

Holy Apostles PCC

Annual Report and End of Year Financial Statements Year ending 31 December 2020

CONTENTS

	Page
REFERENCE AND ADMINISTRATIVE INFORMATION	3
STRUCTURE, GOVERNANCE & MANAGEMENT	3
STATEMENT OF TRUSTEES RESPONSIBILITIES	4
AIMS & PURPOSES	5
PUBLIC BENEFIT	5
ACHIEVEMENTS AND PERFORMANCE DURING 2020	6
SAFEGUARDING STATEMENT	8
CHURCH FABRIC REPORT	10
CHURCHWARDENS REPORT	10
WORSHIP	11
ANNUAL REPORT FROM THE CHILDREN AND FAMILIES WORKER	12
ANNUAL REPORT FROM THE YOUTH WORKER	13
HALL & COMMUNITY CAFE	14
MISSION SUPPORT	15
DEANERY SYNOD REPORT	17
FINANCIAL REVIEW 2020	18
REPORT OF THE INDEPENDENT EXAMINER	19
STATEMENT OF FINANCIAL ACTIVITIES	20
BALANCE SHEET AS AT 31 DECEMBER 2019	21
NOTES TO THE ACCOUNTS	22

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) presents its annual report for the year ended 31 December 2020, together with the accounts for the year.

REFERENCE AND ADMINISTRATIVE INFORMATION

Holy Apostles is situated in Charlton Kings, Cheltenham. It is part of the Diocese of Gloucester, within the Church of England. Registered Charity number 1133865.

Our correspondence address is: 7 Cirencester Road, Cheltenham, GL53 8EP.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The structure, governance and management of Holy Apostles are determined by the rules of the Church of England, in particular the Church Representation Rules 2011. Governance is provided by the Vicar, Church Wardens and Treasurer (the Leadership Team), along with the rest of the PCC. Day to day management is the responsibility of the Leadership team, and the day to day operations are the responsibility of the Leadership team along with the paid Staff Team. A Standing Committee of the PCC, comprising the Leadership Team and 2 PCC representatives is formed each year to facilitate trustee decision making between PCC meetings.

Membership of the PCC

Members of the PCC are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules 2017 or are ex-officio.

The membership of the PCC consists of the incumbent, churchwardens, the reader and members elected by those members of the congregation who are on the electoral roll of the church. All those over 16 who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to Holy Apostles including deciding on how the funds of the PCC are to be spent.

New members receive initial training into the workings of the PCC. The full PCC was scheduled to meet six times during the year and also held an additional meeting. All PCC members are encouraged to be on at least one of the Action Teams which deal with the different areas of church life. These Action Teams include worship, mission, infrastructure, children and youth ministry and are all responsible to the PCC. Reports and minutes of their decisions are received by the full PCC at each meeting and discussed as necessary.

PCC members who have served from 1st April 2019 until the date this report was approved are:-

Ex-officio	Rev Ashley Collishaw	Vicar
	Reve James White	Pioneer Minister
	John Lawrence	Reader
	Mel Boswell	Churchwarden until 24 April 2020

	Martin Southgate	Churchwarden until 26 April 2020
	Jo Palmer	Churchwarden from 18 May 2020
	Dan Fraenkel	Churchwarden from 18 May - 15 October 2020
	Neil Foulger	Churchwarden from 15 October 2020
Co-opted	Fiona Foulger	Treasurer
	Sarah Burdett	PCC Secretary
Elected	Mel Boswell	22 April 2018 - 31 May 2020 (Deanery Synod)
	Jon Bull	23 April 2017 - 31 May 2020 (Deanery Synod)
	Margaret Clifford	22 April 2018 - 31 May 2020 (Deanery Synod)
	Tony Solomon	23 April 2017 - 31 May 2020 (Deanery Synod)
	Richard Simpson	15 October 2020
	Simon Preston	20 January 2021
	Sarah Burdett	23 April 2017 - 15 October 2020
	Dan Fraenkel	23 April 2017 - 15 October 2020
	Roger Faulks	23 April 2017 - 15 October 2020
	Steve Burdett	22 April 2018
	Megan Day	22 April 2018
	Dominic Hamilton	22 April 2018 - 15 October 2020 replaced by
	Rob Gwynne	15 October 2020
	Carl Palmer	7 April 2019
	Cathy Schorah	7 April 2019
	Shelley Watts	7 April 2019
	Kath Warner	15 October 2020
	Marianne Kelly	15 October 2020
	Nicola Moore	15 October 2020 - 20 March 2021

Staff Team

Day to day management of the church is delegated to the Leadership Team (Vicar, Treasurer, and wardens), and the day to day operations are the responsibility of the Leadership Team along with the Staff Team, which includes the Youth Minister, Families Worker, Facilities Manager and Church Administrative Manager.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (Members of the PCC) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of Church Accounting Regulations 2006. 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.

AIMS AND PURPOSES

The primary objective of the PCC is to promote the gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. Under the Parochial Church Councils (Powers) Measures 1956, Holy Apostles PCC has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church – pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for Holy Apostles and associated property. There has been no change in the primary objective of the PCC during the year.

The parish of Holy Apostles has also adopted the following local purpose and vision statements:

Our Purpose

To know Jesus and to make Jesus known

Our Vision

Our communities transformed by the love of Jesus

OBJECTIVES & ACTIVITIES

PUBLIC BENEFIT

Holy Apostles main purpose is 'to know Jesus and make Jesus known' and we do this in a number of ways

- Providing services of worship every Sunday which vary in style.
- Providing occasional offices (baptisms, marriages and funerals) as and when required.
- Holy Apostles also provides a number of additional groups and activities based on the needs of the different communities within our church and surrounding parish.

We seek to enable ordinary people to live out their faith within the different communities that they are a part of. We do this through

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church and the Church Hall, together with the Church grounds.

ACHIEVEMENT & PERFORMANCE DURING 2020

PCC ANNUAL REPORT 2020

The year was obviously dominated by Coronavirus and much of the PCC time was spent dealing with issues that arose. Obviously we weren't aware of this at the beginning of the year and in many ways it was still business as normal in that whilst we were addressing specific issues that emanated from, and related to, the effects of the pandemic, but these things i.e. finance, safeguarding, etc are what the PCC has responsibility for and is used to managing. Below is a summary of the issues raised and discussed over the year.

