holy apostles

To know Jesus and to
make Jesus known

Holy Apostles PCC

Annual Report and Financial Statements Year ending 31 December 2025



CONTENTS

	Page
REFERENCE AND ADMINISTRATIVE INFORMATION	3
STRUCTURE, GOVERNANCE AND MANAGEMENT	3-4
STATEMENT OF TRUSTEES' RESPONSIBILITIES	4
AIMS AND PURPOSES, VALUES	4-5
PUBLIC BENEFIT	6
PCC ANNUAL REPORT	6-7
SAFEGUARDING STATEMENT & REPORT	7-8
CHURCH FABRIC REPORT	9
CHURCHWARDENS' REPORT	10-12
WORSHIP, OUTREACH, SUMMER FUN, AND KALEIDOSCOPE	12-13
SMALL GROUPS AND THRIVE WOMEN'S GROUP	14
HOLY APOSTLES MEN'S GROUP, AND OFFC	14-15
ANNUAL CHILDREN AND FAMILIES, AND YOUTH REPORTS	16-17
HALL & COMMUNITY CAFÉ AND MISSION SUPPORT	17-18
DEANERY SYNOD REPORT & PASTORAL CARE TEAM	18-19
FINANCIAL REVIEW 2025	20
INDEPENDENT EXAMINER'S REPORT	21
STATEMENT OF FINANCIAL ACTIVITIES (SOFA)	22
BALANCE SHEET AS AT 31 DECEMBER 2025	23
NOTES TO THE ACCOUNTS	23-33

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

The Parochial Church Council (PCC) presents its annual report for the year ended 31 December 2025, 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: Church of the Holy Apostle, London Road, Charlton Kings, CHELTENHAM, Gloucestershire, GL52 6HW.

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 2020. Governance is provided by the Parochial Church Council (trustees), with the Senior Leadership Team (SLT) acting as the Standing Committee (the Vicar, Curate, Churchwardens, and Treasurer, with two other members of the PCC, plus Revd Barbara Knight and Paul Knight). Day-to-day management is the responsibility of the SLT, and the day-to-day operations are the responsibility of the SLT along with the paid Staff Team.

MEMBERSHIP OF THE PCC

Members of the PCC are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules 2020 or are ex-officio. The membership of the PCC consists of the Incumbent, Churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. The full PCC was scheduled to meet six times during the year and also held additional meetings.

PCC members who have served from May 2025 until the date this report was approved are:

Ex-officio	Revd Canon Ashley Collishaw	Vicar (SLT)
	Revd Robert Atkin	Curate (from beginning Dec 2025) (SLT)
	Neil Foulger	Churchwarden 2020 (SLT)
	Martin Hall	Churchwarden 2022 (SLT)
Co-opted	Fiona Foulger	Treasurer (SLT)
	Sharlene Davidson-Lamb	PCC Secretary
	Howard Naylor	HR and Project Management (SLT)
Elected	Simon Dye	2023-2026
	David Short	2023-2026
	Mike Stott	2023-2026
	David Horton	2024-2027
	John Robinson	2024-2027
	Oriel Wilson	2024-2027
	Margaret Gwynne	2025-2028 (SLT)
	Anna Swan	2025-2028
	Clare Waterman	2025-2028

STAFF TEAM

Our staff team consists of Jenny Perkin - Church Administrator; Penny Metcalfe – Children, Family and Youth Lead; Nathan Sinclair and Zach Collishaw were employed as Vergers in the first half of the year with Reuben Costa-Hall and Isabella Wilson taking their roles from the autumn, and Sharlene Davidson-Lamb as the church and hall cleaner, PCC Secretary and Bookings Clerk.

Alongside our employed staff team, the maintenance and development of our buildings and grounds has been contracted out to Rob Gill and his company, acting as a Facilities Manager under instruction from the SLT (see Church Fabric Report below).

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' *Statement of Recommended Practice* (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 doctrines and practices 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 Church building 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*

VALUES



God Led:

Actively seeking to know and follow what God is doing today
(because, unless God builds the house the labourers work in vain. Psalm 127.1)



Spirit Empowered:

Expecting and making space to encounter God's presence in everything we do
(because: the same power that raised Christ from the dead is living in us. Romans 8.11, and Ephesians 1. 17-21)

Open and Inclusive:

Offering a generous, grace-filled welcome, that values difference, encourages questioning, and enables honesty, integrity and transparency.



(Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ. For we were all baptised by one Spirit so as to form one body – whether Jews or Gentiles, slave or free – and we were all given the one Spirit to drink. And so the body is not made up of one part but of many. Now if the foot should say, 'Because I am not a hand, I do not belong to the body,' it would not for that reason stop being part of the body. And if the ear should say, 'Because I am not an eye, I do not belong to the body,' it would not for that reason stop being part of the body. If the whole body were an eye, where would the sense of hearing be? If the whole body were an ear, where would the sense of smell be? But in fact, God has placed the parts in the body, every one of them, just as he wanted them to be. If they were all one part, where would the body be? As it is, there are many parts, but one body…
1 Corinthians 12.12-27)



Fully Engaged:

Offering everyone opportunities for contributing as well as receiving:
seeking after God's kingdom not our own comfort, and intentionally engaging in:
Evangelism; Social Action; and Campaigning for Change

(Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. 1 Peter 4.10)



Always Growing:

Getting wider, deeper and closer together: by developing robust, personal faith at all ages, supporting families of all kinds in the struggles and joys of life, and working to connect with each other in genuine, diverse, caring relationship.

(…speaking the truth in love, we will grow to become in every respect the mature body of him who is the head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work. Ephesians 4: 15-16)

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 2025

PCC ANNUAL REPORT 2025

1. Finance Report and Budget
The Treasurer reported back to PCC throughout the year on the financial position of the church.

- The PCC continued to monitor the transition to the Parish Giving Scheme.
- The PCC applied for a grant from the CofE centrally to help with moving our heating system to a low/zero carbon alternative.
- New financial control documents were adopted.
- Holy Apostles' Parish Share was reduced as from 2026.

2. Strategic Intentions
The PCC monitored existing priorities and in addition spent a half day considering strategic plans for the next 5 years. This work is ongoing.

3. Reviewed Service Times
The PCC agreed to moving to 1 service at 10am, increasing to 2 services when there is enough demand.

4. Other

- Using the new online Safeguarding Hub the PCC reviewed and adopted the updated Safeguarding Action Plan, noting and commending the outstanding and focussed work of our Safeguarding Officer, Candace Plouffe. Safeguarding was a standing item on each PCC meeting agenda which reflected its importance through the whole life of the church.
- The PCC agreed to the renewal of our audio-visual (AV) system, including a new digital sound desk.
- The Church of England's ever-evolving proposals for Prayers of Love and Faith were discussed.

- New parking lines were painted in both car parks including designated bays for disabled parking. The Joan Hawley Mews Charity generously covered the cost of this work.
- New bright signs were installed to match the church's new branding.
- New Foundation Governors were appointed to Holy Apostles Primary School.
- Holy Apostles welcomed a new Curate, Revd Robert Atkin to the church.
- The PCC agreed to appointing Joan Rivers, on an ad-hoc basis, to help with basic data inputting.
- Life course took place and went well. This will be reviewed and adapted prior to running again in 2026.

Ashley

SAFEGUARDING STATEMENT & REPORT

Thirty-One Eight, The Christian Safeguarding Charity who supports the Diocese and us at Holy Apostles in all matters related to Safeguarding poses the following question: *"So why should Christians, in particular, care about safeguarding? Simply put — because God does."*

They note that

"Safeguarding isn't just 'sensible practice' — it's part of our calling. The Bible is full of verses about standing up for the vulnerable. The Scriptures remind us again and again to care for orphans, widows, strangers, and children. Over 2,000 verses speak about justice and injustice — and safeguarding fits right into that picture."

And that means we must change how we think about safeguarding - from being a checklist of things to do, or training to get out of the way – to being part of our discipleship.

As Thirty-One Eight explains Safeguarding matters. *"It's not just good governance, it's wisdom. It's living in a way that reflects God's own heart for justice and protection."*

This annual report summarises what we have focussed on to make that shift in thinking, and a reminder of what we can still do to improve our Safeguarding practice and our culture.

Each year, the PCC at Holy Apostles reviews and re-adopts 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. We publish this on our website and post it at the back of the church and hall as a visible sign of our commitment to safeguarding.

Within this material there are details of what to do should you have a concern about someone's or your own safety. In summary we all should

- **Be aware:** know the signs of abuse and notice if something doesn't feel right.
- **Speak up:** if you're worried about yourself or someone else, talk to someone you trust – our clergy, a group leader, or myself as Parish Safeguarding Officer. No concern or worry, however long ago, is too trivial.
- **Learn more:** take part in training, use resources, ask for more information.
- **Model safety:** help create an environment where everyone feels valued and secure.

