

GRACE CHURCH CHELTENHAM

England & Wales - Charity number 1151835

Details

Other names GCC

Status Registered

Legal form CIO

Registered 2013-04-29

Register [View on the Charity Commission register](#)

Contact

Address The Holt
Dog Lane
Witcombe
Gloucestershire
GL3 4UG

Phone 07976069736

Email info@gracechurchcheltenham.org

Website <http://gracechurchcheltenham.org>

Activities

Objects: 3.1 The object of the Church is: 3.1.1 to advance the Christian religion in accordance with the Doctrinal Basis and the Position Statements, through any means whatsoever including but not limited to evangelism, teaching, worship, pastoral care and mutual encouragement and support to those in need, hardship or distress, encouraging Christians in their faith, providing opportunities for people to experience the love of Christ and to introduce people to Jesus Christ and supporting Christian mission and activities worldwide.

Activities: Weekly public meetings for the teaching and open discussion of the Christian message and for the worship of God the Father, Son and Holy Spirit. Public meetings to enable people to find out more about the Christian message, eg quiz with a short talk. Regular small group meetings for the teaching and open discussion of the Christian message. Monthly prayer meetings. Provision of meals.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£148,745	£151,008	-	-
2023-12-31	£144,033	£111,477	-	-
2022-12-31	£133,602	£159,812	-	-
2021-12-31	£149,262	£134,883	-	-
2020-12-31	£117,142	£89,827	-	-

Trustees

Name	Role	Appointed
Ann-Marie Bach		2025-01-01
Ashley Stanley Cunningham		2023-05-20
Dr Ethan Macleod		2020-03-25
Dr Richard Stainton		2023-10-29
Simon Hutton		2024-09-01
Stuart Jessop		2021-02-16

GRACE CHURCH CHELTENHAM

England & Wales - Charity number 1151835

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2024		31	December	2024

Section A Reference and administration details

Charity name

Grace Church Cheltenham

Other names charity is known by

Registered charity number (if any)

1151835

Charity's principal address

The Holt, Dog Lane,	
Witcombe	
Gloucestershire	
Postcode	GL3 4UG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stuart Jessop	Treasurer		The trustees
2	Simon Hutton		01/09/24 to 31/12/24	The trustees
3	Stuart Jessop			The trustees
4	Ethan Macleod			The trustees
5	Sam Freedman			The trustees
6	Ash Cunningham			The trustees
7				The trustees
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution

How the charity is constituted
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods
(eg. appointed by, elected by)

Appointed by charity trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Christian religion through any means whatsoever including but not limited to evangelism, teaching, worship, pastoral care and mutual encouragement and support to those in need, hardship or distress, encouraging Christians in their faith, providing opportunities for people to experience the love of Christ and to introduce people to Jesus Christ and supporting Christian mission and activities worldwide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Activities

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The main activities undertaken during the year were as set out below

- a) Weekly public meetings for the teaching and open discussion of the Christian message and for the worship of God the Father, Son and Holy Spirit.
- b) Provision within these meetings of open, supervised activities for children and young people to facilitate their spiritual and moral education and growth.
- c) A number of ad-hoc public meetings to enable people to find out more about the Christian message, such as a general knowledge quiz with a short talk.
- d) Regular small group meetings for the teaching and open discussion of the Christian message. This includes evening meetings as well as a day-time group specifically for women.
- e) A parent and baby support group
- f) Monthly prayer meetings.
- g) Provision of meals for families with newborn babies.
- h) One-off gifts to organisations and individuals whose work is aligned with our own objectives.

Additional details of objectives and activities (Optional information)

N/A

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year**Worship and prayer**

- Weekly open meetings “Sunday’s @4” with approximately 60-70 adults and children in attendance, either in person or online.
- Monthly prayer meetings.

