels at Cornerways.
- In June, the gutter along the full northern side of the church hall was replaced due to damage by a high vehicle.
- In August the uplighters in the church nave were inspected and LED lights installed or replaced.
- In October, the rainwater soakaways on the western side of the church had to be repaired to avoid water damage.
- In November the foul water drainage in front of the church centre had to be re-addressed and properly fixed and re-surfaced with tarmac (the work included a 10-year guarantee).
- Our regular services, inspections, and certifications were done throughout the year:
  - January: Electric testing (fix wired, PAT, Boiler),
  - March: Fire Extinguishers,
  - September: Fire Alarm and Lightning conductor test,
  - November: Gas boilers certification.

In 2025 the Churchwarden (Fabric) role also acted as Data Protection officer and Technology Lead. In the latter part of 2025, the leadership for Technology was handed over to James Rust as a ministry area in its own right, and the management of the Handyman Team – the main part of the operating arm of the Churchwarden for fabric – was handed to Greg Reeve. Our focus in 2026 (apart from the ongoing maintenance) is to work through the recommendations of the last Quinquennial report of 2019 and implement as much of those as we can within our budget constraints.

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

Our specific thanks go to Helen Vince as our central coordinator for most of our regular inspections, and our handyman team, specifically Greg Reeve, who were instrumental in fixing a significant number of issues around our buildings (church, church centre, Cornerways, and the vicarage).

# FROM THE CHURCH WARDENS

**HR - Gillian Fernandes**

## **Churchwarden - Human Resources**

### **Clergy**

In March 2025, St Paul's welcomed Ben and Beth Perkins. Following months of prayer and reflection, God made it clear that Ben should be the next incumbent at St Paul's. Hallelujah - we pray that he and Beth will be with us for many years to come!

Following a busy vacancy period, Sophie Lovesmith has worked tirelessly for 2025. Apart from preaching, pastoring and overseeing youth work, Sophie is responsible for developing our graphics and our online presence.

### **Office and administration**

Helen Vince continues to play a pivotal role in keeping our day-to-day admin and external bookings under control. Helen has many plates to spin in a week - we are blessed to have her!

### **Families and youth**

We were delighted to welcome our Children's and Families' Pastor Bethany Larby back in the winter of 2025. Bethany had been on maternity leave since she and Jacob had welcomed their baby Barnaby in November 2024

In August 2025, our Assistant Youth and Worship pastor, Joe Lloyd moved away to join another parish after 3 years with St Paul's. We still retain a vacancy in the Youth team and are prayerfully awaiting a new person to fill this role.

### **External support**

2025 saw changes in the way St Paul's accounts and finances are managed. At the same time, Hilary Lloyd moved away from Camberley, having volunteered to do the book keeping for our parish for 15 years. As a temporary measure, an external book keeper was hired for a few months until a new accounting system was introduced. This has since changed as the new system has cut the need for paperwork.

Golden Cleaning Services continue to clean the church and the church centre. They have been with us since 2023 and are very supportive of our needs.

### **2025 Update from Health and Safety and Fire Warden**

In 2025 St Paul's underwent a huge review on Health and Safety and Fire procedures to ensure the buildings are adequately protected and that procedures are in place in the event of an emergency. New signage, policy reviews and procedures were introduced. This is an ongoing process and is everyone's responsibility. If you are unsure about what to do in the event of an emergency, please ask!

# SAFEGUARDING

Jill Davis

The Church of England has continued to provide central guidance for all the dioceses and parishes, including a Safeguarding e-manual for revised House of Bishops Guidance and Codes of Practice. The PCC adopted the Policy Statement and Church of England Policies and Practice Guidance, as it does annually, at the first PCC meeting following the APCM in May 2025. The signed Policy Statement is displayed on the church noticeboards at St Paul's.

The start of 2025 saw St Barbara's become a parish in its own right and safeguarding responsibility pass to their own appointed Parish Safeguarding Officer. February saw the arrival of Ben as our new vicar and the team are grateful to him, Sophie and the staff team for all they do to ensure safeguarding is core within the life of St Paul's.

In July we were fortunate to have our Diocesan Safeguarding Officer, Jackie Broadfoot, and Archdeacon of Dorking, Ven Martin Breadmore, come to speak to the PCC. They highlighted that we must not assume that our church, along with every other church, is not affected by safeguarding concerns, and that safeguarding must be the golden thread that goes through everything we do. The PCC, as trustees of St Paul's, have risen to this challenge. PCC meetings now include more time to spend on reviewing and seeking to ensure that St Paul's has a strong safeguarding culture.

Safeguarding Sunday 2025 was held in November and was felt to be the best ever! All those involved in the services, including our clergy and those praying, ensured safeguarding was highlighted and the services spoke powerfully to a number in the congregations. We used the Sunday to introduce the new diocesan campaign - See it Hear it Report it with all those attending receiving a small card with reminders as to what to do if they were at all concerned about something, however small that may be.

It is now mandatory for all church leaders to pass any safeguarding queries or concerns to the Parish Safeguarding Officer or incumbent and for there to be a 'speak up' approach to any safeguarding queries however small they may seem.

A big thank you to the team - Angela Wilkinson for all the hours she has spent with me ensuring the administration surrounding volunteer safer recruitment, including the Hub, is up to date, Chris Higgins who ensures the Safeguarding webpages and the Safeguarding noticeboards are clear and current, and Angela Carroll who also helps in her role as a trained DBS Verifier.

Rev Heather Valletta

## Love God

At the heart of everything we do is a desire to love God, and it's been really encouraging to see more people stepping into that together this year. Our Sunday services have felt fuller and more engaged, whether in our regular gatherings, café-style services, or all-age worship where everyone can join in. The teaching series have sparked real interest and conversation, and it's been great to see more people connecting the dots between Sunday and everyday life. Life Groups are growing, with more people getting involved, building friendships, and exploring faith more deeply. There's also been a noticeable increase in people leaning into prayer, both together and personally, which is shaping the life of the church in a really positive way.