1. SAFEGUARDING

Safeguarding is one of the most important responsibilities that the PCC has and it is discussed at each PCC meeting. During the year the PCC confirmed the new safeguarding policy was now displayed in the hall and church and made available on the website. They also received the report on the number of DBS checks that were completed and outstanding.

Due to the lockdown there was a need to consider which online platforms could be used (especially with regard to the Youth Groups) and whether they needed to be risk assessed individually. This is not required by the Diocese but the PCC agreed to risk assessing the platforms (Zoom, Whatsapp, Fb, instagram) with reference to specific groups. Subsequently they adopted the Video Conferencing with Groups of Young People Policy acknowledging that it is a live document and subject to amendment. It was also reported that there was contact with the Diocese regarding Social Media generally to ensure we are making the most of Social Media and appropriately.

The PCC also adopted the draft Policy for Responding to Domestic Abuse in the document summarising the CoE's response to those who have been victims and survivors of domestic abuse. Further work to be done and actions that will need to be taken now that the PCC has adopted the policy. They were also notified that Candace Plouffe, as our nominated safeguarding officer would be making the return to the Diocese on the 'past cases' review that the Diocese were conducting.

2. COVID

The impact of the coronavirus has been enormous. From the beginning when there were concerns about communion and handwashing through to the closure and subsequent reopening of the buildings. And not only the provision of services but the bigger picture about pastoral care for the whole congregation and the impact of closing the hall on hirers and users and on our income.

As we went into lockdown, because the building had to close we were able to participate in the furlough scheme which gave vital income to our staff. Staff situations were reviewed individually and regularly and this is ongoing.

Pastoral care was reviewed: this was primarily provided through small groups, Men's ministry and Thrive. In addition, a new 'small group' was created for those not previously in a small group. Around March a pastoral team was established to maintain contact where needed with those not in small groups or supported in other ways. This team of Mel Boswell, Beanie Farrimond, Amy Wright, Barbara and Paul Knight, Lindy and Ian Moat, Fiona Foulger, and Tim Watson, worked tirelessly to call and email people who might be isolated or as they became aware that support

was needed. Tim Watson also kept in touch where possible with those not on ChurchSuite. HA is indebted to them for their work in this area.

The PCC oversaw the reopening of the church for services and the hall for restricted use by a limited group of hirers. This involved a lot of preparatory work including undertaking risk assessments, setting up booking systems and within the buildings themselves. Services took place both in person and online. Thanks go to Amy for all her work in supporting the reopening of the church and hall, especially fielding queries and questions by hall users.

A survey was conducted during the first lockdown which influenced the provision of material for both the online church services and children's provision. It was interesting to note the numbers that had tuned into the midweek sessions. We need to consider how we can develop this in the future. Also interested to note that it wasn't just Church members tuning in. We need to help people to feel connected and explore other ways of reaching people.

3. FINANCE UPDATE AND 2020 BUDGET

At the beginning of the year the accounts showed we had a surplus of over £10,000. Much of this was due to income being received towards the end of the year and a budget for 2020 was prepared on this basis. It was a budget aimed at maintaining what we currently do and did not include any major spending plans. There were reserves, although less than we would like but it was noted that, if there was a financial crisis, this restricted money could be redesignated. Little did we know what was to come!

During the year, Fiona kept a very close eye on the budget, revising income and expenditure as staff were put on and taken off furlough, and reporting back at each PCC meeting. Generally we were receiving no donations, or cafe income and the hall income was severely reduced. However, expenditure has been similarly reduced and the government's furlough scheme has provided vital support with salaries. We were fortunate to receive significant ad hoc donations from 19 donors, with amounts ranging from £10 to £5,000. These donations have made an enormous difference to our end of year position and we are extremely blessed to have such loyal and generous support. We were also given a one off Grant from The Higgs Trust of £10,000 restricted to Repairs and Maintenance, for which we are also very grateful.

Staff have been furloughed dependent on needs and Holy Apostles committed to paying the 20% not given by the Government.

Getting the hall ready to hire out when possible became a priority, as an income stream, and also for the hirers for whom their businesses/groups needed it and for their users. We were able to do this and some hirers were able to meet in COVID safe premises.

4. CHURCH STRUCTURAL REVIEW

The PCC agreed to review the current structures given the growth we have seen in recent years and in anticipation of continuing growth. As part of this Rob Gwynne was commissioned to take this work forward and would include looking at policies, conducting a gap analysis and considering future needs. The team has now completed and reported back on Part One.

This report summarised information gathered from those who had been interviewed and offered recommendations for the PCC to consider. These were grouped under four headings:

- 1) the overarching picture;
- 2) vision, mission and future;

- 3) culture, organisational climate and health;
- 4) structure and organisation.

The leadership team was commissioned to take the feedback and recommendations and consider the practical issues of how to progress and will report back to the PCC.

5. GOVERNANCE

Due to the coronavirus and the lockdown the APCM did not take place until mid-October. The Diocese had advised that these could take place virtually as well as in person. We welcomed 7 new PCC members including 2 Deanery Synod members and a new churchwarden.

A new standing committee was established comprising the: incumbent, wardens, treasurer and a minimum of two other PCC members. They would meet every two months in the intervening month between full PCC meetings although, during lockdown the PCC met every month.

One of the themes emerging from the structural review was having an energised Vision and Values statement for HA. The development of the Vision and Values is part of the PCC roles of governance & oversight. The PCC is looking at this alongside that of the structure review which was about putting the structures in place to support the growth before it was needed.

6. OTHER

The PCC also discussed/received a number of other issues including

- how HA might show pastoral care to those who are divorced (or going through the process), bereaved, etc.
- Policy and Procedures Review including amendments to Social Media Policy and Terms and Conditions of hire
- Monthly 'late evening' (8-9pm) service on the first Sunday of the month.
- Update on two services proposal
- Christmas 2020 Plans
- Action Team Reports

Sarah Burdett (PCC Secretary)

SAFEGUARDING STATEMENT

Safeguarding is part of our core faith and an integral feature of Christian life in our parish. It is much more than set of guidance and procedures that we need to implement. Rather it is believing and recognising that as we are all precious and made in the image of God, we are called to create a safer environment for all. This requires us to pay due regard and attention to the children, young person and vulnerable adults in our parish family. It is this cohort whose welfare is at all times paramount and takes precedence over all other considerations.