Pastoral care

- Bible study set up including one specifically for women
- 20’s and 30’s group
- Weekly and ad-hoc small groups, meeting either after Sunday’s @4 or during the week providing a chance to discuss topics raised at Sunday’s @4 and providing emotional and practical support.
- A parent and baby support group

Mission and evangelism

- Regular financial support for Christians Against Poverty (CAP).
- Regular financial support to Crosslinks in support of the Symons family overseas mission.
- One-off gift to IFES in support of Shany Scorsone overseas mission.
- Regular financial support for UCCF
- Evangelistic events
- Christmas activities including a quiz and carol service

Leadership

- During 2024 the church was led by the eldership who were actively looking for a lead pastor. The pastor was hired in September.

Section E

Financial review

Brief statement of the charity's policy on reserves

Our policy on reserves is to maintain sufficient funds to pay all staff for their notice periods and any other outstanding liabilities should all income cease.

During 2023-24 our reserves held steady due to the increases held over from the prior year. We accrued these reserves with a view to maintaining a second pastor for a year after the lead Pastor joins.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

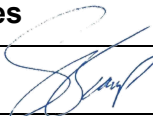
Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Stuart Jessop

Position (eg Secretary, Chair, etc)

Treasurer

Date

20/10/2025



Grace Church Cheltenham 1151835

Receipts and payments accounts

CC16a

For the period from 01/01/2024 To 31/12/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
General donations received, including income tax recovered	148,229	-	-	148,229	143,534
Grants	-	-	-	-	-
Other income	516	-	-	516	499
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	148,745	-	-	148,745	144,033
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	148,745	-	-	148,745	144,033
A3 Payments					
Administration	8,373	-	-	8,373	6,795
Buildings and events	18,830	-	-	18,830	13,223
Mission	13,704	-	-	13,704	10,665
Staffing	110,101	-	-	110,101	80,794
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	151,008	-	-	151,008	111,477
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	151,008	-	-	151,008	111,477
Net of receipts/(payments)	- 2,263	-	-	- 2,263	32,556
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	75,123	-	-	75,123	42,567
Cash funds this year end	72,860	-	-	72,860	75,123

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	36,597	-	-
	HSBC 'savings' account	36,263	-	-
		-	-	-
	Total cash funds	72,860	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	PA speakers	Unrestricted	457	
	Other equipment (storage boxes, books, other electrical/PA equipment)	Unrestricted	-	
	Piano	Unrestricted	469	
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Stuart Jessop	20/10/2025
S Hutton	Simon Hutton	21.10.2025



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
GRACE CHURCH CHELTENHAM

On accounts for the year
ended

31/12/2024

Charity no
(if any)

1151835

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

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

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

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

29/10/2025

Name:

LLOYD GRIFFITHS

Relevant professional
qualification(s) or body
(if any):

Address:

COTSWOLD HOUSE

POST OFFICE LANE, CLEEVE HILL

CHELtenham, GL52 3PS

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NIL

GRACE CHURCH CHELTENHAM

England & Wales - Charity number 1151835

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2023		31	December	2023

Section A Reference and administration details

Charity name

Grace Church Cheltenham

Other names charity is known by

Registered charity number (if any)

1151835

Charity's principal address

The Holt, Dog Lane,	
Witcombe	
Gloucestershire	
Postcode	GL3 4UG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Cowan	Treasurer		The trustees
2				
3	Stuart Jessop			The trustees
4	Ethan Macleod			The trustees
5	Sam Freedman			The trustees
6	Ash Cunningham			The trustees
7	Andy Gianelli			The trustees
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by charity trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Christian religion through any means whatsoever including but not limited to evangelism, teaching, worship, pastoral care and mutual encouragement and support to those in need, hardship or distress, encouraging Christians in their faith, providing opportunities for people to experience the love of Christ and to introduce people to Jesus Christ and supporting Christian mission and activities worldwide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Activities

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The main activities undertaken during the year were as set out below

- a) Weekly public meetings for the teaching and open discussion of the Christian message and for the worship of God the Father, Son and Holy Spirit.
- b) Provision within these meetings of open, supervised activities for children and young people to facilitate their spiritual and moral education and growth.
- c) A number of ad-hoc public meetings to enable people to find out more about the Christian message, such as a general knowledge quiz with a short talk.
- d) Regular small group meetings for the teaching and open discussion of the Christian message. This includes evening meetings as well as a day-time group specifically for women.
- e) A parent and baby support group
- f) Monthly prayer meetings.
- g) Provision of meals for families with newborn babies.
- h) One-off gifts to organisations and individuals whose work is aligned with our own objectives.