## Love People

We're also seeing a real growth in how we love and support one another. More people are getting connected, through Life Groups, pastoral care, and simply spending time together, and that sense of belonging is deepening. We've shared some really significant moments this year, walking alongside each other through both challenges and celebrations, and it's clear that relationships are strengthening. Social times like meals, trips, and informal gatherings have been really well attended and have helped people feel part of the church family. It's also been encouraging to see consistent engagement from our children and older members alike, from JAM on Sundays to Tuesday Afternoon Fellowship during the week. More and more, it feels like people aren't just coming along, but truly finding a place to belong.

## Love Community

What's been especially exciting is the growing impact we're having in the wider community. We're connecting with more people than ever, and those connections are going deeper. Stay and Play is a great example of this, with 40-45 children and their parents or carers coming each week, and many of those families starting to engage more with church life. The Pop-Up Coffee Shop continues to grow, with more people coming in, staying longer, and building relationships. Our Christmas events and services saw a real increase in numbers, and Remembrance Sunday brought together a wide range of people from across the community. Our links with the local school are also strengthening, helping us connect with even more families. Overall, it really feels like we're becoming a more visible, welcoming presence, and that more people are not only coming through the doors, but finding connection, community, and something of God's love here.



# YOUTH, CHILDREN & FAMILIES

Bethany Larby & Sophie Lovesmith

Our vision continues to be to see children, young people and families know Jesus holistically in their whole life, including the areas of church, home and school.

In 2025, this vision remained central to all that we pursued across our children's and youth ministry, with a continued emphasis on building meaningful connections in both our Sunday services, but also in the groups and events that happen midweek.

Bethany remained on maternity leave throughout most of the year, returning in November 2025. We are deeply grateful to all the volunteers who faithfully covered and sustained this area of ministry during her absence.

We also said goodbye to Joe Lloyd in the summer of 2025 and would like to thank him for all his contribution and dedication to this ministry area.

During Bethany's leave, Rev Sophie Lovesmith oversaw the youth ministry and served as the main point of contact for the children and youth teams, providing consistent leadership and support.



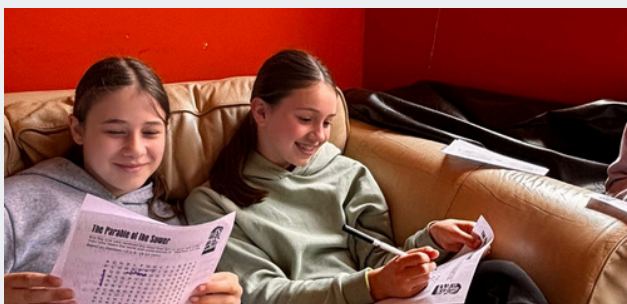
# YOUTH MINISTRY

Sophie Lovesmith

In 2025, youth work for the academic year for our 11-18s was led by our Assistant Youth and Worship Pastor, Joe Lloyd, with a strong focus on discipleship and building connections. Much of this work has taken place both within the life of the church and beyond it, particularly through regular engagement in local secondary schools alongside CYFC. Time spent in schools allowed for meaningful connections with young people in their everyday contexts, helping to build trust, visibility, and pastoral support that extends beyond Sunday gatherings.

Joe moved on in August, to further his youth work experience at a new church, a great loss to us but an exciting moment for us to send Joe with our prayers and encouragement for this next phase of his ministry and life.

The young people we have continued to grow in their relationships, with one another and Jesus. Deepening their understanding of scripture by working through bible studies that track the main sermon series. The vision behind this is that young people will be able to continue their discipleship at home where their families are also attending St Paul's. Learning from those around them.



Friday youth group throughout the academic year 2025 continued, however the numbers dipped significantly so that in the new academic year September 2025, we streamlined the limited resources we had & switched our Friday drop in youth sessions to a half termly social, that is open to any young people. Our first few socials have been a brilliant way for our current young people to grow in relationship and socialising together.

In 2026 we are looking to develop mission among young people alongside the Diocesan Youth Catalyst program and CYFC.

We are so thankful and want to celebrate the passion and commitment of our team of volunteer youth leaders who help us to disciple and engage our young people. And for the young people who show up and keep seeking Jesus.

# KIDS MINISTRY

Bethany Larby

## Sunday Kids (0-11s)

Sunday Kids continued to be a vital part of church life. Becs Allin coordinated this area, and we extend a huge thank you to her for her planning, organisation and support of the team for the Spring and Summer terms. Due to a smaller volunteer base, the 4-11 age groups were more frequently combined, but this was navigated well and continued to provide a positive and engaging environment for the children.

The crèche ran as in previous years for 0-3s, offering a consistent and welcoming space for our youngest attendees.

## Tots Praise

Tots Praise was led by Joe and maintained a steady attendance, averaging around 25 each week. The church nursery regularly attended and supported this ministry, which has continued to be an important outreach opportunity.

Encouraging connections have been built with families in the community, and worship for under-5s in this space has continued to grow well through Bible storytelling, praise songs and the dedicated volunteer team getting to know those who attend with their children.

Bethany used KIT (Keeping in Touch) days from September to begin transitioning back into leading Tots Praise. The year concluded with a celebratory Tots Praise Christmas party, which was a joyful highlight for families.

## Stay & Play Toddler Group

Baby and Toddler Group has been a great space this year as 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 20-25 attending each week. It creates a wonderful environment for young parents/carers and their toddlers. This year we welcomed a toddler group baby to act as Jesus for our Christingle service.



## Schools

Gillian Fernandes took the lead in organising and delivering school assemblies, liaising closely with local schools who expressed great appreciation for this ongoing partnership. Greg Reeve also supported by helping to lead some of the assemblies. The assemblies and school events were particularly focused around key seasonal moments throughout the year. Sophie organised a school trip for Prior Heath at Easter, and leavers' services at the end of the summer term provided valuable opportunities to welcome children and families into church.