Holy Apostles has adopted the Church of England Promoting a Safer Church Safeguarding Policy as well as the Parish Safeguarding Handbook, which details procedures and practices in all aspects of safeguarding. This is reviewed and adopted by the PCC each year with an annual safeguarding action plan created to support delivery of the best practice in this area, including implementing changes and developments in safeguarding as they are issued by both the Diocese and the House of Bishops.

Over this past year, Covid 19 created significant changes in the way we were able to worship and offer services as a church. As a result, Safeguarding practices were adapted as required to ensure we maintained a robust focus in this area.

Key activities included:

- Ensuring there is a prominent link to our Safeguarding policy on the HA webpage and contact details for support in this area;
- Rapid review of our safeguarding practice and strengthening of our guidance, particularly in relation to the use of digital platforms and social media to support staying connected in a safe way;
- Using risk assessments as part of planning process for any changes made to worship and other activities we offer;
- Adopting an online approach to the DBS application process as per Diocesan guidance, ensuring the smaller cohort of volunteers supporting activities for children, young people and vulnerable adults have had appropriate checks completed;
- Keeping safeguarding as a focus on the PCC agenda and integrated in everything we do. This has been supported by Shelley Watts as the identified PCC trustee with an interest in safeguarding;
- Regular touchpoints with Diocesan Safeguarding advisors to support our understanding of the unique needs and additional supports required in safeguarding through the pandemic, implementing best practice developed elsewhere.

For 2021, the current areas and developments underway include

- Supporting the transition back into physically gathering and offering activities in a covid secure way, with refreshed risk assessments and checking volunteers returning to roles have appropriate DBS checks and training
- Focus on achieving full compliance with the 2021 national changes made to safeguarding training with all required roles undertaking appropriate level of online training as per the 3 year training cycle;
- Implementation of an electronic Parish Safeguarding Dashboard. This is a secure online tool which allows parishes to input information to evidence the implementation of the safeguarding requirements as set out in Promoting A Safer Church policy and parish Safeguarding Handbook. The dashboard can auto-generate a Parish Action Plan for review by the PCC supporting the oversight of work in this area

Ongoing promotion of safeguarding in our parish and the message that “Safeguarding is everybody’s responsibility”

Lastly, as a reminder, the parish has a dedicated email address for safeguarding issues, safeguarding@holypostles.org.uk. This email box is monitored by Candace Plouffe, Parish Safeguarding Officer to ensure confidentiality of any queries or issues that arise.

Candace Plouffe (Parish Safeguarding Officer)

CHURCH FABRIC REPORT

During this unprecedented year, both the church building and the hall have been closed for large amounts of time. However, lots of things have still been ongoing behind the scenes.

- The gutters have been inspected and cleared
- PAT testing has been carried out and a full electrical test will be carried out later on in April

- Drains around the Hall were flushed
- The low level soakaway at the basement to the hall was enlarged and back filled with stone
- The Heating system has continued to need attention with major parts being replaced. Further investment will be needed in the near future and this will be the focus of discussion over the coming months
- The lower rooms were flooded at the end of last year which Jon spent a significant amount of time clearing and drying - thank you Jon!
- The trees have had their annual inspection

In terms of routine care of the grounds, this has been carried out by both our Facilities Manager - Jon Bull - and a team of volunteers. Lots of work has been done on the hedges by Jon, Dean Palmer and Sophie Frankel. Dean has also continued to regularly help in various (and invaluable) ways including by mowing the grass. Others have also been involved in looking after the roses and flower beds and generally tidying and weeding the grounds including Sue Watson, Tim Watson, Candace Plouffe and Jo Young. Thank you to all those who have continued to care for the church in such a practical way.

The audio visual systems continue to sporadically cause problems but have made it through another year. For a few years now, it has been a concern that the existing systems may soon need replacement and this would be a costly exercise. A small team of staff and volunteers will be looking at this over the coming months as a priority.

Suyi Osawe continues to volunteer by hoovering the Church building. Thank you so much Suyi!

Neil Foulger & Jo Palmer (Wardens)

CHURCHWARDENS REPORT

Despite being an unusual year, we have been incredibly blessed to have teams of volunteers working on different projects and bringing their expertise and wisdom to the life of the Holy Apostles.

When reopening the church and hall last year (between Lockdowns) Sarah and Steve Burdett, Roger Faulks, Rob Gwynne, Margaret Clifford, Shelley Watts, Amy Wright and Jon Bull all put in place robust planning and processes to ensure that we were operating within Government guidelines.

There has also been lots of work done, over the past year, on our online provision. Many people have contributed to this both on and off screen. Ben Collishaw has played a major role in editing together videos for pre recorded content on a weekly basis. This has been a huge amount of work which he has done to a very professional level. Thanks also to Carl Palmer for stepping in to get everything set up and in place quickly and efficiently last year when we had to move everything online.

Alongside the week to week running of the church, much work has been done on reviewing our structures and processes. This work is continuing to happen - and will do over the coming months. Rob Gwynne, Shelley Watts, Kath Warner, Ian Moat and Tony Solomon all put in considerable amounts of time to ensure we thoroughly reviewed where we were currently at last summer to inform our future planning. Thank you to each one of you.

As well as all the things mentioned so far, there have also been numerous members of the congregation who have worked tirelessly to provide support, friendship and community. These include the brilliant small group leaders, men's and women's ministry teams, pastoral care team, Long Table team and many more. Thank you to each and everyone one of you who has picked up the phone, laptop or pen to reach out to one another.

The staff team have seen many changes this year in terms of hours (with flexible furlough), working from home and moving much of their work on to online platforms. Thank you to each one of you. A special thanks to Amy, who has recently stepped down from her role as Church Administrative Manager.

This report would not be complete without mentioning Fiona Foulger aka Treasurer-extraordinaire. Needless to say, her role as Treasurer has been significantly impacted by Covid and she has continued to do an incredible job even with these extra challenges.

To finish, we would like to thank all the volunteers who have given their time, energy, wisdom and love over the past year. You have contributed massively in so many ways to our church family.

God bless.

Neil Foulger & Jo Palmer (Wardens)

WORSHIP

There are 184 parishioners on the church Electoral Roll. During much of 2020 'in person' services have been suspended and since March 2020 services have moved on line. In addition to Sunday services, mid-week 'coffee mornings' have been broadcast live three times a week. When the building has been open for services the congregation has been limited to a maximum of 50. We have provided weekly recorded Sunday services plus regular Zoom gatherings at noon on Sundays.