Additional details of objectives and activities (Optional information)

N/A

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Worship and prayer

- Weekly open meetings “Sunday’s @4” with approximately 60-70 adults and children in attendance, either in person or online.
- Monthly prayer meetings.

Pastoral care

- Bible study set up specifically for women
- 20’s and 30’s group
- Weekly and ad-hoc small groups, meeting either after Sunday’s @4 or during the week providing a chance to discuss topics raised at Sunday’s @4 and providing emotional and practical support.
- A parent and baby support group

Mission and evangelism

- Regular financial support for Christians Against Poverty (CAP).
- Regular financial support to Crosslinks in support of the Symons family overseas mission.
- One-off gift to IFES in support of Shany Scorsone overseas mission.
- Regular financial support for UCCF
- One-off gift to University Of Gloucestershire Christian Union, Ukraine appeal, Gloucestershire Gospel Partnership, and Bible translation work through Wycliffe
- Evangelistic events
- Christmas activities including a quiz and carol service

Leadership

- During 2023 the church was led by the eldership who were actively looking for a lead pastor

Section E

Financial review

Brief statement of the charity's policy on reserves

Our policy on reserves is to maintain sufficient funds to pay all staff for their notice periods and any other outstanding liabilities should all income cease.

During 2022-23 our reserves increased due to the Lead Pastor resigning. We have accrued these reserves with a view to maintaining a second pastor for a year after the lead Pastor joins.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

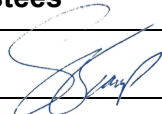
Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Stuart Jessop

Position (eg Secretary, Chair, etc)

Treasurer

Date

30/09/2024



Grace Church Cheltenham 1151835

Receipts and payments accounts

CC16a

For the period from 01/01/2023 To 31/12/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
General donations received, including income tax recovered	143,534	-	-	143,534	132,310
Grants	-	-	-	-	-
Other income	499	-	-	499	1,291
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	144,033	-	-	144,033	133,601
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	144,033	-	-	144,033	133,601
A3 Payments					
Administration	6,795	-	-	6,795	15,032
Buildings and events	13,223	-	-	13,223	17,554
Mission	10,665	-	-	10,665	13,000
Staffing	80,794	-	-	80,794	114,225
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	111,477	-	-	111,477	159,811
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	111,477	-	-	111,477	159,811
Net of receipts/(payments)	32,556	-	-	32,556	- 26,210
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	42,567	-	-	42,567	68,776
Cash funds this year end	75,123	-	-	75,123	42,566

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	38,860	-	-
	HSBC 'savings' account	36,263	-	-
		-	-	-
	Total cash funds	75,123	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

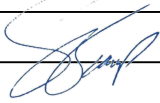
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	PA speakers	Unrestricted	457	
	Other equipment (storage boxes, books, other electrical/PA equipment)	Unrestricted	-	
	Piano	Unrestricted	469	
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Stuart Jessop	30/09/2024



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Grace Church Cheltenham

On accounts for the year
ended

31/12/2023

Charity no
(if any)

1151835

Set out on pages

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

24/10/24

Name:

LLOYD GRIFFITHS

Relevant professional
qualification(s) or body
(if any):

Address: COTSWOLD HOUSE
POST OFFICE LANE
CLEEVE HILL, CHELTENHAM

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

[Empty disclosure box]

GRACE CHURCH CHELTENHAM

England & Wales - Charity number 1151835

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2022		31	December	2022

Section A Reference and administration details

Charity name

Grace Church Cheltenham

Other names charity is known by

Registered charity number (if any)

1151835

Charity's principal address

9 Chatsworth Drive

Cheltenham

Gloucestershire

Postcode

GL53 0AG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Cowen			The trustees
2				
3				
4	Ethan Macleod			The trustees
5	Sam Freedman			The trustees
6	Stuart Jessop			The trustees
7	Andrew Giannelli			The trustees
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