Ben was introduced to Crawley Ridge Junior School and supported them in running their carol service at the church in December. Additionally, we hosted Crawley Ridge Infant School and the church nursery for their Christmas production. It was lovely to welcome members of Crawley Ridge Junior school choir to our Family Carol Service at the end of November.

This increase in community engagement through schools has been especially encouraging and remains an exciting area of growth.

## Family Events

Family events in 2025 included hosting Gemma Hunt from CBeebies Swashbuckle, who delivered a fun and engaging Easter show that was very well attended.

Holiday Club took place in collaboration with Deepcut and Heatherside at Portesbury School, led by Grace McAdam. The space-themed week was a huge success, with strong attendance, great team collaboration and excellent feedback from families. With a large volunteer team involved, this was one of the highlights of the year.



# WORSHIP

Beth Perkins



Worshipping the Lord together is always a joy, and over 2025 it has been wonderful to have more opportunities for our church family to worship together through music. We are grateful to Joe Lloyd for his leadership in this ministry until his departure in the summer, after which Beth Perkins took on leadership of the worship team.



During 2025 we have introduced new songs, new software for our keyboard, new band members and new leaders, all of which have helped enhance the musical worship at our 10.30 service, and it has been a delight to see the band and our church family encounter God through our sung worship, and grow in confidence to worship the Lord in new ways. Another highlight has been the introduction of our 'Encounter' worship and prayer evenings where we have enjoyed extended times of worshipping God together through music and prayer. In 2026, we are keen to continue to further our vision of encountering God and experiencing hope as we worship the Lord together through our music, and we would love to grow our worship team - so if you are a singer or play an instrument, do get in touch if you would like to be involved!



# DEEPER

Rev Ben Perkins

2025 saw the introduction of Deeper. The vision for Deeper is to do deep thinking and apply to our faith in a very real way. We don't need to be afraid of big questions and can engage deeply on theological topics that can make a real difference to our walk with Jesus.

It was a real blessing to have Dr Matthew Knell from London School of Theology join us for the first Deeper in 2025 as he spoke on the Nicene Creed and what it means for Christian life today. He helped us understand why doctrine matters, why the church believes what it believes, and why it's important to root ourselves in our history. We'd love to grow attendance at our Deeper events so do keep an eye out for them. It's always a really fascinating time together!



## 20's & 30's (ish)

After vacancy in 2025 we recognised that we had a growing number of young adults or 20s 30s (ish) as we have lovingly gathered them into the bracket of. Our aim was simply to gather them together as we sought to develop deeper community and relationships.

The group grew out of a simple observation into a vibrant and meaningful community. In the summer of 2025, we held our first event, a gloriously sunny BBQ. Then in the winter before the Christmas activities took over, we held a firepit night, with good food and great company.

Since these events, it has been a huge encouragement to see that relationships have forged more deeply and a greater sense of community has grown in that demographic. Through shared meals, and social events, we have seen many join lifegroups, and more individuals are plugged into church life from serving to attending. There has been a strong sense of openness, with individuals supporting each other through both the challenges and joys of life and everything in between.

Looking ahead, we are excited to continue strengthening this community, creating opportunities for deeper discipleship, and extending welcome to others who are seeking connection and belonging.

Sophie Lovesmith



# ALPHA

Rev Ben Perkins

I truly believe that something about Alpha at St Paul's is anointed by God. It always seems to draw people in and God always moves! We ran an Alpha course with St Barbara's and Heatherside Church after Easter 2025. We had about 40 people join with 3 discussion groups.

A big part of Alpha is the community aspect of the time together. Life Groups from each church provided meals for those on the course for which we're very grateful! We were also supported with a great team of volunteers who helped bring people together and drive discussion. Church is all about community and praise God that we were able to show Alpha delegates what church community can be.

It is wonderful to walk alongside those who are learning or relearning about Jesus and, from that course, we celebrated 3 baptisms at St Paul's. Praise God!



# LICENSED LAY MINISTERS

Simon Strachan  
Lis Ricketts  
Tim Cross



2025 was the year when the acronym LLM acquired a new definition but Lis, Tim and Simon have sought to avoid their sermons being confused with Large Language Machines or hints that they may have been the products of Artificial Intelligence. In the first part of the year, awaiting Ben's arrival, there were increased opportunities to lead and preach at the Sunday Services as well as preaching opportunities at Heatherside, St Barbara's and St Mary's throughout the year. It has been - and remains - a privilege to work with the staff team and occasional preachers and leaders in the termly Preachers and Leaders meetings when service developments and sermon series are shaped and reviewed.



# GLOBAL LEADERSHIP SUMMIT

Tim Cross

Having taken on the running of our own Global Leadership Summit in 2023, we ran another in both November 2024 and 2025, each well attended. A number of people from St Paul's, along with members of other Churches and businesses around the Diocese came along and enjoyed Agnes's and Christine's home-made cakes and biscuits, along with a series of leadership talks from some world class leaders – the main reason for the day! As always the standard of presentations was excellent, and the feedback very positive. We will be running another on Friday the 20<sup>th</sup> Nov 2026 – a date for your diary.

As Ben begins to pull together the teams he needs to run the various activities at St Paul's in the months ahead we are looking at that, alongside some other options of leadership development. We will keep you all informed.



# PASTORAL CARE

Lis Ricketts

Is St Paul's a caring church? How are we doing at looking after the brothers and sisters God has brought to us? What sort of care are we giving: belonging, friendship and community? Prayer and spiritual support? Practical help in times of illness and trouble?

The early church was urged to care for each other in all these ways. They pooled their resources, they prayed together, they ate together and they looked after those in need. How can we do that in our very different 21st century Camberley culture?

I was asked to say how we have been doing this year on pastoral care...and there is good news and bad news.

