



**Annual Report and Financial Statements  
of the Parochial Church Council**

for the year ended

**31 December 2024**

*“There is one body, but it has many parts. But all its many parts make up one body. It is the same with Christ.”*

1 Corinthians 12:12



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## **ANNUAL REPORT ON THE YEAR 2024**

### **Aims and Purposes**

Christ Church PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the church: pastoral, evangelical, social and ecumenical. It also has responsibility for the maintenance of the parish church and its ancillary buildings.

### **Objectives and Activities**

Every Anglican parish church is by definition a charity. This charity exists to take the good news of Jesus Christ to the communities of Christ Church Cheltenham. The church is called to make disciples of Jesus, connecting them with God, being community together and showing compassion to others.

### **Achievements and Performance**

There were 190 members on the updated Electoral Roll presented at the APCM in 2024 (2023: 197). During 2024 we had 120 Easter communicants (2023: 142) and 190 Christmas communicants (2023: 333).

### **Financial Review**

The accounts for the year show that during 2024 there was a surplus of income minus expenditure, after gains and losses of £14,835 (2023: deficit of £23,361).

The PCC funds consist of unrestricted funds, including general funds and designated funds, and restricted funds. Designated funds are monies set aside for a particular purpose by the PCC, a decision which they can reverse. The use of restricted funds has been prescribed by the donor and is irreversible.

During the year the designated funds were:

Youth Work	To support the provision of youth and children's work at Christ Church.
Development (Des) Fund	To provide for repairs, development and re-decoration of the church buildings.

The Fabric designated fund was not used in the year and has been closed.

The restricted funds were:

Special Appeals	To support missions and charities.
Miss Milne Fund	To provide for lighting the church tower.
Friendship Club	To provide a mid-week meal and social activities for its members.
Playgroup	To provide a pre-school play group facility in the church halls.

The restricted Development Fund has not been used in the year and has been closed.

### **Reserves Policy**

Unrestricted reserves are held to help manage short term adverse fluctuations in income or expenditure.

The PCC has a policy of aiming to hold available cash reserves, i.e excluding those backed by tangible assets or which are designated or restricted, in the range from £25,000 to £75,000.

Available cash reserves at 31 December 2024 were £48,050, which is slightly below the midpoint of the range of the PCC policy (2023: £38,049).

### **Structure, Governance and Management**

The PCC is supported by the following structure of committees, each of which reports into the PCC.

#### ***Standing Committee***

Membership: Incumbent, Lay Vice Chair, Churchwardens, Treasurer, Secretary. PCC may appoint other members to the Standing Committee as it sees fit.

40% of the members must be present for any business to be transacted.

Remit: Assist the chair of the PCC in setting the agenda for PCC meetings, oversee the practical application of PCC decisions.

#### ***Finance Committee***

Membership: Incumbent, Lay Vice Chair, Churchwardens, Treasurer, Secretary. PCC may appoint other members to the Finance Committee as it sees fit.

40% of the members must be present for any business to be transacted.

Remit: Assist the Treasurer in developing the annual budget, monitor financial performance and risks.

***Fabric Committee***

Membership: One Churchwarden, 3 PCC members. Other members may be co-opted as the committee sees fit.

Remit: Assist the churchwardens in ensuring the care of the goods, fabric and ornaments of the church, church grounds and other church property. Ensure compliance with all appropriate Health & Safety legislation.

***Worship & Ministry Committee***

Membership: Incumbent, 3 PCC members. Other members may be co-opted as the committee sees fit.

Remit: Consider the provision of services of Worship at Christ Church, encourage the prayer life of the church and lead and encourage the creation and growth of small groups.

***Youth & Children's Committee***

Membership: 3 PCC members, other members may be co-opted as the committee sees fit.

Remit: To work on behalf of all the youth & children of Christ Church to assist them in taking a full and active role in the life of the church, ensure that groups for children & youth are staffed by DBS checked adults, formulate additional ways to reach out to youth & children & their families in the parish.

***Environmental Committee***

Membership: Membership: 3 PCC members, other members may be co-opted as the committee sees fit.

Remit: Consider ways in which the church can reduce its environmental impact. Recommend initiatives to encourage Christ Church to be carbon neutral.

***Administrative Information:***

Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC are, and are referred to elsewhere in this report as, the trustees.