John Martin, Lead Minister

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by charity trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

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Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Activities

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The main activities undertaken during the year were as set out below:

- a) Weekly public meetings for the teaching and open discussion of the Christian message and for the worship of God the Father, Son and Holy Spirit.
- b) Provision within these meetings of open, supervised activities for children and young people to facilitate their spiritual and moral education and growth.
- c) A number of ad-hoc public meetings to enable people to find out more about the Christian message, such as a general knowledge quiz with a short talk.
- d) Regular small group meetings for the teaching and open discussion of the Christian message. This includes evening meetings as well as a day-time group specifically for women.
- e) A parent and baby support group
- f) Monthly prayer meetings.
- g) Provision of meals for families with newborn babies.
- h) One-off gifts to organisations and individuals whose work is aligned with our own objectives.

Additional details of objectives and activities (Optional information)

N/A

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

Worship and prayer

- Weekly open meetings “Sunday’s @4” with approximately 60-70 adults and children in attendance, either in person or online.
- Monthly prayer meetings.

Pastoral care

- Bible study set up specifically for women
- 20’s and 30’s group
- Weekly and ad-hoc small groups, meeting either after Sunday’s @4 or during the week providing a chance to discuss topics raised at Sunday’s @4 and providing emotional and practical support.
- A parent and baby support group

Mission and evangelism

- One-off gift to mission partners Ed and Rachel Wright for Ministry training course
- Regular financial support for Christians Against Poverty (CAP).
- Regular financial support to Crosslinks in support of the Symons family overseas mission.
- One-off gift to IFES in support of Shany Scorsone overseas mission.
- Regular financial support for UCCF

One-off gift to University Of Gloucestershire Christian Union, Ukraine appeal, Gloucestershire Gospel Partnership, and Bible translation work through Wycliffe

Evangelistic events

- Christmas activities including a quiz and carol service

Leadership

- During 2022 John Martin (Lead Pastor) resigned and Ash Cunningham (Assistant Pastor) was appointed.

Governance

- A review of our constitution was started, with support from Edward Connor Solicitors. This is expected to conclude in 2023.
-

Section E

Financial review

Brief statement of the charity's policy on reserves

Our policy on reserves is to maintain sufficient funds to pay all staff for their notice periods and any other outstanding liabilities should all income cease.

During 2020-21 our reserves increased significantly due to reduced expenses throughout the covid-19 pandemic. Some of this excess was used during 2022, as expected, as we increased our staff team to include a full time Assistant Minister.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F


Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) 

Full name(s) Chris Cowen

Position (eg Secretary, Chair, etc) Treasurer

Date 27/10/2023



Grace Church Cheltenham 1151835

Receipts and payments accounts


CC16a

For the period from 01/01/2022 To 31/12/2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
General donations received, including income tax recovered	132,310	-	-	132,310	147,258
Grants	-	-	-	-	2,000
Other income	1,292	-	-	1,292	1,223
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	133,602	-	-	133,602	150,481
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	133,602	-	-	133,602	150,481
A3 Payments					
Administration	15,032	-	-	15,032	10,077
Buildings and events	17,555	-	-	17,555	8,698
Mission	13,000	-	-	13,000	11,800
Staffing	114,225	-	-	114,225	105,527
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	159,812	-	-	159,812	136,102
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	159,812	-	-	159,812	136,102
Net of receipts/(payments)	- 26,210	-	-	- 26,210	14,379
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	68,777	-	-	68,777	54,398
Cash funds this year end	42,567	-	-	42,567	68,777

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	16,368	-	-
	HSBC 'savings' account	26,199	-	-
		-	-	-
	Total cash funds	42,567	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	PA speakers	Unrestricted	457	
	Other equipment (storage boxes, books, other electrical/PA equipment)	Unrestricted	-	
	Piano	Unrestricted	469	
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Chris Cowen	27/10/2023	