The good news is that I think we are still a caring church. I have often stood in the church or the coffee room after both our Sunday services and heard caring happening all around me. People greeting others, people welcoming newcomers, people listening to other people's concerns, sometimes people praying together. New people and visitors testify to feeling welcomed and valued in our church community...that is good.

A lot of our caring for people is done through the weekday groups and activities that bring people together. So Oasis, Mothers Union, the Tuesday Coffee Stop, Men's Breakfast, Tots Praise and the Toddler Group all show care for different parts of our congregation...and also reach out beyond to any who wish to come (sorry, if I have forgotten your group!).

That care may be on the friendship level, but our Life Groups often go deeper for their members, supporting them practically and spiritually in illness and difficult times. They are vital....but not all in our church belong to such a group.

And the bad news? Well, I think people who need more ongoing care can fall into the gaps and feel forgotten. We know the clergy can't do it all in a church of our size. In the last few years, the small pastoral team, made up of congregational pastors and pastoral visitors, who were trained to follow up, to visit and support those in need, has almost ceased to exist, as those faithful people got older themselves. There don't seem to be people coming forward to replace them. So this feels a time of transition, where we need to reassess and get a fresh vision of how we show God's love and care in new and different ways. We hope to have a new Pastoral Coordinator in place soon to take this forward.



# OASIS

Agnes Mackie



Oasis has grown in numbers and we regularly have between 70 and 80 guests. Different outside groups such as Police, Fire Brigade, C.A.B, Health Watch, Library and Miriam Grace come along throughout the year, offering advice to our guests. Social Prescribing bring people who have been referred through GPs. These are people who are reluctant to leave the house on their own. Miriam Grace have now decided to attend monthly and they guide us on what we can do to help those with early dementia. We offer a wide range of activities, sitting keep fit, craft, puzzles, games, knit and natter, hand massage and we adapt what we offer to the needs of our guests.

More people are using Still Waters for prayer and our host team are always busy listening to our guests and helping whenever possible. This year we have introduced Communion for those who would like this service and it has been well received.

# COFFEE STOP

Agnes Mackie

Our guests come for coffee, cake and a chat. There is a regular group who have become friends through meeting here. People who help at Oasis also help at Coffee Stop.

A comment from one of our visiting groups:

“We visit many groups but this is the best. We are always warmly welcomed at the door and it is always so friendly.”

“I came as part of an outside team but was so impressed with what I saw I now come regularly and have learned a new skill.”

OASIS and COFFEE STOP are run by an excellent team of volunteers who give a great deal of their time setting up, preparing activities and clearing away.

Many of our guests now arrive through Camberley Care and other voluntary drivers. We are sure our numbers would increase if we had other transport possibilities

# MOTHERS UNION

Diana Dunford

Mothers' Union (MU) is a global Christian movement dedicated to empowering women and strengthening families and communities through love, faith and fellowship. Our mission is to work with people of all faiths and none to support communities and advocate for positive change. Founded in 1876 by Mary Sumner, now active in 84 countries we are focused on ending violence, poverty and injustice. Despite its name membership of MU is open to everyone, female, male, single or married.

The St Paul's branch welcomed three new members in 2025, and two members became 'at home' members. Sadly, we lost one longstanding member shortly after she celebrated her 100th birthday.

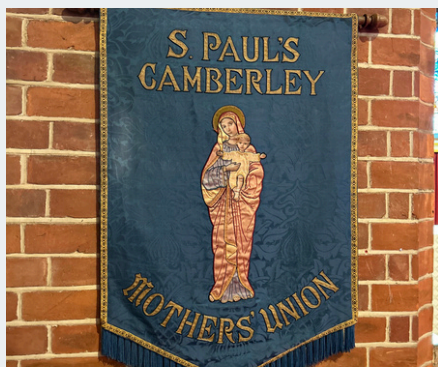
We meet on the second Wednesday of the month and visitors are always welcome. During the year we have had many interesting speakers including: The National Gardens Scheme, Anti-slavery; Surrey Search & Rescue; RNLI; Safeguarding; and an illuminating talk on the History of shops in the High Street, Camberley which brought back memories to several members. Lis Ricketts joined us to describe her life leading to the role of Lay Minister, & Reverend Sophie led an Easter Communion Service followed by the Easter film of 'Hymns we Love'. In August we met for coffee and a cake sale in aid of the Summer of Hope Appeal; and the Toddler Group planted sunflower seeds given by Mothers' Union. A great community link up

Twice a year we have a collection of food, toiletries, household goods and craft items for the women's refuges, homeless centres and prisons across the diocese and every month members donate toilet rolls for the Hope Hub in Camberley - a small item but a big necessity!

Our branch banner which is over 70 years old has been repaired and restored thanks to funds donated by the late Peggy Wickenden and now hangs in the chancel near the organ.

***'My main reason for coming is in support of MU members in South Sudan. Of course, I enjoy the fellowship, the talks and the encouragement of family life'***

***'I like the friendship & fellowship. Worldwide links. Keeping in touch with older members'***



# LIFE GROUPS

Rev Sophie Lovesmith



In 2025 we thanked Lis Ricketts for her commitment to coordinating and investing in our Life Groups as Abi Gomm took up the mantle to coordinate our Life Group leaders & structures.

Our Life Groups exist for the discipleship of our church community to grow in faithfulness, relationship and generosity together, offering mutual support on life's journey.



Life Groups had remained constant, and in many cases groups had continued without change for a significant number of years, and whilst this is to be celebrated in its loyalty and depth of friendship, it made integrating newcomers to the church difficult.

With Abi responding to God's call in her heart to take a lead on Life Groups we have been able to grow new leaders, form new groups, and create a more joined up approach to how we disciple our congregation through the work and input of Life Groups.



We have begun meeting regularly, with a view to create more input that will equip current Life Group leaders and train new ones.