This past year we continued to focus on:

- Maintaining our high level of compliance with the 3 yearly DBS checks, a huge thank you for all who ensure this happens in a timely way.
- Focussed on improving our safer recruitment approach, including developing role descriptions and the process we use in recruiting volunteers into positions.
- Increasing our safeguarding training compliance for those who volunteer in groups that support our children, young people, and vulnerable adults, equipping them to recognise and manage any safeguarding concerns that arise. Again, huge thank you to everyone for undertaking this training when asked to do so.

As your Parish Safeguarding Officer, other key activities I have undertaken this year include:

- Responding to safeguarding queries and concerns as they have arisen.
- Regular reporting to PCC on all matters related to safeguarding.
- Regular touchpoints with Diocesan Safeguarding advisors to ensure we keep abreast of and respond to any national and/or local safeguarding guidance.
- Engaging with the Prayer Ministry initiative, providing support so that it is developed and implemented in a way that ensures the safety and care of all involved.

The Focus for 2026:

- Continue to promote a safeguarding culture at Holy Apostles that is aligned with best practice and incorporates any changes proposed by the Diocese or national church.
- Increasing our safeguarding training compliance for those who work with and/or volunteer in groups that support our children, young people, and vulnerable adults.
- Implement a digital Safeguarding Hub, which will work in conjunction with our current Safeguarding parish dashboard giving a secure platform to keep track of all our safeguarding information in one place.
- Recruit a Deputy Parish Safeguarding Officer to assist with the work and ensure robust support is available throughout the year.

In closing, I would encourage anyone who would like to increase their knowledge of safeguarding to visit the Church of England safeguarding training portal at

https://safeguardingtraining.cofeportal.org

The Basic awareness training is **for everyone** within Church communities who want to have a better understanding of safeguarding issues and our Christian response in this important area.

And a reminder that the parish has a dedicated email address for safeguarding issues

safeguarding@holyapostles.org.uk

This email box is monitored by me as your Parish Safeguarding Officer to ensure confidentiality of any queries or issues that arise.

Candace Plouffe
Parish Safeguarding Officer

CHURCH FABRIC REPORT

As is the norm (possibly a sign of my aging!) the twelve months since I last wrote the fabric report have flown past yet again. And yet again, we have dealt with varied mix of problems requiring immediate attention whilst trying to make sure we seek to safeguard the Church and Hall buildings for our current and future worshippers and community wide users.

The key challenge for this last year (as in previous years) has been keeping the church boilers, which are of advancing age, running (which at the start of the year was down to one out of the two being operational). However, during the year, we managed to secure the key spares we had been unable to obtain (albeit second hand). The end result being that we are (at the time of writing), back to two boilers, which has made a noticeable difference especially when the temperature outside has dropped below zero. However, the situation remains fragile, with both boilers well beyond their end of operational life. Hence the key importance of progressing with C of E grant funding to look at our current set up and energy efficiency. This will then drive what future heating solutions are open to us, along with any other improvements we can make to reduce energy loss. We have had some good success in reducing the cost our ongoing gas and electricity bills, and at the same time have been able to move to “green” tariffs for both, whilst fixing in for 3 years at a reduced unit rate.

Despite all the rain we have had throughout January and February, the temporary roof repairs to the leadwork, particularly over the memorial chapel, have held well. So, for now, we are not getting the usual drips of water into the bowls spread out along the floor. It does help that we get our gutters thoroughly cleared every year, which allows us to also examine all the roof components from above, using the very large cherry picker that arrives on site for the gutter work. We do still have to consider the need for more permanent leadwork on some of the drain hoppers, as picked up in the Quinquennial report, but, again for now, thankfully these are not leaking.

Frustratingly, as we saw last year, we are still experiencing some deliberate damage to fixtures and fittings in the building, and further cases of strangers causing issues for users of the facilities. We have continued to review our security measures to ensure the building and staff are both protected, as well as the wider community.

We continue to deal with the usual maintenance activities (lawns, trees, gutters, drainage, lightning conductors, keeping the IT running, etc), and we remain grateful to our neighbours, W S Trenhaile, who are maintaining the memorial garden and regularly mowing the Cirencester Road side path, which helps keep our grounds looking a lot neater. We also remain thankful for Sharlene Davidson Lamb, who continues to do a fantastic job looking after the Hall & Church cleaning. Again, I would also like to personally thank Fiona Foulger for her continuing work behind the scenes, and her support in all manner of discussions that are needed to ensure that the allocated funds are spent wisely. And also Ash, and the Churchwardens, for their continued support over the last twelve months. Their advice and guidance has been invaluable.