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Grace Church Cheltenham

On accounts for the year
ended

31/12/2021 Charity no (if any) 1151835

Set out on pages

(remember to include the page numbers of additional sheets)

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 26TH October 2023

Name: LLOYD GRIFFITHS

Relevant professional
qualification(s) or body
(if any):

Address: Cotswold House, Post Office Lane

Cleeve Hill

Cheltenham, Gloucestershire

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

GRACE CHURCH CHELTENHAM

England & Wales - Charity number 1151835

Accounts



Trustees' Annual Report for the period

Period start date		Period end date	
From	01 January 2021	To	31 December 2021

Section A Reference and administration details

Charity name Grace Church Cheltenham

Other names charity is known by

Registered charity number (if any) 1151835

Charity's principal address 9 Chatsworth Drive

Cheltenham

Gloucestershire

Postcode GL53 0AG

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Cowen			The trustees
2				
3				
4	Ethan Macleod		From 25 March 2020	The trustees
5	Sam Freedman		From 6 October 2020	The trustees
6	Stuart Jessop		From 16 February 2021	The trustees
7	Andrew Giannelli		From 4 August 2021	The trustees
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

John Martin, Lead Minister

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution

How the charity is constituted
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods
(eg. appointed by, elected by)

Appointed by charity trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Christian religion through any means whatsoever including but not limited to evangelism, teaching, worship, pastoral care and mutual encouragement and support to those in need, hardship or distress, encouraging Christians in their faith, providing opportunities for people to experience the love of Christ and to introduce people to Jesus Christ and supporting Christian mission and activities worldwide.

Activities

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The main activities undertaken during the year were as set out below, although due to the COVID-19 pandemic, many of these were conducted online for much of the year:

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- a) Weekly public meetings for the teaching and open discussion of the Christian message and for the worship of God the Father, Son and Holy Spirit.
- b) Provision within these meetings of open, supervised activities for children and young people to facilitate their spiritual and moral education and growth.
- c) A number of ad-hoc public meetings to enable people to find out more about the Christian message, such as a general knowledge quiz with a short talk.
- d) Regular small group meetings for the teaching and open discussion of the Christian message. This includes evening meetings as well as a day-time group specifically for women.
- e) A parent and baby support group
- f) Monthly prayer meetings.
- g) Provision of meals for families with newborn babies.
- h) One-off gifts to organisations and individuals whose work is aligned with our own objectives.

Additional details of objectives and activities (Optional information)

N/A

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year**Worship and prayer**

- Weekly open meetings "Sunday's @4" with approximately 60-70 adults and children in attendance, either in person or online.
- Monthly prayer meetings.

Pastoral care

- Bible study set up specifically for women
- 20's and 30's group
- Weekly and ad-hoc small groups, meeting either after Sunday's @4 or during the week providing a chance to discuss topics raised at Sunday's @4 and providing emotional and practical support.
- A parent and baby support group

Mission and evangelism

- One-off gift to mission partners Ed and Rachel Wright for Ministry training course (in addition to a gift pledged in 2020 and paid in early 2021).
- Regular financial support for Christians Against Poverty (CAP).
- Regular financial support to Crosslinks in support of the Symons family overseas mission.
- One-off gift to IFES in support of Shany Scorsone overseas mission.
- Additional gifts were pledged to mission partner in 2021 (paid in 2022)

Evangelistic events

- Christmas activities including a quiz and carol service

Leadership

- During 2021 Andrew Giannelli and Stuart Jessop joined the eldership.

Staff

- Lucy Whittaker was appointed as Ministry Assistant in October 2021

Section E Financial review

Brief statement of the charity's policy on reserves

Our policy on reserves is to maintain sufficient funds to pay all staff for their notice periods and any other outstanding liabilities should all income cease.