In 2025 with more people joining our church and the highlighting of the importance of Life Groups we have been able to start three new Life Groups, with one more in the pipeline. We are hugely thankful for those who have stepped up into and continued in faithful leadership.



Our vision moving forward is:

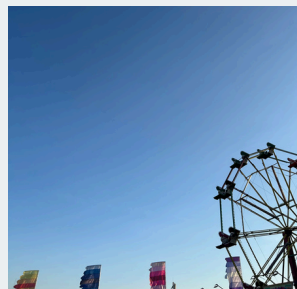
- that every member of St Paul's find their place in a Life Group
- that Life Groups would be missional & open
- that we would raise new leaders & offer training
- that we would plant new groups

# NEW WINE

Becca Mayne

We resumed attending New Wine as a church family for the first time since COVID and a small group of about 25 of us headed off to Shepton Mallet. The benefits of a small group were that we were able to 'do community' very easily with the camp joining together each evening for a meal. It also allowed us to support those who were camping for the first time and attending with youth/children.

It was a happy week with many of the group having great encounters with God and one another. Looking forward to New Wine 2026, we are going again! And hoping that plenty of people will be joining us.



# HOST TEAM

Becca Mayne

The Host Team benefitted from the feedback from Ben and Beth on their arrival at St Paul's with a focus on improving the welcome for newcomers before they cross the threshold into the Church building. We have new sandwich boards, one of which is positioned on the pavement outside church. We have a revised message encouraging late comers to join us from the rear of church and have experimented with ways to signpost (initially footprints, now signboards) people there. We had a great team training session, with invaluable input from Gillian Fernandes focusing on fire evacuation and safety.

The team leaders have also gathered together to pray and talk about the team. In March/April 2025 we had a team leader change, with Jacob Larby leaving the team and Kathy Fuller becoming a team leader. We have also trained up several new members of the team - to replace those leaving us. This is a great ministry to be a part of!

# TOGETHER 25

Becca Mayne

Another joyful day was spent celebrating Together 2025 as we gathered together at Frimhurst House, alongside Heatherside & St Barbara's, The anticipated rain held off and glorious sunshine blessed our time together. With seminars, art studio, games, the new art prayer trail, karaoke, worship, a service with Holy Communion and a guest speaker, sparkly face paints, delicious cakes, ice cream & BBQ, the experience of spending time in fellowship together was a blessing to those who came and those who helped make it happen, a total of 77 volunteers, everyone playing their part.



# MISSION COMMITTEE

Sarah Shearer

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 2025 Sarah Shearer continued as chair of the Missions Committee with the support of Rebecca Oldaker, Ted Crew and Robert Karami. A new member of the team Chukwuma Anyaoha joined during the year. His confidence with numbers and accounting knowledge has made him an invaluable member of the team.

For many years as a church we were able to devote 25% of the Giving Related Income to Mission Giving. More recently we are nearer 7%. Hence, the total amount distributed under the designation of Mission Giving was £27,000 (2024 : £30,800)

The missions supported by St Paul's are listed in the accounts. In addition to this specific giving, there was a further £5K (£9k : 2024) given to Samara's Aid to support their hospitals in Syria. There were also 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.

In 2026 Sarah Shearer has moved away from Camberley so is no longer able to lead the mission committee. Also, at the end of 2025 Rebecca Oldaker and Robert Karami stepped down from the committee. New committee members had been invited to support the mission committee for 2026 but the new committee has not yet been established as we continue to seek a willing volunteer to lead the committee.

Please do pray as to whether this is a role you would consider taking on. It is well supported by the other committee members and the treasurer.

# FRONTLINE DEBT ADVICE CAMBERLEY

Stephen Cutler

Frontline Debt Advice Camberley has had a busy year. During 2025 we have seen 76 new clients as well as following through on existing cases. Of these 47 related to new debt cases representing around £850,000 of debt and 29 were seeking benefit advice.

As a faith based organization we work with clients face to face and walk along side them as we find solutions to their debt issues whilst helping negotiate with creditors or leading them through an insolvency process. We have had remarkable success in resolving debt issues and clients making arrangements with their creditors or becoming debt free and able to start afresh.

It is a great privilege working with clients who do not know how to cope with their burden of debt and giving them hope, sharing their burden and releasing them from despair.

One client wrote: "I just wanted to send a heartfelt thank you for all your incredible support. You've been absolutely amazing! Even when I was feeling a bit crazy and frantic, you remained calm and guided me through every step. Because of your help, I'm now much more aware of my finances and feel truly confident and in a strong position to manage things myself. Life feels stress-free, and you were definitely the 'stepping ladder' I needed to get here."

We are a small committed team, but with one retiring and another with reduced availability we are desperate for anyone with a heart for to help those in need to volunteer, receive full training and join us as advisers. Thank you for your continued support.



James Rust

Following on from the end of 2024 when the main projector was replaced in church and memory in the PC was upgraded, 2025 in terms of technology at St Paul's centered on stabilizing where we are, a handover of chair and looking to the future.

With various issues live streaming we began the year by up-grading the PC Hard drive which resolved a lot of stability issues we were having and the PA and PC teams worked together to eliminate an echo that was occurring.

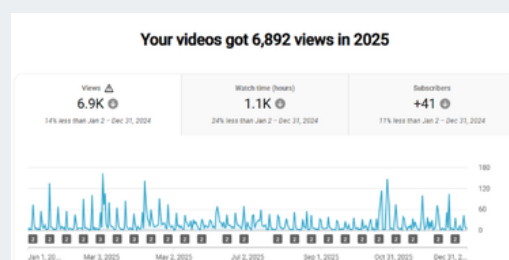
In the middle of 2026 Stefan Carl passed the responsibilities of Chair over to myself and the last two meetings have been surrounding me getting a good understanding of where we are. Also we express our thanks to Stefan for his time chairing this committee.

Our main two outward facing responsibilities are the sermon recording and live streaming so wanted to give some statistics for 2025 on these two items.