Messy Church

See report from Children and Families worker

Homegroups

As you would expect, the past year has looked quite different for small groups at Holy Apostles. Despite the periods of lockdown and the restrictions that have prevented us from meeting physically as groups, the connection and pastoral care that groups provide within the wider congregation has remained really important. All but one of the home groups that existed in March 2020 have moved online and groups have been adjusting to meeting virtually using Zoom or Hangouts. We are hugely grateful to the group leaders for facilitating this and for continuing to care for their group members in this challenging time. We also introduced a new virtual Thursday group at the start of the first lockdown, open to anyone who was not already in a small group, and this has provided a point of contact and fellowship for a mix of people in the past year. The groups have studied a range of materials, including a number of sessions provided by the preaching team. These have been in the form of a short video with some follow-up discussion questions to help groups to go deeper in thinking about the Sunday sermon each week. Thank you to the preaching team for the extra effort this has involved - it has been really valued.

In conclusion, we are thankful for God's provision and encouragement to enable our small groups to continue meeting despite the challenges of 2020, and we look forward to the time when we can be together again in person.

Anna Swan

Together at Two-Thirty

Having started at the beginning of 2019, Together at Two-Thirty continued into the beginning of 2020, with a planned programme for 2020 of a monthly service on the third Wednesday of each month. A Communion service (officiated by Rev Duncan Munro), was followed by a less formal non-Communion service (led by Rev Martin Turner) and each quarter we planned to introduce a service with a different focus, such as a Christmas celebration, Lent Reflection or other activity. Each service was, as previously, followed by the opportunity to chat informally over tea and cake.

Unfortunately, with the arrival of the Covid-19 pandemic in early 2020, the monthly services could not continue beyond February and, given the vulnerability of those attending, have not resumed. It is unlikely that these services will begin again for the foreseeable future, but, when it is safe to do so, consideration will need to be given to whether to continue with the existing format (subject to the availability and willingness of those previously involved) or whether an alternative would be more appropriate.

Gill Ford

Kaleidoscope

Kaleidoscope is a monthly social group for the over-fifties of our church and local community, with entertainment and opportunities to develop and deepen friendships over tea/coffee and cake.

The very first session of Kaleidoscope took place in the church hall on 12 February, 2020, when we shared family news and invited ideas for future meetings. Debs Goodman and her wonderful 'Wind of Change' musicians entertained us during a second session in March. The third session, in April, had to be suspended because of Coronavirus, and we still await Martin Leonard to share with us some interesting facets of Holy Apostles history (including the 'Alice in Wonderland' connection!).

We hope to re-start Kaleidoscope as soon as it is safe to do so. An exciting programme of speakers, films and activities is planned. Vic Thomas and Gill Ford lead the group with vital support from Sarah Johnson, Zoe Gough and Sarah Naylor.

Vic Thomas

ANNUAL REPORT FROM THE CHILDREN AND FAMILIES WORKER

Key areas plus issues/main points:

- Celebrating and giving thanks for the innovative ways in which the team has remained connected with families during changing COVID restrictions.
- Families and Children's Worker role was furloughed 27 April 2020 and then working 8 hours a week from 31 August 2020 and 12 hours a week from January 2021.
- Spring Harvest 2020 was cancelled and the 16 families in the HA Group Booking received full refunds. Spring Harvest moved YouTube 13-17 April free of charge which was well received.
- Open the Book - within 10 days of the announcement in March that OTB visits into schools were suspended, the team started providing pre-recorded sessions which have been made available to screen in school and in homes during lockdowns. The team has worked hard to maintain the continuity and this continued collaboration with school is greatly appreciated by the staff, children and families.

- Messy Church - all events from March 2020 were cancelled. As restrictions leading up to Christmas were relaxed the event "Messy Church does Christingle" was held in church on 13 December. Following safety guidelines 15 families attended in socially distanced 'family bubbles'. The reaction to our first meet up in 9 months was fantastic.
- Virtual Children's Christmas Party was held on 5 December on Zoom - using Church family talent of Jem Maynard Watts and Betsy Goodman to host 25 children.
- From March 2020 Sunday Club (combining Infants and Juniors) and Mini Club (pre-school) was provided in a written format emailed to families and posted on Social Media. From 13 September pre recorded sessions have been published on YouTube on Sunday mornings.
- My personal reflection is that the lockdown has highlighted that engagement with our materials is significantly less than when it is being provided as part of a childcare provision, releasing parents into worship. Parents at home juggling work and homeschooling are not as engaged with the materials when it is an additional extra rather than being delivered as a concurrent activity.
- Communication with Team members - similar issue to above, families have all been under immense pressure of adapting to changing COVID restrictions and to working from home and home schooling children leaving little time or capacity to connect with virtual resources. The approach has been to communicate with parents and team members on a collective basis and individual follow up. This has been difficult to achieve.
- Church Suite has remained an important tool to manage and communicate with families throughout the time we have not been able to physically meet.
- Sunflowers Stay and Play Group - during Lockdown 1 Miriam Lawrence provided a live recorded story and singing time. Since then the Mini Club YouTube sessions have been signposted through the Sunflowers Facebook Group.
- Retain a good relationship with Head, staff and children at HA School; Harvest zoom and coordination and collection for the Cornerstone Food Bank, Carol singing around fire pits on the playing fields, continued provision of pre-recorded Open the Book on Friday morning assemblies and a Zoom Q&A session for Year 6 about Easter.

Beanie Farrimond

ANNUAL REPORT FROM THE YOUTH WORKER

What a year, for so many reasons!

It wasn't what we had planned but in March 2020 we all became aware that we were at the start of quite a storm in the form of a pandemic. We have had to adapt to ever changing advice and government back schemes, empty halls and strange 'new' norms.

When I look back, I'm aware that it's not been easy for many and that people have been impacted in different ways. Yet, I'm still thankful.

I'm thankful for:

- **Holy Apostles Youth Volunteers** - Some have stepped down, a HUGE thank you to Graeme & Deb Goodman and Vic Thomas for their many years of service and to Alex and Ash for all they have been doing with the older youth. Many have stepped up, Margaret Clifford, Roger



Faulks, Nikki Seville, Ed Foulger, Ben Goodman and Simon Preston to name a few.