During the year the following served as members of the PCC:

Vicar:	Rev Simon Heron
Curate:	Rev Eddie Carmichael
Wardens:	Susan Jenner Philip Whitefield
Treasurer:	Philip Whitefield
Secretary:	Susan West
Deanery Synod representatives:	Ian Kirkwood Hilary Martin
Diocesan Synod representatives:	vacant
Co-opted Members:	Tim Ingold (Director of Music) Rebecca Waite (Chair Environment Committee)
Elected Members:	
Retired in 2024	Baldwin Terera Nanu Afua Pierre Nicky Read Sian Green
Retiring in 2025	Pat Hopkins Gilly Jenkins Brian Jenner Martyn Young
Retiring in 2026	Richard Hayman Martin Osborne (resigned 2024) Susan West
Retiring in 2027	Heather Gates Amanda Whitefield Wendy Williams

Signed on behalf of the trustees

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Rev Simon Heron

April 2025



## **VICAR'S REPORT**

I am pleased to present the annual report of Christ Church Cheltenham for the year ending 31st of December 2024. This report is a reflection of the hard work and dedication of our parishioners, staff, and volunteers who have contributed to our mission, summed up in our strap-line as “get connected, be community and show compassion.”

Looking back on the last twelve months, we are aware of just how blessed we are, even in the face of ongoing challenges. We remain reliant on God's provision, aware that our unchanging God continues, as the prophet Isaiah suggests, to do a new thing. Innovating and adapting as necessary and being nimble of foot has meant we have been able to change when needed, whilst continuing to engage with both our church and the wider community.

Sunday by Sunday, we gather to worship God. We have tweaked our Sunday provision, introducing a new 'Community Praise' service on the fourth Sunday, an informal mix of traditional and contemporary, and regularising Choral Evensong on the second Sunday of the month. Both of these are growing congregations, as we can sense a spiritual hunger in our wider community, a feeling that is shared by many of our sister congregations in Cheltenham.

As we look towards achieving Net Zero at Christ Church, our scheme to add additional solar panels is moving on apace. At the time of writing, the roof of the parish centre is being fully repaired, in preparation for the installation of the panels. We are expecting completion of this project by the sunnier months, and are hopeful that we can take full advantage of the summer - whatever the British weather throws at us.

Last year, we stressed how much we'd like to use our church building more effectively during the week - and we have moved somewhat towards doing this. Nascent plans to make some significant alterations to the church building are in place, and we hope and pray that this report in twelve months time will speak of there having been a successful project completed.

Having reported a deficit last year, we are happy to report a surplus for 2024. The ebb and flow of church finances does make planning more interesting, but as always God provides through the generosity of our parishioners and supporters. Once again, we are grateful for the ongoing

support of so many individuals which allows us to continue doing God's work here at Christ Church.

Finally, I would like to express my gratitude to our staff, volunteers, and parishioners for their hard work and dedication throughout the year. It is through your efforts that we are able to join others in getting connected to God, being community here and across Cheltenham, and showing compassion to a hurting world.

I am blessed to be a part of this wonderful community, and I look forward to what God will accomplish here at Christ Church in the coming year.

Yours, in Christ

Rev Simon Heron  
Vicar of Christ Church Cheltenham

March 2025

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with general applicable law and United Kingdom Accounting Standards (United Kingdom General Accepted Accounting Practice).

The law applicable to charities in England and 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 judgments 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 business.

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 Charities (Accounts and Reports) Regulations 2015 and the provisions of the trust deed. They are also responsible for safekeeping the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees

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Rev Simon Heron

April 2025

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

I report to the trustees on my examination of the accounts of the Parochial Church Council of Christ Church, Cheltenham for the year ended 31 December 2024 which are set out on pages 9 to 18.

### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Independent Examiner's Statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

Ruth Herbert FCCA  
Wenn Townsend, Chartered Accountants  
Gosditch House,  
5 Gosditch Street,  
Cirencester, GL7 2AG

April 2025

## STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Income and endowments from:</b>					
Collections, donations and gifts	2	139,197	0	139,197	119,073
Legacies		6,272	0	6,272	0
Investment income	3	5,765	1,845	7,610	5,728
Income from operating activities	4	60,085	139,378	199,463	167,066
Other voluntary incoming resources	5	7,550	0	7,550	11,128
<b>Total income</b>		<b>218,869</b>	<b>141,223</b>	<b>360,092</b>	<b>302,995</b>
<b>Expenditure on:</b>					
Activities relating directly to the work of the church	6	188,533	139,458	327,991	316,581
Mission and other charitable giving	7	4,373	0	4,373	5,699
Cost of fund-raising		0	0	0	0
Church management and administration		3,028	85	3,113	5,393
Development of church premises		9,749	0	9,749	0
Interest		0	0	0	0
Other costs		1,920	0	1,920	1,920
<b>Total expenditure</b>	8	<b>207,603</b>	<b>139,543</b>	<b>347,146</b>	<b>329,593</b>
Gains and losses on investments		1,039	850	1,889	3,237
<b>Net Income before transfers</b>		<b>12,305</b>	<b>2,530</b>	<b>14,835</b>	<b>-23,361</b>
Transfers between funds		0	0	0	0
<b>Net movement in funds</b>	9	<b>12,305</b>	<b>2,530</b>	<b>14,835</b>	<b>-23,361</b>
Fund balances brought forward at 1 January		211,858	75,803	287,661	311,022
<b>Fund balances as at 31 December</b>		<b>224,163</b>	<b>78,333</b>	<b>302,496</b>	<b>287,661</b>