Firstly sermon recording - in 2025 we had 2,576 total sermon downloads (average 214 a month) with a peak in October 2025 of just under 900 downloads in that month alone.



Then this brings us to live streaming on YouTube - in 2025 we had 6.9 thousand views across the year (average of 575 a month) totaling 1.1 thousand hours of viewing. This is showing a downward trend on the YouTube analytics when compared to years previous and will be reviewed again at the end of 2026.



Going forwards the Technology team in 2026 will focus on overcoming some Live Stream issues that have arisen recently, hopefully growing the team and building a plan for the short, medium and long term future with various projects currently being researched.

# FROM THE CHURCH OFFICE

Helen Vince

2025 was another busy year in St Paul's Church Centre. We are certainly one of the most popular 'venues' in Camberley, with our rooms used regularly by U3A, Weight Watchers, exercise classes, community groups and the very popular Baby Sensory Classes - who are exceedingly grateful to everyone after a Sunday 10.30am service for moving the church chairs. Visitors to the centre love the warm welcome, the great facilities and the abundance of parking spaces! St Paul's also hosts a thriving Montessori and a dance school which has been based in the Church Hall for over 30 years. As anyone who has manned the office will have noticed, quite often no two days are the same and the enquiries can range from the sublime ('we would love to get married in your church') to the ridiculous ('I am a film location manager looking to hire your building')! We are the polling station for the St Paul's Ward of Surrey Heath, a concert space for numerous local orchestras and choirs, a room for several residents' associations to hold AGMs - St Paul's is very much the hub of our community and parish.

Maintaining our church, centre and grounds is no easy task and thanks must go to the Handy Man Team who will come at a moments notice to repair, replace and generally improve our facilities and tend to our gardens, mostly when nobody else is here to see how much of their time they give. They are not the only ones to channel their love and expertise into St Paul's - the flowers in church on Sundays and at Easter, Harvest and Christmas are put together by a very talented and knowledgeable group of ladies; our readers, intercessors, sidesmen, stewards, PC and PA operators all help make our Sunday services accessible to everyone; we couldn't be the welcoming church we are without this wonderful band of volunteers.



# FINANCIAL REVIEW

Stefan Carl, Treasurer

For any questions, don't hesitate to ask in person or via [accounts@stpaulscamb.co.uk](mailto:accounts@stpaulscamb.co.uk).

**The information captured below has been tailored to be an overview only, rather than being a regular trustee report ready for use with the Church of England or the Charity Commission. The trustee report for 2025 cannot be produced at this point, as the accounts for 2024 haven't been finalised at the time of writing. This means that the numbers will still change from an accounting perspective, as we put the exact opening balances into the system, though that change should only impact the balance sheet view on the year end accounts, rather than the ins and outs during 2025.**

## ***Funding Sources***

Income for the year was over £350,125, whilst expenditure was £357,706. After allowing for transfers from reserves (a planned transfer from Children & Family Pastor restricted fund), the expenditure for the year comes to £340,144, resulting in a surplus of £9,981. This excludes amounts received and held on behalf of St. Barbara's, and other amounts received specifically for restricted purposes.

Regular stewardship income and service collections amounted to £278,822 this year including £51,901 of gift aid recovery from HMRC.

Church Centre and Hall lettings brought in additional income of £47,562, and fees from weddings, funerals and other events generated £5,513. A further £18,229 was collected from bank interest and other miscellaneous sources.

The digital way for online (through the website) and contactless (through the tablet in church) donations and payments increased its contribution throughout 2026 to over £4,400. Digital giving is expected to continue its growth in 2026.

## **Expenditure**

Total expenditure in 2025 amounted to £357,706, based on the assumption that a further £21,321 of Capital repair and vicarage cost are included in the opening balances for 2025 (see fund overview below).

An underpayment of £15,650 in the 2024 financial year, if not accrued for in the 2024 accounts (tbc), would increase expenditure to our mission donations over and above the £27,000 agreed for the year. In 2026, the intention is to hold this number to 10% of donated income and related gift aid.

The largest single item of expenditure during the year was the parish share cost at £117,855 (covered under the category 'Governance' below). This was once again met in full in 2025.

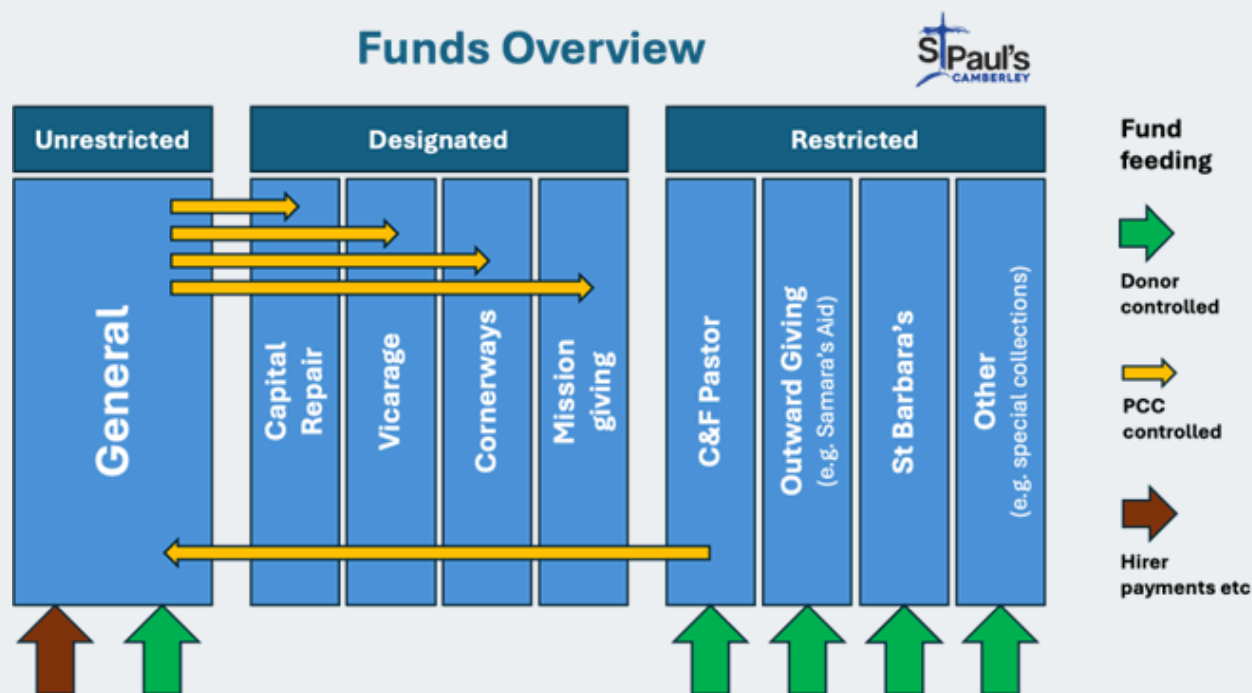
Total staff costs (including gross salaries, employers' national insurance and pension costs) were £126,516.