- **Those that are praying** - Thanks to those that are faithfully praying for our young people (particularly at this unsettled time)
- **Zoom...** Yes believe it or not I'm thankful for zoom. For many years we've batted the idea of online work with young people and here we are meeting on zoom every Sunday morning with the young people from FROG and fortnightly with those in HAY.
- **God's goodness and hope** - if you're anything like me in the past 12 months you've got out of the house and been out for lots of walks. We've done a couple of these with the young people in between lockdowns. What I'm struck by each time is God's creation - I think it's the sermon on the mount in Matthew 6 that talks about God's care for the birds and the flower but how he cares so much more for us.



What's been tough?

- Being on furlough, although the right thing to do has felt hard, there is so much change and disruption for our young people that there must be a need to work alongside them. We have done what we can but have wanted to do more.
- Living with loss and grief - I'm struck so many of our young people will have had first contact with experiencing loss be it it family pets, family members passing away or just the loss of the freedom to meet their friends and family.

Things to look forward to are...

- Keeping some of the practises learnt in lockdown, prayer, fasting, reading God's word and slowing down.
- Walks with the young people
- Outdoor youth sessions - yes we'll be doing a few of these.
- Assemblies and Christian Union at Balcarras - when it is safe and we're welcomed back in.
- Youth weekend away (*Led by Sue Nelson, Ed Foulger and Jon*)
- Deeper relationships with each other and with God, rooted in prayer, worship and the Bible for all our young people.



Jon Bull

HALL & COMMUNITY CAFE

Like so many the year started off with hopeful optimism about the continued use of the Hall and the Cafe. The Hall had been booked with regular weekly bookings hiring the main hall and back room on weekdays. These activities include; adult fitness classes, children's music groups and an art class. However, when lockdown came in March we were forced to close the doors.

When it became clear that lockdown would be eased, a small group worked on providing risk assessments to reopen the hall and contacting previous hirers. Many thanks to Roger Faulks and Amy Wright for their hard work during this time. It became apparent that there were some groups

keen to return as soon as possible, whereas others were more cautious. We were pleased to reopen in September with those who were able to continue. Sadly, a couple of the regular hirers are not in a position to return at all.

The Café was in a similar position, operating on three days when there were communities using the hall. However, since March the Cafe has not opened at all. Whilst some groups did return it was felt that we should not be encouraging people to stay around, even if they were socially distanced.

At the time of writing it is unclear when lockdown will lift. However, the vision for using the hall and Cafe to reach out to the community is as strong as ever and we hope to work towards that this year.

Sarah Burdett

MISSION SUPPORT

The Mission Support Action Team (MSAT) is responsible for prayerfully upholding, raising awareness of and overseeing the agreed funding support for our Mission Partners;



Compassion provides resources, training and expertise to help churches in developing countries give the children in their community the opportunity to escape from poverty and fulfil their potential. Holy Apostles church family sponsors over 50 children, mainly from Uganda, but also in other areas around the world. We look forward to holding a Compassion Sunday later this year.

www.compassionuk.org

Cheltenham Street Pastors The essence of Street Pastors is to Listen..Care..Help. Several of our church family are involved with this amazing work. During the last year Street Pastors have done "light patrols" when licensed premises were open. "We were not able to give out our usual items of flip flops water etc, but listening has become more significant perhaps because of these troubled times". We do need more volunteers from local Churches.



www.streetpastors.org



The **Diocese of Lake Rukwa**, Tanzania, led by Bishop Mathayo, is twice the size of Wales. We have supported the Mothers Union with knitting machines and provided finance to purchase brick making equipment and training which has supported the building of the new Cathedral. Sadly the country is being ravaged by Covid 19 and death in the parish is an almost daily occurrence. Medical resources are scarce. Please pray for them.



Gary Ion, **Church Mission Society**. Last year our CMS "Link Mission Partner" Garry Ion returned to the UK from Uganda where he had been serving faithfully for 25 years. His practical and building skills, alongside his pastoral ministry, extended over several African countries. For the next while he is working, still under the auspices of the Church Mission Society, in Penrith (Restore Shop) and Carlisle (Men in Sheds). He looks forward to another visit to HA when allowed.

Hatherley Aid to Serbia.

Hatherley Aid to Serbia (Roger and Sue Cumming)... In 2020 we visited Serbia twice. In our first visit, we decided unanimously that it was time to close the SOS Centre. The work had become physically too much for Zivko and Zorica. In our second visit we officially closed the Serbian charity and the SOS Centre, and relinquished our home in Bor. We have kept the English charity open as there are other activities in the Balkans that we may get involved with. We want to thank you all for your support over the years. Thank you.

Cheltenham Foodbank In March, the advice to the over-70s to stay home meant that we lost most of our volunteers. We had to deal with a massive increase in need for our food parcels and also in the amount of donations. (We are so grateful for the amazing generosity of the people of Cheltenham who saw the need and responded.) The challenge is how to still show the love of God with minimal contact. New distribution centres have now been opened or are about to open at St Paul's, C3 and the Salvation Army. We pray that, once we can invite clients in again, these new facilities will enable us to offer even more support than before.



Youth for Christ Youth for Christ is about seeing young people's lives changed by Jesus. Working with young people across the county in schools, community groups and churches through the provision of clubs, mentoring, leadership training, church support and evangelism training. www.yfc.co.uk



Barnabas Fund is an organisation which enables Christians in rich countries like ours to financially and prayerfully support our brothers and sisters undergoing often unbelievable hardships (including martyrdom) in other areas of the world. Of particular note, this past year has seen an escalation of extreme violence in Northern Nigeria and neighbouring countries; a war involving Christian Armenians in Nagorno-Karabakh; and continued attacks on Burmese Christian ethnic groups by the Myanmar military. All this, and Covid is affecting Christians everywhere.



The Cornerstone Centre, in Whaddon, was born out of a desire to see the community impacted and transformed by God's love. Our response to Covid19..... It was unanimously decided by the trustees that we needed to be there for the community, more than ever, during this challenging and unprecedented time. Although the doors to the Cornerstone Centre were closed we are very much open for the community.....New activities include The Cornerstone Cupboard which provides much-needed food for over 30 families or approximately 100 people each week. During the last year the Cornerstone Centre has reached even more people within our community in a positive and ongoing way. Plenty of volunteering opportunities. www.cornerstonecentre.org

Fairtrade sets social, economic and environmental standards for companies, farmers and workers who grow the food we love. For farmers and workers these include protection of workers' rights and the environment. For companies they include the payment of the Fairtrade Minimum Price and an additional Fairtrade Premium which is invested in business or community projects of the companies choice. www.fairtrade.org.uk



Tony Solomon

DEANERY SYNOD REPORT

Due to COVID Deanery Synod only met once during 2020

Deanery Plans

The Diocese is looking at the 'human landscape'. Places where people meet, including hospitals and schools will be put on a map. Information will be drawn together. Phase 2 will be to look at where churches are in relation to this information. A small team will be appointed to summarise the information which will be presented to the Synod in November.