Finally, for the next twelve months it will be more of the same. Completion of the AV system changes, the eco audit, keeping the boilers going etc. But also hopefully raising funds for the necessary improvements to the memorial garden, the development of the community garden, and a refresh to the hall car park (which has had most of its gravel washed away now, and so almost has enough water to swim in every time it rains!).

Rob Gill (Facilities Manager)

CHURCHWARDENS' REPORT

In preparing this report, we have been mindful of the values adopted by our church, which we strive to ensure underpin all that we do as a worshipping community, and we hope that these are reflected in the report that follows. It will be clear that so many of our community are highly engaged with the life of the church, in particular offering themselves in service to one another in many different ways. We hope and anticipate that our worship and activities will be empowered by the Holy Spirit, and that we will know God's leading in all that we do, striving to be obedient to his prompting. and not least that we remain open, honest and inclusive, valuing difference and the variety of ways in which people explore their relationship with God; in addition, that we always encourage one another through the highs and lows of life.

For much of 2024 our worshipping community had been able to choose between two Sunday services: an informal, lively one at 10.30 with contemporary music led by our worship band, and an earlier, more conventional one at 9.00 with traditional hymns, usually accompanied by one of our visiting organists. The exception had been during the summer holiday period, when we had had a single combined service at 10.00, aiming to meet the needs of both congregations, while consolidating resources.

The start of 2025 saw our vicar Ashley preparing to take a three-month sabbatical break, and to ease the burden of this, it was decided to revert to the pattern of a single combined service on Sunday mornings, attempting to meet the needs of the entire worshipping community, while reducing the responsibility and load upon those who remained to lead, preach and exercise musical ministry. In spite of fears that this might create disquiet within the congregation, a formula emerged which was enjoyed by the majority and everyone seemed to value the weekly opportunity to meet and worship with the entire church fellowship.

Indeed, following Ashley's return it was decided to stick with that pattern for Sundays until after the summer holidays, and a questionnaire was circulated inviting opinion on the future pattern for Sunday mornings. Comments were duly noted, but it was felt that the majority were happier keeping to the single Sunday morning service at 10.00 am, and so we have kept for now just the single Sunday morning service.

We have continued to host a mid-week communion service at 2.30pm on the second and fourth Wednesdays of most months, as well as Messy Church gatherings on Sunday afternoons once a month. We are hugely grateful to all those who have led services and shared God's word through the ministry of preaching, and to all who have read from the Bible and led us in musical worship and intercessory prayers.

Following Ashley's return from sabbatical, he shared with the church the vision that he felt God had given him for the growth of our worshipping community, that he had felt God saying that we at Holy Apostles "were going to need a bigger boat!" Much of the preaching and teaching emphasis since then has been with this in mind, and helping the congregation to catch the vision, and to prepare for welcoming in new people to the church. This has included learning to share our stories, celebrating diversity and inclusivity, encouraging participation and use of gifts, exercising prayer ministry, prioritising safeguarding, developing leadership, restructuring small groups and fostering discipleship. Included in this latter topic has been the creation of a new learners' course, the Life Course, which many church members and some guests have already had chance to experience.

Our worship band under the leadership of Neil Bennetts, Steve Burdett, and others, has continued to grow in repertoire, in musicality and in spiritual sensitivity. We have been truly blessed by the group's ministry during Sunday morning services, and at other key times such as around Easter and Christmas. The Advent Carol Service in particular, sticks in the memory as an amazingly uplifting and Spirit-led occasion.

We have also continued to welcome organist John Wright to play at services on occasion and were grateful for his offer to perform a fund-raising recital in church, which raised money towards the new sound system. We look forward to his promise of further recitals in the future.

Another key area of our Sunday times together has been the provision of groups and activities for differing ages of children and young people. Penny Metcalfe, our Children, Youth and Families Lead, coordinates a dedicated group of volunteers who have helped to provide group times for children whose ages range from very early years to those attending secondary schools. The groups have met every Sunday during term times, while on second Sundays the older children have been encouraged to play a role in the main service, for example reading from the bible, leading prayers or helping on the A/V desk. It has been good to see the young people growing in confidence in church, and learning to serve the wider church community. Penny and others have also been responsible for hosting the ever-popular Messy Church gatherings. Well done, and thank you to all involved.