Building expenditure of £56,346 was incurred during the financial year, with the largest items of expenditure being cleaning (£15,532) and utilities (£10,836).

# Financial Review

## Funds Overview

To better manage the use and control of our financial resources, we manage income and expenditure through various funds (below). Some are of restricted nature for a specific purpose, others are designated towards specific activities but can be reassigned by the PCC in conjunction with the general, unrestricted fund.



## Investment policy

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 interest on the deposit account amounted to around £10,000 in 2025, though the priority is to maintain a low to zero risk for all monies earmarked to meet our costs and obligations during the year, so an according amount of money is always kept in the current account.

All investment opportunities must be presented to and agreed by the PCC in each individual instance before any such investment can take place. 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.

# Financial Review

## Reserves Policy

The PCC has adopted a reserves policy which both accommodates an ongoing and fluctuating expenditure and allows for specific and focused cost obligations to be addressed on an ongoing basis.

In addition to normal expenditure (including grant payments and parish share) which is covered by our General Fund, a Capital Repair Fund is used for medium to major repairs to the Church and its equipment, and the Vicarage and Cornerways Funds are used 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 just over £15,000, which used up the full budget assigned. This was mainly due to some long-overdue repairs and cleaning of the drainage system, triggered by issues with the drains out of the church centre.

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. £51,000. Reserves for St Paul's currently (March 2026) stand at about £73,000, able to cover the expected shortfall in the budget without going below the agreed minimum reserves. In the event of any shortfall in the unrestricted reserves, the PCC would expect to transfer money back from the designated funds 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. The shape of the reporting has changed (and is refined based on feedback) since the change of treasurer in May 2025.

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 through specific Stewardship campaigns, of which one was held in October 2025 (in the form of a generosity sermon).

A balanced budget for 2026 has been agreed with the PCC and is on track at the time of reporting.

As of March 2026, the Trustees believe that the charity remains a going concern, as giving has not kept up with cost inflation. As a result, in February 2026, an additional Stewardship Day was held to encourage regular giving, specifically for those who do not give yet. At the time of writing the funding gap has been closed by 70%.

# Financial Review

## 2025 Financial summary and overview

Following are the movements (income and expenditure) across all the funds throughout 2025. Please note that the opening balances for each fund depend on the final accounts of 2024, which we don't have yet. However, the actual movements are not impacted by this:

	General	Cap. Repair	Vicarage	Comerways	C&F Pastor	Outward	Other	Totals	St Barbara's
<b>Total Income</b>									
Total Donations	£226,921				£400	£4,671	£5,602	£237,593	£189,924
Total Gift Aid	£51,901					£895	£529	£53,325	£29,720
Total Lettings	£47,562							£47,562	
Total Other	£23,742							£23,742	£16,840
	<b>£350,125</b>	<b>£0</b>	<b>£0</b>	<b>£0</b>	<b>£400</b>	<b>£5,565</b>	<b>£6,132</b>	<b>£362,222</b>	<b>£236,484</b>
<b>Total Expenditure</b>									
Total Admin	£10,119						£2,365	£12,484	£5,708
Total Building	£56,346	£15,321	£6,000					£77,667	£147,749
Total Church Life	£12,452						£150	£12,602	£10,045
Total Governance	£123,473					£150		£123,623	£69,465
Total Mission Giving	£28,800					£235	£3,154	£32,189	
Total Staffing	£126,516							£126,516	£14,997
	<b>£357,706</b>	<b>£15,321</b>	<b>£6,000</b>	<b>£0</b>	<b>£0</b>	<b>£385</b>	<b>£5,669</b>	<b>£385,082</b>	<b>£247,964</b>
YE delta	£7,581	£15,321	£6,000	£0	£400	£5,180	£463	£22,859	£11,480
		Designated funds			Restricted funds				

Throughout the year, the General fund, which drives the designated funds, is monitored on a more detailed level to evaluate the opportunities and risks for St. Paul's. Whilst the restricted funds typically are emptied over time and up to the amount that was put in, the current assumption concerning the designated funds is that the opening balances match their expenditure of £21,321 in 2025.

So, in summary, the cash movements in 2025 ended with a 2% overspend vs the overall income. This result was not a surprise, given the trend of our cumulated costs (see below). It is worth mentioning that an additional injection of £17,563 from the C&F Pastor restricted fund turned this into a surplus (see 'Funding sources' above). The reserves left in that fund at the end of 2025 is just over £21,000, which means that it will be used up in 2027.

In 2026, the designated funds will have to be filled again from the general fund with a projected amount of £17,250, and there also is a general inflation of parish share and cost of services to be taken into account.