The Resource Church

This strategy is at Bishop Rachel's invitation. They are building together across the Diocese to decide where to plant churches, deciding how to reach out to young people and looking at new housing estates in order to be there at the beginning of new societies. The Resource Church equips and trains so that people are resourced and used by God to serve in the wider development mission. This is a shared vision with a clear commitment and willingness to offer resources to serve in church planting. Sharing together can be done in many ways. Resource planting is designated by Bishop Rachel to support church planting and other forms of mission in line with the LIFE vision.

ANNA Chaplaincy

The CaBiC (Cheltenham and Bishops's Cleeve Anna Chaplaincy for older people) Charity has been set up. Their aim is to provide support, resources and training for work with older people in Cheltenham and Bishop's Cleeve. The 2012 Census showed that in Cheltenham 17% are over 65. It is expected that at the next Census 24% will be over 65 and 5% over 85. Cheltenham has 57 Care Homes. Anna Chaplaincy is about the care of people as they grow old. There are now 137 Anna Chaplaincies nationally. Every Parish is encouraged to have one. They work in both Care Homes and the wider community.

FINANCIAL REVIEW 2020

Receipts

Total receipts on unrestricted funds were **£190,152** (*£225,105 in 2019*) of which **£126,855** was unrestricted, planned voluntary giving (Note 2.1) and a further **£26,669** was from Gift Aid. This headline figure **excludes** the Coronavirus Job Retention Scheme income, see below, in order to aid comparison with 2019. Unrestricted loose plate collections added **£1,322** including the 25% GASDS (Gift Aid Small Donations Scheme) returned by HMRC. This figure was much reduced by not having in-person services (*£5,631 in 2019*). A further **£23,841** of grants came from the Coronavirus Job Retention Scheme, which has enabled us to continue employing and paying our staff even when there has not been work for them to do. When this figure is included, our total unrestricted receipts for 2020 were **£213,993**.

General Planned Giving fell by nearly 3% as we lost some givers during the pandemic, although we had some very welcome new givers also. Overall, unrestricted giving was down by £4,096. (*£153,554 in 2020, £157,650 in 2019*). Ad hoc, general donations of **£17,241** including applicable Gift Aid were also received, and the Higgs Trust gave us a very generous one - off grant of **£10,000** restricted to Repairs and Maintenance. A huge thank you to all our financial givers. You are so appreciated.

The pandemic also severely affected the income we received from hiring out the Church and Church Hall. Our total income from the cafe, hall and church lettings and fees for weddings and funerals stood at **£17,410**, compared to **£46,713** in 2019. (Note 2.2)

Expenditure

£207,925 was spent from Unrestricted funds to provide the Christian ministry of Holy Apostles Church. This includes full staff costs which were in fact greatly reduced by the Coronavirus Job Retention Scheme, shown as Income from Charitable Activities (see above). At the end of 2020, General Reserves stood at **£31,232** with Restricted Reserves standing at **£23,856**.

Reserves policy

It has always been PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to **£45,864**. It is traditionally held to smooth out fluctuations in the cash flow, to meet emergencies and to ensure we can meet our obligations to our paid employees. When we thought of emergencies, we thought of the boiler breaking or a couple of major donors leaving the church. We never envisaged closing our doors for much of the year. Without the Coronavirus Job Retention Scheme we would have been in a very precarious position. I am pleased to report that we have not required any loans, and have managed to stay in a stable financial position. We do however need to increase our reserves as soon as possible.

Fiona Foulger (Honorary Treasurer)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOLY APOSTLES CHURCH, CHELTENHAM YEAR ENDED 31 DECEMBER 2020

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 20-30.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

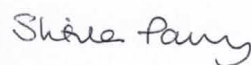
INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Sheila Parry FCCA

Sheila Parry FCCA
SPX Oxford Ltd
Peace House
Oxford OX1 1LD

STATEMENT OF FINANCIAL ACTIVITIES (SOFA)

Year ending December 2020

£	Un-restricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019	Note
Income and endowments from:					
Planned Giving, Donations, Grants and Legacies	172,645	11,142	183,787	179,994	2.1
Charitable activities	17,409	0	17,409	46,713	2.2
Coronavirus Job Retention Scheme	23,841	0	23,841	0	2.2
Investments	99	0	99	125	2.3
Total income	213,993	11,142	225,135	226,832	
Expenditure on:					
Raising funds	0	0	0	0	3
Charitable activities	207,925	1,327	209,252	216,183	4
Total expenditure	207,925	1,327	209,252	216,183	
Net income/(expenditure) resources before transfer	6,068	9,816	15,883	10,650	
Transfers					
Gross transfers between funds – in	0	0	0	400	
Gross transfers between funds – out	0	0	0	(400)	
Other recognised gains / losses					
Net movement in funds	6,068	9,816	15,883	10,650	
Total funds brought forward	25,165	14,041	39,205	28,556	
Total funds carried forward	31,232	23,857	55,089	39,205	9

Explanation of Funds

Unrestricted Funds: these are Donations (planned or ad-hoc) which have been given to Holy Apostles to be used at the discretion of the trustees to further any of the charity's purposes. Designated funds are put aside by the PCC for a specific purpose, and these are included in Unrestricted funds in the SOFA. There were no Designated funds in 2020 or 2019.

Restricted Funds: these are Donations (planned or ad-hoc) given to be used for a specific purpose. Funds currently are Hall Survey Grant, Hall life Tithe, Meeting Point funds (now Together@2.30 and including Long Table), Youth Ministry and Men's/Women's ministry. In 2020, Family Space was added.

Transfers: There were no Transfers of funds in 2020.