Our vicar, Ash has been regularly involved in the life of both Holy Apostles Primary School (along with the Open the Book team) and Balcarras Secondary School. Some of our older young people have also enjoyed monthly XAlt gatherings led by Ash and others at church, and usually involving music, games, crafts and a large amount of gunge! The PCC and leadership team continue to explore how our church might enhance our engagement with, and provision for our youth as an ongoing priority, with plans to engage a paid youth-worker during 2026, allowing young people within and potentially outside of the church to benefit from the input of dedicated youth input and support, and allowing Penny to focus on her children and families work.

We are grateful to all those who have served on welcome teams, on the sound/visuals desk and in providing refreshments after services. Also, to the ladies and gentlemen who, from time to time, adorn our worship space with beautiful flower arrangements, banners and a splendid Christmas tree. We also wish to acknowledge and thank Sharlene, who regularly cleans both the church and the hall, and our new vergers, Reuben and Isabella, who help to prepare the church for services including Messy Church, and clear up afterwards. There really are so many who contribute so richly to the gathered times of our church community, and we value every contribution.

We also wish to say a massive thank you to those who have led small groups through the year, and those involved in leading and facilitating men's and women's ministries. These mid-week and occasional Saturday gatherings form part of the beating heart of the life of Holy Apostles, and all who participate in them will testify to the tremendous fellowship, support and nurturing they provide.

There is so much going on within our fellowship beyond Sunday services and regular small group meetings, including Kaleidoscope friendship meetings and Sunflowers sessions for pre-schoolers and their families and carers. Once again, in the summer we hosted a great Summer Fun event in the grounds of the church, which was attended by many families from the wider parish community and certainly lived up to its name! Throughout the year, we have provided opportunities to meet in the café on Tuesdays for coffee, cake and quiet fellowship, and there are opportunities to engage with the many and diverse groups that utilise the spaces within our church hall during the week.

Behind the scenes, we continue to be very grateful to those involved both in safeguarding and in pastoral care. Candace is so thorough and dependable in all things relating to safeguarding, and she is now backed up by a small team who facilitate the processing of DBS checks, and we hope to be able to appoint a deputy to assist her in the near future. Meanwhile Louise Hunt and her team of dedicated pastoral support workers, have continued to reach out to those in particular need within and beyond our church fellowship, ever more promptly, more compassionately, and more effectively.

Jenny Perkin has been quietly faithful and effective in the church office as Church administrator; we are grateful for her hard work, and for the diverse ways in which she has contributed to the life of the church through the administrative tasks that underpin it. A big thank you too to everyone who keeps the grounds looking smart, and particularly to Mike Stott, who continues to oversee the care of the Garden of Remembrance.

Thank you to all who serve on the Parochial Church Council, giving generously of their time and talents. Once again, we should give special thanks to our faithful treasurer Fiona Foulger, who works tirelessly, not only ensuring that our church finances remain on an even keel but also doing so much more in supporting Ashley and the senior leadership team. And in addition, we are personally and hugely thankful to the work done by Rob Gill, a man of many talents, who contracts his services as Facilities Manager, and maintains the fabric of our church building, its fragile heating system and the church hall.

Finally, we cannot compile a list of thank-yous without including Ash, our vicar, Alex his wife, and our new curate, Rob and his wife Becky - all of whom have given so much of themselves, and across such diverse areas of church life, to keep Holy Apostles thriving. We have been truly blessed by their leadership and service, and look forward to seeing how God will use them in our midst in this coming season.

We really are so grateful to everyone who has contributed to the diverse aspects of life at Holy Apostles over the last year, and apologise if we have forgotten to mention anyone or their ministry specifically, but thank you very much indeed, and bless you all.

Neil Foulger and Martin Hall, Churchwardens

OTHER ACTIVITIES

Worship

Worship is a core part of any church and Holy Apostles is no different. Through 2025 we saw a modest increase in our overall Sunday attendance. We chose to move back to a single morning service, initially for nine months but then ongoing. This has allowed the continuing development of the music team with more time to prepare for a service. In the latter part of the year, we began a “youth band” in order to lead worship in our X:alt sessions.

Our DNA is unfussy, “low-church” worship expressed through both traditional and contemporary forms (sometimes blending these together). We are committed to holding together the contemporary and traditional, with a wonderful group of musicians and singers alongside our visiting organists.

Away from Sunday services we have hosted many local choirs, choral societies and orchestras, along with making space available for three local schools. At the beginning of 2026 we installed a renewed audio system paid for by generous and sacrificial donations from church members. This will enhance the worship experience and creative opportunities in the church going forward.