The notes on pages 11 to 18 form part of these financial statements.

## BALANCE SHEET

		2024		2023	
	Note	£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	11		2,598		3,593
Investments	18		65,455		61,950
			<u>68,053</u>		<u>65,543</u>
<b>Current Assets</b>					
Debtors	12	19,499		10,318	
Cash at bank and in hand	13	<u>227,714</u>		<u>225,702</u>	
		247,213		236,020	
<b>Creditors: Amounts falling due within one year</b>	14	12,770		13,902	
		<u></u>		<u></u>	
<b>NET CURRENT ASSETS</b>			<u>234,443</u>		<u>222,118</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			302,496		287,661
<b>Creditors: Amounts falling due after one year</b>	14		0		0
			<u></u>		<u></u>
<b>NET ASSETS</b>			<u><u>302,496</u></u>		<u><u>287,661</u></u>
<b>FUNDS</b>					
Restricted funds	15		78,333		75,803
Unrestricted funds					
General funds			50,648		41,642
Designated funds	16		173,515		170,216
			<u>302,496</u>		<u>287,661</u>

Approved by the trustees and signed on their behalf by:

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Rev Simon Heron

April 2025

## **NOTES TO THE FINANCIAL STATEMENTS**

### **1. Accounting Policies**

#### **Basis of accounting**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS 102)).

The Parochial Church Council of Christ Church 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 notes.

The charity has applied Update Bulletin 2 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

#### **Fund accounting**

Unrestricted funds comprise accumulated surpluses and deficits on general funds. They are available for use at the discretion of the executive committee in furtherance of the general charitable objectives.

Restricted funds are amounts donated that have their use specified for a particular purpose by the donor.

Designated funds are amounts that have been set aside at the discretion of the executive committee.

#### **Income**

Incoming resources represent the total income receivable during the year comprising grants, donations and gifts, rent, merchandise and publications, investment income and gifts in kind.

#### **Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs of delivering services and other activities together with their associated support costs
- Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

## Depreciation

Depreciation is calculated to write off the cost of fixed assets over the estimated useful life of 5 years (3 years for computer equipment) at 20% (33.3% for computer equipment) per annum.

## 2. Collections, Donations and Gifts

	Unrestricted £	Restricted £	2024 £	2023 £
Collections and covenants	122,727	0	122,727	108,100
Donations	797	0	797	78
Other	0	0	0	0
Income tax recoverable	15,673	0	15,673	10,895
	<u>139,197</u>	<u>0</u>	<u>139,197</u>	<u>119,073</u>

## 3. Investment Income

	Unrestricted £	Restricted £	2024 £	2023 £
Interest and dividends	<u>5,765</u>	<u>1,845</u>	<u>7,610</u>	<u>5,728</u>

## 4. Income from Operating Activities

	Unrestricted £	Restricted £	2024 £	2023 £
Activities to further PCC objectives	578	0	578	747
Hall letting	54,253	0	54,253	40,413
PCC fees	5,157	0	5,157	3,793
Books, magazines and other sales	97	0	97	0
Playgroup	0	133,000	133,000	115,602
Friendship Club	0	6,378	6,378	6,511
	<u>60,085</u>	<u>139,378</u>	<u>199,463</u>	<u>167,066</u>



## 5. Other Voluntary Incoming Resources

	Unrestricted £	Restricted £	2024 £	2023 £
Fund-raising events	152	0	152	0
Other donations and grants	7,398	0	7,398	11,128
	<u>7,550</u>	<u>0</u>	<u>7,550</u>	<u>11,128</u>