BALANCE SHEET

Year ending 31 December 2020

£	2020	2019
Current Assets		
Bank current account	23,956	22,042
Bank current account - Hall café	5,711	4,305
Bank deposit account	24,773	14,874
Cash in hand	—	—
Debtors	7,015	4,240
Total Current assets	61,455	45,462
Liabilities		
Agency collections	0	1,221
Creditors	6,366	5,035
Total Liabilities	6,366	6,257
Net Asset Surplus (Deficit)	55,089	39,205
Represented by funds:		
Unrestricted	31,232	25,165
Restricted	23,857	14,041
Total	55,089	39,206

Seen by the PCC on 19 April 2021 and signed on its behalf by



Revd Ashley Collishaw: 20 April 2021

Notes to the Accounts for the year ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The basis of preparation of these accounts is in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), and in accordance with SORP. They have been prepared in accordance with applicable charity law in the jurisdiction of registration. The primary objective of the charity is to promote the gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. The charity 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 note(s). Coronavirus Job Retention Scheme Grants have been added as Income to comply with FRS 102.

It is considered that there are no material uncertainties which might cast significant doubt on our ability to continue as a going concern.

The Church is a registered charity in England and Wales. The Trustees are the members of the PCC named on pages 1 and 2.

Fund Accounting

PCC funds are required to be analysed under specific headings, as follows:

General funds represent the 'free' funds of the PCC that are not subject to any restriction regarding their use and are available for application for the general purposes of the PCC.

Designated funds are earmarked by the PCC for particular purposes but are nevertheless still unrestricted as the PCC can re-designate the funds if it wishes.

Restricted funds are funds collected or donated for a particular purpose and cannot be used by the PCC for any other purpose except by agreement with the donor.

The funds of the PCC have been appropriately analysed and the statement of financial activities has been prepared in accordance with this analysis.

Income

All income is included in the statement of financial activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure represents amounts invoiced, including value added tax which cannot be recovered.

Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated property, including Holy Apostles Church hall, is excluded from the accounts by S10(2) (a & c) of the Charities Act 2011. No value is attributed to moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on buildings and moveable church furnishings, whether for maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings and office furniture

Routine replacements and renewals to the projection, computer and sound equipment systems are written off as expenditure in the SOFA. Other equipment purchases of under £1,000 are also written off as expenditure in the SOFA.

Current Assets

Amounts owing to the PCC at the year-end in respect of tax reclaims and other income are shown as debts less any provision for amounts which may prove to be un-collectable.

Pensions Policy

The Church staging date, from which the PCC had to provide pensions for eligible staff was 1 January 2017. Eligible staff were joined into the Church of England Church Workers pension scheme, and pension contributions for them are included in the Staff costs.

Tax Status

As a charity, the PCC is exempt from paying income and corporation tax but does have to pay value added tax. VAT is reclaimable on eligible church maintenance work from the Listed Places of Worship grant scheme. This is shown in *Non-recurring one-off grants*, in the Unrestricted section.

2 - 4 ANALYSIS OF INCOME AND EXPENDITURE

Note 2.1: Income from Donations and legacies

£	Unrestricted	Restricted	2020	2019
Planned giving	126,855	306	127,162	130,886
Gift Aid on Planned giving	26,669	69	26,738	27,114
Loose plate collections (cash)	1,322	0	1,322	5,631
Donations (Ad-hoc)	17,241	275	17,516	12,566
Non-recurring one-off grants *	557	10,000	10,557	2,621
Men's and Women's Ministry	0	492	492	1,177
Total 2020	172,645	11,142	183,787	179,994
Total 2019	178,267	1,727	179,994	

*Huge thanks are due to The Higgs Charitable Trust who have given £10,000 towards the Repairs and Maintenance of the Church. A total of £557 of VAT has been applied for from the Listed Places of Worship scheme.

Note 2.2: Income from Charitable activities

£	Unrestricted	Restricted	2020	2019
Fees for weddings and funerals	412	0	412	620
Church Hall Café	2,390	0	2,390	5,986
Church Hall lettings	12,625	0	12,625	36,369
Church bookings	1,983	0	1,983	3,738
Coronavirus Job Retention Scheme	23,841	0	23,841	0
Total 2020	41,250	0	41,250	46,713

Note 2.3 Investments

£	Unrestricted	Restricted	2020	2019
Bank Interest	99	0	99	125
Total 2020	99	0	99	125

Note 2.1+2.2+2.3 Total Income

£	Unrestricted	Restricted	2020	2019
TOTAL INCOME *	213,993	11,142	225,135	226,832
2019 Comparison	225,105	1,727		226,832

*Total income (unrestricted) includes Covid Job retention scheme. £190,152 excluding the grant money.

Note 3: Raising funds

No costs were incurred in 2020 or 2019

Note 4: Expenditure on charitable activities

ACTIVITIES DIRECTLY RELATING TO THE WORK OF THE CHURCH

£

	Unrestricted	Restricted	2020	2019	Note
Parish Share	84,407	0	84,407	79,629	
Ministry Expenses	2,017	0	2,017	3,555	
Light, Heat and Water	6,568	0	6,568	7,253	
Insurance	4,033	0	4,033	3,880	
Maintenance/Cleaning/Churchyard	6,669	687	7,356	12,647	5
Upkeep of services	3,971	0	3,971	3,592	
Men's and Women's Ministry	0	445	445	753	
Music Expenses	8,098	0	8,098	4,157	5
Audio Visual	895	0	895	3,334	
Books and study notes	124	0	124	317	
Sunday Club / crèche	563	0	563	396	
Outreach events / courses /(Longtable -restricted)	300	200	500	0	
Youth Groups inc FROG	602	0	602	1,052	
Parish training and mission	295	-45	250	173	
Vicarage Maintenance	0	0	0	94	
CHURCH MANAGEMENT					
Staff salaries	56,202	0	56,202	55,338	5
Church office – administration	2,096	20	2,116	3,441	
Sundry expenses*	0	0	0	2,456	
Governance costs examination/audit fee	480	0	480	180	
GRANTS					
Charities and Missions	15,630	0	15,630	16,034	6
OTHER PAYMENTS					
Hall running costs	13,391	20	13,411	14,619	5
Hall Café Running Costs	1,584	0	1,584	3,083	
Hall reordering	0	0	0	200	
EXPENDITURE TOTAL 2020	207,925	1,327	209,252	216,183	4
SURPLUS (DEFICIT)	6,068	9,816	15,883	10,649	2-4

*cost of defibrillator for hall put in Sundry expenses in 2019.

5. ANALYSIS OF STAFF COSTS

Holy Apostles is not responsible for paying clergy stipends, although we contribute to their pay through Parish Share contributions. The average number of employees paid directly by the PCC was 6. None of the employees of Holy Apostles earned £60,000 or more during the periods ended 31 December 2020 or 31 December 2019.