During 2020-21 our reserves increased significantly due to reduced expenses throughout the covid-19 pandemic. We expect to use the majority of these excess reserves during 2022-3 as we increase our staff team to include a full time Assistant Minister.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

(Empty box for optional information)

Section F Other optional information

(Empty box for other optional information)

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>ccowen</i>	<i>E MacLeod</i>
Full name(s)	Chris Cowen	ETHAN MACLEOD
Position (eg Secretary, Chair, etc)	Treasurer	TRUSTEE

Date 4/10/22



Grace Church Cheltenham		1151835	CC16a
Receipts and payments accounts			
For the period from	01/01/2021	To	

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
General donations received, including income tax recovered	147,258	-	-	147,258	115,125
Grants	2,000	-	-	2,000	2,000
Interest on deposit account	4	-	-	4	17
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	149,262	-	-	149,262	117,142
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	149,262	-	-	149,262	117,142
A3 Payments					
Wages/salaries and National Insurance	64,661	-	-	64,661	47,915
Rental of Minister's house	21,936	-	-	21,936	21,782
Rent/hire of meeting venue	4,996	-	-	4,996	2,668
General expenses	20,455	-	-	20,455	8,526
Administration costs, including insurance	11,035	-	-	11,035	4,813
Grants and donations paid	11,800	-	-	11,800	4,123
	-	-	-	-	-
	-	-	-	-	-
Sub total	134,883	-	-	134,883	89,827
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	134,883	-	-	134,883	89,827
Net of receipts/(payments)	14,379	-	-	14,379	27,315
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	54,398	-	-	54,398	27,083
Cash funds this year end	68,777	-	-	68,777	54,398

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	22,631	-	-
	HSBC 'savings' account	46,146	-	-
		-	-	-
	Total cash funds	68,777	-	-
(agree balances with receipts and payments account(s))				

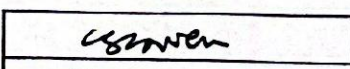
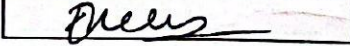
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	PA speakers	Unrestricted	457	
	Other equipment (storage boxes, books, other electrical/PA equipment)	Unrestricted	-	
	Piano	Unrestricted	469	
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Chris Cowen	3/10/22
	EWAN MACLEOD	4/10/22



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Grace Church Cheltenham

On accounts for the year
ended

31/12/2021

Charity no
(if any)

1151835

Set out on pages

(remember to include the page numbers of additional sheets)

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

25th Sept 2022

Name:

LORD GRIFFITHS

Relevant professional
qualification(s) or body
(if any):

Address:

COTSWOLD HOUSE
POST OFFICE LANE
CLEEVE HILL, CHELTENHAM GL52 3PS

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

--	--

GRACE CHURCH CHELTENHAM

England & Wales - Charity number 1151835

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2020		31	December	2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Cowen			The trustees
2	Jon Connell		To 6 October 2020	The trustees
3	Richard Maclannan		To 4 June 2020	The trustees
4	Ethan Macleod		From 25 March 2020	The trustees
5	Sam Freedman		From 6 October 2020	The trustees
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

John Martin, Lead Minister

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution

How the charity is constituted
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods
(eg. appointed by, elected by)

Appointed by charity trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Christian religion through any means whatsoever including but not limited to evangelism, teaching, worship, pastoral care and mutual encouragement and support to those in need, hardship or distress, encouraging Christians in their faith, providing opportunities for people to experience the love of Christ and to introduce people to Jesus Christ and supporting Christian mission and activities worldwide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Activities

When planning our activities for the year, the trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The main activities undertaken during the year were as set out below, although due to the COVID-19 pandemic, many of these were conducted online for much of the year:

- a) Weekly public meetings for the teaching and open discussion of the Christian message and for the worship of God the Father, Son and Holy Spirit.
- b) Provision within these meetings of open, supervised activities for children and young people to facilitate their spiritual and moral education and growth.
- c) A number of ad-hoc public meetings to enable people to find out more about the Christian message, such as a general knowledge quiz with a short talk.
- d) Regular small group meetings for the teaching and open discussion of the Christian message. This includes evening meetings as well as a day-time group specifically for women.
- e) A parent and baby support group
- f) Monthly prayer meetings.
- g) Provision of meals for families with newborn babies.
- h) One-off gifts to organisations and individuals whose work is aligned with our own objectives.