Ashley

Outreach: Being With/Alpha/Life Courses

In 2024 we started looking at suitable outreach courses to run at Holy Apostles. We chose to develop our own six-week course taking something of the structure of the Being With course (coming out of St Martin’s in the Field, London) but drawing on the content from Alpha (HTB London) and the Life Course (St Mary’s, London). We ran the course in the autumn of 2025 across three different groups and a total of 76 people attended. We had encouraged church members to attend as a way of getting to know the course and remind themselves of some of the basic building blocks of the Christian Faith. We are currently revising and editing the material with a view to running the course again in the autumn of 2026.

Ashley

Summer Fun Event

Summer Fun is a community event which we have run since 2022. Initially it was an opportunity for our local community to gather outdoors and in large open buildings as covid lockdown was easing. We had a grant which funded all activities for free, including giveaway food and refreshments. This has now cemented itself as an annual gift to our parish community. Once again around 500 people from the local community came along in 2025 for free creative crafts, fun, bouncy castles, coffee/tea, hot-dogs and the wonderful and amazing Thomas Trilby. In addition, we again held a plant sale with incredibly generous contributions from church members that raised money toward our plan for youthwork at Holy Apostles. Huge thanks go to everyone who donated plants, cakes etc. and the army of volunteers offering face-painting, crafts and refreshments.

Ashley

Kaleidoscope

Kaleidoscope takes place on the first and third Wednesdays in the month and offers the opportunity for parishioners and members of the wider community to meet together and enjoy a 'kaleidoscope' of activities, followed by afternoon tea. It is led by Vic Thomas, assisted by Gill Ford and supported by a much-valued team of helpers. This year, after a plea to the church community, we have been blessed to expand our regular team of helpers (Chris Coxhead, Sarah Naylor, Mary Leonard and Andrea Thomas) with the welcome addition of June Bailey and Ann Gate.

We are in contact with almost 50 people and regularly have around 30 attending each meeting. Several of those who attend have no HA church affiliation.

Over the past year, we have continued to have a varied programme of talks, films, musical items, and quizzes, with opportunities each session to share personal and family news. Our two regular features are 'Wise Sayings from around the World', and a 'Nature Spot', which Vic prepares each week, and which are interesting and informative.

Events this year have included illustrated talks of a number of members' holiday experiences, as well as talks from members of the wider church community, including David Short on Painting, Fred and Diane's son, Richard Bach, on his adventure following in the footsteps of Lawrence of Arabia, Ann Gate on her work with Street Pastors and Tony Whitbread on his experience working with many disadvantaged people in Cheltenham. We have enjoyed wildlife films and films of the local area, recordings of music and dance from around the world, joined in a singalong to a medley of folk songs and taken part in quizzes, including: Who am I? Four in a Row and Who wants to be a Millionaire? We have celebrated VE Day and, of course, Christmas, the latter with a delicious tea, accompanied by carols led by Howard Naylor.

We continue to be grateful for the free use of the hall, café and kitchen. Attendees are encouraged to contribute a donation for the sessions and these contributions have, this year, been divided between CaBiC Anna Chaplaincy and the church (in recognition of their generosity in allowing us to use the facilities).

In the Autumn, we once again took part in 'Christmas Shoe Box' appeal (now shared with the whole church) issued by a charity called 'T4U', supplying much needed resources to needy families in Eastern Europe. Our membership has also been supporting an ongoing appeal to send provisions in support of frontline troops in Ukraine.

Whilst Kaleidoscope is generally secular in content, on the alternate Wednesday afternoons (second and fourth in the month), Ashley continues to lead a Communion service at church, which is much appreciated by those who attend.

Vic Thomas and Gill Ford

HA Small Groups

A key part of our pastoral care and discipleship at Holy Apostles is our mid-week small group provision, providing support for people in their pastoral needs and spiritual growth, in addition to Sunday gatherings. These are groups of church members that meet together during the week, mostly in each other's houses, to support each other, study the Bible together, pray, and share life. In 2025 we had five active groups with 54 active members in total. Developing new groups and new leaders will be essential to the life of the church going forward and to increasing the pastoral care and support available. This will be a major focus in 2026 post-Easter.