All employees are involved in the provision of the objectives of Holy Apostles PCC. Within the Accounts, the cost of the Church cleaning is shown in **Maintenance**, while the Hall cleaning costs are in **Hall running costs**, and the cost of our Musical Director is charged to **Music Expenses**, all within Note 4. Their salary and Employer's NI costs are included in the following breakdown. As a "small business" we have benefitted from the Government's Employment allowance of £3,000 per annum since 2016-17.

£	Total 2020	Total 2019
Salaries and Wages *	59,006	60,325
Employer's NI costs	789	618
Employer's Pension Costs	4,759	4,741
Total Employment costs, inc. cleaning and music	64,554	65,684

* We have benefited greatly from the Government's COVID support for businesses, and have been able to furlough and partially furlough to suit our needs throughout the pandemic. Our salaries and wages bill is substantially lower than in 2019 as a result. However, for accounting purposes, the total wages bill given here is shown without the impact of the Coronavirus Job Retention Scheme which is shown as Income under Charitable Activities. (Note 2.2) We have topped up all furloughed employees' salaries to 100%. Our Hall Cleaner left us in March and we didn't recruit again until September.

PENSION FUND - Church Workers Pension Fund (CWPF)

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

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

Pension Builder Scheme

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

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment

based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

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

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

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable (2020: £4,759, 2019: £4,741)

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

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

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

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

REMUNERATION

The PCC delegates the oversight of remuneration of its staff to its Employment Action Team. The team meet annually to decide on salary increases, taking cost of living and affordability into account.

Volunteers - Holy Apostles would not function without its invaluable team of volunteers. These cover all aspects of church life from children and youth work, to general pastoral care, technology support, music, finance and administrative maintenance.

6. CHARITABLE GIVING

It is PCC policy to tithe budgeted, unrestricted planned giving to our mission partners. The FROG group support a Compassion child through donations, and this expenditure is included here. (Seen in the Accounts under the heading Relief and Development)

Total by PCC to charity (£)	2020	2019
Barnabas Fund	3,000	3,033
Bishop Mathayo, Lake Rukwa	3,000	3,013
Garry Ion - CMS	3,000	2,333
Cheltenham Youth for Christ	3,000	3,033
Hatherley Aid to Serbia	1,500	3,033
Family Space	1,780	0
Compassion (FROG)	350	300
Garry Ion - travel gift	0	700
Henry Cole Tanzania mission	0	500
Barnabas (FROG donation)	0	70
FX payment for Bishop Mathayo	0	20
Total giving to mission	15,630	16,034
Including Relief & Development		

BUCKET COLLECTIONS / FUNDRAISING FOR CHARITY

Collections taken at services specifically for a charity, or funds raised directly for another charity are not counted in as our income, as we merely pass them on. Therefore, the figures are not found in the Income and Expenditure Account for 2020. Each Christmas, we have traditionally sent all our donations to our chosen charities, which last year were Action around Bethlehem Children with Disability (ABCD) and St Michael's Cornerstone Centre in Whaddon. 2020 was unprecedented in that we had no in person services, and only modest online donations which were restricted to Family Space in West Cheltenham, and do appear in the Restricted Donations tally (see 6). These donations were added to the Mission Tithe which we chose to send to Family Space as Hatherley Aid to Serbia had closed down.

£	2020	2019
ABCD (Christmas collection)	0	557
Cornerstone (Christmas)	0	557
		0
Total	0	1,114

7. TRUSTEE REMUNERATION, KEY MANAGEMENT PERSONNEL & RELATED PARTY TRANSACTIONS

No member of the board of trustees received any remuneration from the PCC during the year, other than Jon Bull in his capacity as Youth Minister and Facilities Manager, and Dom Hamilton as Music Director. Rev. Collishaw became Chair of the Trustees from June 2019, and is paid by the Diocese of Gloucester. No trustee was paid any expenses for carrying out duties associated with being a trustee. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

An honorarium of £100 was paid to Rev. Tim Watson in recognition of his expenses incurred in keeping people pastorally connected during the pandemic. Many thanks are due to all our retired clergy for their untiring contribution in terms of services and pastoral care.

Donations to the Church from members of the PCC and related parties totalled £36,534 in 2020 excluding applicable Gift Aid returned. (£45,196 in 2019). In addition to their financial generosity, the PCC are to be thanked for their loyalty and dedication to the ministry of Holy Apostles.

8. ANALYSIS OF NET ASSETS BY FUNDS

£		General	Restricted	2020	2019
CURRENT ASSETS					
Cash at bank and in hand		30,583	23,857	54,440	41,222
Debtors	Accounts Receivable	7,015	0	7,015	4,240
LIABILITIES					
Creditors	Accounts Payable	6,366	0	6,366	(6,256)
Grand Total		31,232	23,857	55,089	39,205

£	Opening	Incoming	Outgoing	Transfers	Closing
Restricted Funds					
Family Space	0	250	0	0	250
Grant for Hall Survey	4,700	0	0	0	4,700
Hall Life Tithe	6,617	0	40	0	6,577
Meeting Point / Long Table	200	0	200	0	0
Women's Ministry	203	444	303	0	344
Spring Harvest Bursary	1,205	0	(45)	0	1,250
Mens' Ministry	1,082	73	141	0	1,014
Youth Minister	0	375	0	0	375
Hall reordering	32	0	0	0	32
Repairs and Maintenance	0	10,000	687	0	9,313
Total Restricted Funds	14,039	11,142	1,326	0	23,855
Total General Funds	25,165	213,992	207,925	0	31,232
Grand Total 2020	39,206	225,134	209,251	0	55,089

This shows the breakdown of funds at Year End. For example, the Closing balances show how much is left in each fund, eg. £1,013 as yet unspent in the Mens' Ministry fund, £4,700 from the Lottery Grant for the Hall Survey. In 2019 we gained agreement from the Lottery Fund that the unspent donation from the Hall Survey could be used to fund Community Events where we could ask participants their views on the hall and what they would like to see happening. The pandemic has meant that work has had to be shelved, but it is hoped to be able to start in 2021. The Hall Life tithe is the remaining third of the tithe we are donating from the sale of the land, which helped to fund the Church Hall renovation. Again, it has not been possible to further this work, but we have great hope for 2021.