Additional details of objectives and activities (Optional information)

N/A

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year**Worship and prayer**

- Weekly open meetings "Sunday's @4" with approximately 60-70 adults and children in attendance, either in person or online.
- Monthly prayer meetings.

Pastoral care

- Bible study set up specifically for women
- Men's breakfasts
- Weekly and ad-hoc small groups, meeting either after Sunday's @4 or during the week providing a chance to discuss topics raised at Sunday's @4 and providing emotional and practical support.
- A parent and baby support group

Mission and evangelism

- One-off gift pledged (paid in 2021) to mission partners Ed and Rachel Wright for future Ministry training course.
- Regular financial support for Christians Against Poverty (CAP).
- One-off gift to Crosslinks in support of the Symons family overseas mission
- One-off gift to Love Cheltenham to support the "Carols by carlight" Christmas event.
- One-off gift to The University of Gloucestershire Christian Union to support an evangelistic event.

Evangelistic events

- Christmas activities coordinated with other local churches, including "Carols by carlight".

Leadership

- During 2020 Rich Maclannan and Jon Connell left the eldership and Sam Freedman joined the eldership.

Staff

- Ash Cunningham was appointed as Trainee Minister in October 2020

Section E

Financial review

Brief statement of the charity's policy on reserves

Our policy on reserves is to maintain sufficient funds to pay all staff for their notice periods and any other outstanding liabilities should all income cease.

During 2020 our reserves increased significantly due to reduced expenses throughout the covid-19 pandemic. We expect to use the majority of these excess reserves during 2021-2 as we increased our staff team.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

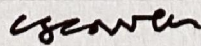
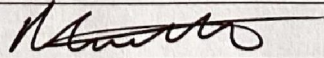
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Chris Cowen	ANDREW GAMMELL
Position (eg Secretary, Chair, etc)	Treasurer	TRUSTEE
Date	25/9/2021	



Grace Church Cheltenham 1151835

Receipts and payments accounts

CC16a

For the period from 01/01/2020 To 31/12/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
General donations received, including income tax recovered	115,125	-	-	115,125	90,878
Grants	2,000	-	-	2,000	2,000
Interest on deposit account	17	-	-	17	26
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	117,142	-	-	117,142	92,904
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	117,142	-	-	117,142	92,904
A3 Payments					
Wages/salaries and National Insurance	47,915	-	-	47,915	35,265
Rental of Minister's house	21,782	-	-	21,782	21,639
Rent/hire of meeting venue	2,668	-	-	2,668	13,413
General expenses	8,526	-	-	8,526	12,236
Administration costs, including insurance	4,813	-	-	4,813	4,162
Grants and donations paid	4,123	-	-	4,123	8,230
	-	-	-	-	-
	-	-	-	-	-
Sub total	89,827	-	-	89,827	94,945
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	89,827	-	-	89,827	94,945
Net of receipts/(payments)	27,315	-	-	27,315	- 2,041
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	27,083	-	-	27,083	29,124
Cash funds this year end	54,398	-	-	54,398	27,083

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	HSBC current account	23,256	-	-
	HSBC 'savings' account	31,142	-	-
		-	-	-
	Total cash funds	54,398	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	PA speakers	Unrestricted	457	
	Other equipment (storage boxes, books, other electrical/PA equipment)	Unrestricted	-	
	Piano	Unrestricted	469	
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Chris Cowen	25/9/21
	Sarah Jessop	12/10/21



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Grace Church Cheltenham

On accounts for the year
ended

31/12/2020

Charity no
(if any)

1151835

Set out on pages

(remember to include the page numbers of additional sheets)

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with 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 the 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 statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

*Please delete the words in the brackets if they do not apply.

Signed:

Date:

18 SEP 2021

Name:

LLOYD GRIFFITHS

Relevant professional
qualification(s) or body
(if any):

CENG MENC FIMECHE

Address: COTSWOLD HOUSE, POST OFFICE LANE
CLEEVE HILL, CHELTENHAM
GL57 3PS.

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

[Empty disclosure box]