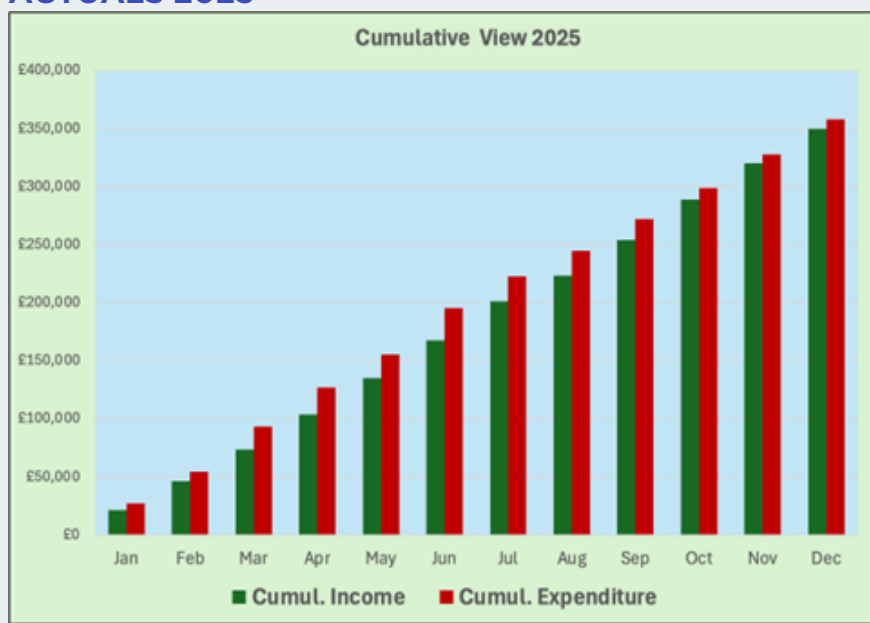
An overdue increase of hirer rates by an average of 10%, savings with our cleaning contractors, and the Stewardship Day in February 2026 aim to address this.

# Financial Review

## Some additional highlights include:

- a 10% increase of people who give to St. Paul’s (+5% regular givers) between the start of 2025 and today
- a £1,500 monthly increase (including gift aid) in regular giving with an additional £6,800 in one-off giving based on our Stewardship Day sermon in February 2026, is closing our current gap in the plan by 70%.
- (to note that we have at the same time leavers adding to a reduced regular donation of £5,500 in 2026)
- the launch of our new finance system ExpensePlus, making reporting on financials plus entering expenses a much leaner process as it’s being rolled out to the staff team and beyond. It holds all our data from 2025.

## ACTUALS 2025



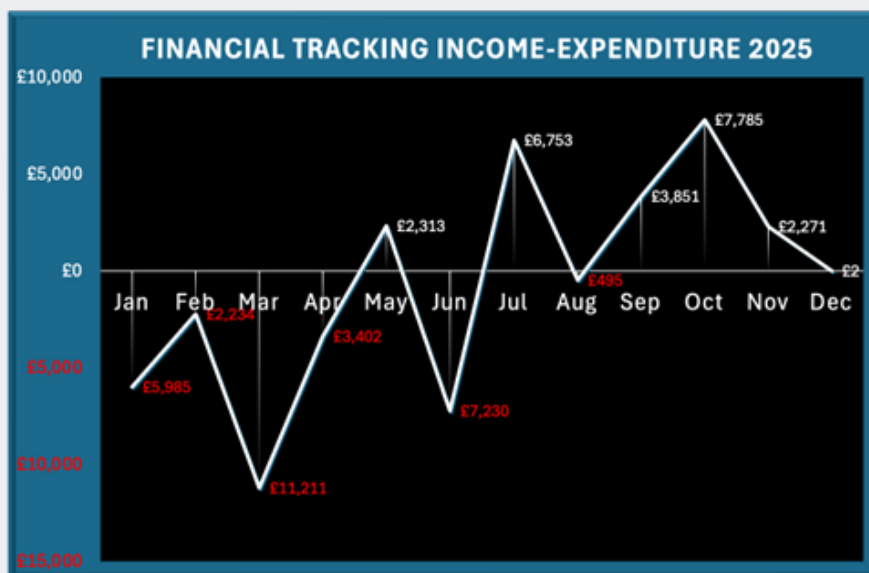
The deficit early in the year was not fully recovered by year end.

The sermon on generosity in October 2025 partially closed this gap.

The end of the year delta was taken from the general reserves.

The main contributor to swings during the months throughout the years are quarterly hirer invoices being paid early or late, or any maintenance work that might fall into a specific month.

The trend shows a typical deficit earlier in the year being caught up in the second half of the year.



Encounter God.  
Experience Hope.

20  
25

QUICK  
STATS

Numbers are not everything, and we chase Jesus not numbers, but they can help give us a picture of where we are at, to help us pursue our God given vision in the next season

£278,822

in total donations received + Gift Aid



34



Regular groups hire a room each month

300

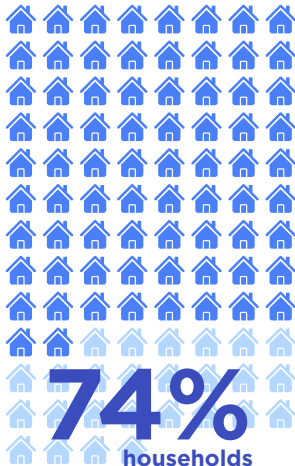


Average foot fall excluding Sundays



4%

increase growth in Sunday attendance (and continuing to grow in 2026!)



74%  
households giving

11

Assemblies taken in local infant & junior schools across the year



600

Primary aged children heard stories from the bible in assemblies across the year

315

Students Celebrated Christmas with us

190



volunteers contributed

6 infant baptisms

30

kids & youth

28

teams

190

volunteer roles

7 adult full immersion baptism/ reaffirmation

9 funerals

Our vision is to play our part in seeing Camberley encounter God and experience hope.



# THANK you

[@stpaulscamberley](#)

[stpaulscamberley.org.uk](http://stpaulscamberley.org.uk)