## 6. Activities Relating Directly to the Work of the Church

	Unrestricted £	Restricted £	2024 £	2023 £
Parish share	110,774	0	110,774	103,527
Clergy expenses, salaries and wages	43,464	0	43,464	41,459
Church and halls running costs	16,267	2,564	18,831	16,338
Church, churchyard and halls maintenance	7,220	0	7,220	22,716
Church services	4,421	0	4,421	2,401
Operating activities	6,046	0	6,046	3,009
Support costs	341	0	341	139
Playgroup	0	130,899	130,899	120,347
Friendship Club	0	5,995	5,995	6,645
	<u>188,533</u>	<u>139,458</u>	<u>327,991</u>	<u>316,581</u>

## 7. Mission Giving

	2024 £	2023 £
A C E T (Matilda Project) ***		-1,500
A Rocha International		1,000
Breast Cancer Now		242
Cheltenham Street Pastors		500
Christian Hope International ***		-500
Christian Motorcyclist Association		300
Christians Against Poverty	600	500
Church Mission Society	950	500
Disasters Emergency Committee (DEC)		857
Gloucs Action for Refugees & Asylum Seekers		800
Maggies (Cheltenham)	600	500
Mission Without Borders	1,000	2,000
NHS (Cheltenham Hospital)	623	
TIC+	600	500
	<u>4,373</u>	<u>5,699</u>
Comprising:		
Giving from unrestricted funds	3,750	5,699
Special appeals	623	0

\*\*\* some agreed payments for 2022 could not be made, and were reallocated to other causes in 2023.

## 8. Analysis of Total Expenditure

	Staff Costs £	Other £	Depreciation £	Total £
Activities relating directly to work of church	144,999	182,104	888	327,991
Mission and other charitable giving		4,373		4,373
Cost of fund-raising		0		0
Church management and administration		3,006	107	3,113
Development of church premises		9,749		9,749
Interest		0		0
Other costs		1,920		1,920
	<u>144,999</u>	<u>201,152</u>	<u>995</u>	<u>347,146</u>

## 9. Net Movement in Funds

	Unrestricted £	Restricted £	2024 £	2023 £
The net movement in funds is stated after charging:				
Depreciation	995	0	995	1,108
Independent examiner's remuneration:	1,920	0	1,920	1,920
Independent examination (estimate)	1,920	0	1,920	1,920
Adjustment relating to prior year			0	0
Parish share	110,774	0	110,774	103,527

## 10. Employees and Staff Costs

			2024 Number	2023 Number
In aggregate the number of full and part time persons employed during the year was:				
Charitable operations - under £10,000 per person			7	12
Charitable operations - over £10,000 per person			7	6
	Unrestricted £	Restricted £	2024 £	2023 £
Staff costs were as follows:				
Salaries and wages	44,262	100,737	144,999	142,322
Remuneration paid to PCC members, close family and business connections:				
Tim Ingold	10,409	-	10,409	8,747

## 11. Tangible Assets

	2024 £	2023 £
<b>Cost</b>		
1st January	41,541	41,541
Additions	0	0
Disposals	0	0
31st December	41,541	41,541

	2024 Number	2023 Number
<b>Accumulated depreciation</b>		
1st January	37,948	36,840
Charge for the year	995	1,108
Disposals	0	0
31st December	38,943	37,948
<b>Net book value</b>		
31st December	2,598	3,593

## 12. Debtors

	2024 £	2023 £
Tax recoverable from collections and covenants	14,808	2,288
Other debtors, prepayments and accrued income	4,691	8,030
	19,499	10,318

## 13. Cash at Bank and in Hand

	2024 £	2023 £
Cash at bank and building society	227,714	225,702

## 14. Creditors

	2024 £	2023 £
<u>Amounts falling due within one year</u>		
Accruals	12,770	13,902
	12,770	13,902
<u>Amounts falling due after one year</u>		
Accruals	0	0
	12,770	13,902

## 15. Restricted Funds

	Balance at 1st January 2024	Income	Expenditure	Transfers	Balance at 31st Dec 2024
	£	£	£	£	£
Special Appeals	0	0	0	0	0
Miss Milne Fund	15,143	525	-2,564	0	13,104
Friendship Club	5,711	6,534	-6,080	0	6,165
Playgroup	54,949	135,014	-130,899	0	59,064
	<u>75,803</u>	<u>142,073</u>	<u>-139,543</u>	<u>0</u>	<u>78,333</u>

Income of the Miss Milne Fund is after investment gains of £283.

Income of the Playgroup Fund is after investment gains of £567.

The Special Appeals Fund is used to record collections and other income received for a named purpose.

The Miss Milne Fund comprises funds given to provide illumination of the church tower.