Ashley

Thrive Report

Thrive is Holy Apostles' women's ministry. We run a range of different events throughout the year designed to appeal to women. Some events are to encourage women in their faith journey, others are more social focussed. All women are welcome and invited to bring their friends. Over the last year we have enjoyed breakfast, a teaching morning, various social activities and our regular book club. The ages of those attending the events has ranged from mid-teens through to those in their 80s!

Rosie Amess, chaplain at Cheltenham Ladies College, spoke at a Thrive breakfast talking about her journey of faith and what chaplaincy actually is! Earlier this year Alex Collishaw led a very interesting teaching morning about Bathsheba.

Social events have included a walk, a Pimm's and Pudding event and drinks at the Langton. The annual Christmas Crafts evening was as popular as always, and is an excellent event to invite friends along to. It was a well-attended evening with everyone making Christmas decorations to take home and display!

The book club goes from strength to strength, meeting monthly to discuss the chosen book. We don't always agree about the books but we always have an interesting discussion!

Thank you to everyone who attended events over the year and to those that helped in any way. The hope and prayer for Thrive is that through the events we put on, women will have a deeper relationship with each other and with God, and know they are loved and valued deeply.

The Thrive Team

Holy Apostles Men's Group

During 2025, the Holy Apostles Men's Group continued to meet for Saturday breakfasts regularly sharing good food and fellowship, sometimes with a great speaker thrown in for good measure. We have generally had between 15 and 20 men at each breakfast, two of which were sharing breakfasts this last year, where people were encouraged to share from their own lives and spiritual journeys. Otherwise, we welcomed Freddie Hedley who talked on "The Image of God in Genesis", and Tony Whitbread, who talked around his experiences of ministry to the homeless. We would also like to thank Mike Stott for faithfully coming along to help us set up and prepare for breakfasts throughout the year.

It has become an eagerly anticipated Men's Group tradition to meet in the summer for a barbecue, and in July 2025 we were happy to return to the home of Howard and Sarah Naylor, where a good number enjoyed a drink or two, plentiful excellent food and good conversation, along with a little croquet on the lawn.

We also returned in November to the Charlton Kings Club, for an evening of skittles. Numbers were slightly down on last year, due to other social clashes, and while I can't say the skill level was universally high, we nevertheless enjoyed a very competitive evening of traditional skittles, bringing out a streak in some that

we never knew was there! We were also grateful to Henry Wilson who stepped in at short notice to be our sticker.

Last year an appeal was made to Men's Group members to help raise funds towards updating the sound desk and audio-visual equipment in church. An incredible response meant that a very significant amount was offered towards that project, and it was with some frustration that, owing to delays in sorting out the necessary permissions, the anticipated cost of the new installation had inevitably increased. It was with some relief, as well as excitement, therefore, that work began on upgrading the sound system in church early in 2026, of which the Men's group were given a sneak preview after the first breakfast of this current year.

Men's Group members offer an important resource for important events throughout the church year including erecting and dismantling the stretch tent in the summer, playing their part at the Summer Fun event, and putting up the Christmas tree at the start of Advent.

There is no doubt that the fellowship of the Men's Group is greatly valued by those who attend events, but if I'm honest, we don't try very hard to broaden our appeal, or to reach out into the wider community. For some time now, the Men's Group has consisted principally of men of a certain age, and Murray and I would love to find ways of attracting younger men, and those new to the church, or even still on the fringes of church life to our events. This would serve to increase the life blood of the group and help us to prepare for the growth in our church that we pray for and anticipate. We would also love to hear from anyone who would like to join us in expanding the vision of the group, and in sharing the responsibility of organisation.

Martin Hall and Murray Metcalfe

Old Farts Fitness Club (OFFC)

OFFC meets every Wednesday (7.30pm) in the Church Hall for circuit training tailored to individual needs and ability. This is followed on alternate weeks by 10 mins of football. We have a tradition on the in-between weeks of curry at Sixways Spice after training, with appropriate rehydration!! We cater for a wide age range, currently mid 50's to mid 70's.

Anyone is welcome to join and we have had several new members this year. Many have health issues which are accommodated within the group. The social aspect of the club is also very important. Some members get together to play golf, some go to various music events. We held a Christmas meal together and a New Year Whisky Workshop. This involved sampling, making cocktails and creating smoked whisky using a variety of wood chips.

We sadly lost one member last summer and were honoured to carry his coffin into the service at Highbury Congregational and also into the Crematorium service. We also took part in a charity cricket match in honour of a former member, raising funds for Maggie's.

In the last financial year, we have donated to the HA First Aid course, Family Fun Day and the General Fund. We have also sponsored members taking part in local running and cycling charity events for Sue Ryder, Cancer Research and the ME Association.