The Friendship Club Fund represents the activities of the Christ Church Friendship Club.

The Playgroup Fund represents the activities of the Christ Church playgroup.

## 16. Designated Funds

	Balance at 1st January 2024	Income	Expenditure	Transfers	Balance at 31st Dec 2024
	£	£	£	£	£
Youth Work	834	0	-315	0	519
Development (designated)	169,382	13,597	-9,983	0	172,996
	<u>170,216</u>	<u>13,597</u>	<u>-10,298</u>	<u>0</u>	<u>173,515</u>

The Youth Work Fund comprises funds set aside to provide activities for the youth of the parish.

The Development (designated) Fund comprises funds set aside to re-develop the church building.

## 17. Insurance

The church buildings and contents are insured for £36,400,000 (2023: £36,400,000.)

## 18. Investments - Quoted

	2024 £	2023 £
Market value at 1st January	61,950	57,395
Additions		
Disposals and maturing investments	0	0
Dividends reinvested	1,616	1,317
Gains and losses on investments	1,889	3,237
Market value at 31st December	65,455	61,950

2024 Holding	Description	2024 Market Price p	2024 Market Value £	2023 Market Value £
<b>CCLA Investment Management:</b>				
<b>Miss Milne Trust Fund (restricted)</b>				
6,584.13	Church of England Fixed Interest Securities	149.12	9,818	21,682
			9,818	21,682
<b>Christ Church Playgroup Fund (restricted)</b>				
13,168.26	Church of England Fixed Interest Securities	149.12	19,637	18,586
			19,637	18,586
<b>General Fund (unrestricted)</b>				
24,141.82	Church of England Fixed Interest Securities	149.12	36,000	21,682
			36,000	21,682
Total Investment Value			65,455	61,950

## APPENDIX 1: CHRIST CHURCH PLAYGROUP

**THIS APPENDIX IS FOR INFORMATION ONLY AND DOES NOT FORM PART OF THE STATUTORY ACCOUNTS**

Income	2024 £	2023 £	Expenditure	2024 £	2023 £
Nursery Funding	112,339	87,484	Staff	103,690	102,348
Fees (non Funding net)	19,982	24,143	Courses	255	543
Fundraising	305	48	Premises	19,600	8,400
Donations	0	0	Subscriptions PATA	402	160
Outings	374	325.00	Insurance	454	440
Investment Income	1,447	1,098	Refreshments	1,405	1,024
Gains/(Losses) on investments	567	971	Consumables	1,504	1,155
Other Income	0	3,602	Equipment (permanent)	718	3,146
			Fundraising Costs		
			Administration	808	1,002
			Other activities and outings	2,062	2,129
<b>Total Income</b>	<b>135,014</b>	<b>117,671</b>	<b>Total Expenditure</b>	<b>130,898</b>	<b>120,347</b>
			Excess/(Shortfall) of Income over Expenditure	4,116	-2,676

	2024 £	2023 £
Fund Brought Forward	54,949	57,625
Excess/(Shortfall) of Income over Expenditure	4,116	-2,676
Net Transfers into Fund	0	0
<b>Fund Carried Forward</b>	<b>59,065</b>	<b>54,949</b>

## APPENDIX 2: CHRIST CHURCH FRIENDSHIP CLUB

**THIS APPENDIX IS FOR INFORMATION ONLY AND DOES NOT FORM PART OF THE STATUTORY ACCOUNTS**

Income	2024	2023	Expenditure	2024	2023
	£	£		£	£
Charges for lunch	3,297	4,372	Catering	2,161	2,817
Fitness class	890	218	Exercise class	1,040	350
Sales tables	331	306	Payments to speakers	754	538
Coffee	201	0	Premises costs	1,200	1,400
Outings (receipts)	982	198	Outings (payments)	274	744
Craft Club receipts	370	375	Capital costs (equipment)	0	194
Investment Income	156	102	Donations to charity	208	201
			Craft Club costs	260	284
Other Income	15	817	Bank charges	85	107
Donations	292	225	Other Expenditure	98	117
<b>Total Income</b>	<b>6,534</b>	<b>6,613</b>	<b>Total Expenditure</b>	<b>6,080</b>	<b>6,752</b>
			Excess/(Shortfall) of Income over Expenditure	454	-139

	2024	2023
	£	£
Fund Brought Forward	5,711	5,850
Excess/(Shortfall) of Income over Expenditure	454	-139
Net Transfers into Fund	0	0
<b>Fund Carried Forward</b>	<b>6,165</b>	<b>5,711</b>



## **CONTACT DETAILS**

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