John Robinson

ANNUAL CHILDREN AND FAMILIES REPORT

Sunday morning Children's clubs

We offer Children's Clubs every Sunday during the 10am service in term time. There is usually a focus on our children during the early part of the service and a lively action song and then they go to their groups for around an hour. On Communion Sundays they return to their families to share in this together. We have **Crèche/Mini Club** for those not yet at school which includes a Bible story and a craft. School age children up to school year 5 (4-9 year olds) are together in Sunday Club with games, activities and crafts in the hall with some activities being differentiated during the session according to age. Our Year 5 children have the opportunity to be Young **Sunday Club** Leaders if they choose. Our syllabus outline comes from an Urban Saints resource which covers key figures from the Old Testament, the Life of Jesus and the Early Church, as well as themes such as the names of Jesus. We generally have between 2 and 6 children in **Crèche/Mini Club** and between 3 and 9 children in Sunday Club. The sessions have an adult leader and a helper and we have an excellent, consistent team who serve about once a month. Many thanks to them.

Open the Book

Our team dramatize a Bible Story most Friday mornings at Holy Apostles Primary school as part of their collective worship. The way the stories are ordered leads to an overview of God's involvement and rescue of his people through both the Old and New Testament. The sessions include reflection and prayer. The children say they like our visits and they really enjoy participating both individually and collectively. Thank you to our team of volunteer actors/directors.

Links with Holy Apostles School

In addition to Open the Book visits, we welcomed the children and their families into the church for Harvest Festival, and their Carol Service. Each class also participated in an interactive Easter Experience event. Ashley regularly leads Collective Worship at the school which is well received. In June the school enjoyed a Christian theatre production called "Bizarre Bible" which was partly funded by the church.

Messy Church

Messy Church has picked up momentum over the last year. We regularly have over 30 children and their families for an informal Sunday afternoon session where we explore a Bible theme through crafts, songs, story and interactive prayer. It's been great to see several new families join our Messy Church community and enjoy getting to know other families in the area as we enjoy sandwiches and cake together afterwards. We have a fantastic team of adult volunteers and a number of our young people too who have gained experience in planning and leading.

X:alt

This is a two-hour, magazine format, exploration of a key Christian teaching. It includes themed craft activities, games, music, teaching, and gunge. It is for the age range 7 to 11 which we have found is a foundational time for faith growth. We ran 4 events in 2025. Numbers continue to slowly increase and we now have twenty plus children on our books for it, who are a mix of church and non-church families. Many thanks to the team, currently: Ash & Alex Collishaw, Anna Swan, Oriel Wilson, Isabella Wilson, Tony Whitbread, and David & Fiona Horton.

Sunflowers

Our Sunflowers Praise and Play baby and toddler sessions are well established in the community on a Monday morning. We welcome around 30 children with their parents/carers and have an ongoing waiting list due to consistent demand.

It is a time of new connections and deepening relationships. Parents chat over issues they are encountering with their children and are supported by each other and our team.

Some of the families also attend other events in the church such as Messy Church. We have a great variety of toys, puzzles, books and a weekly craft. Children have the chance to learn and develop through play with

their parent/carer and each other and we enjoy a snack time together too. Bible stories, prayers and Christian songs are woven into our termly themes, and there is a happy and open atmosphere. We are very grateful for our dedicated volunteers.

YOUTH: FROG & HAY

We offer fortnightly sessions in the hall for our Youth during the Sunday 10am service. Our Fully Reliant on God **(FROG)** group is for young people in school years 6,7 and 8. They follow a Thematic Curriculum from Urban Saints and sessions include Video clips, games, quizzes, Bible Study and prayer. Our Holy Apostles Youth **(HAY)** group is for young people from school years 9 to 13. Recent sessions have included a video series on the book of Romans. Numbers in **FROG** range from 2 to 4 whereas **HAY** usually has between 4 and 8 young people. Our young people also help with other activities in church such as leading prayers, doing readings, playing in the Worship group, helping on the A/V desk, or with refreshments.

We aim to offer a Youth Social event each month - this may be an evening in our Hall with sports, games and pizza or an invitation to an external Christian event. In October we hosted a Joint Youth Social with other local youth groups which over 30 young people attended. We have also enjoyed a summer pool party and a crazy golf outing. Our young people often comment how helpful they find it to feel part of a social group outside their school connections.

Balcarras Christian Union (Christian Lunch Club)

Abbie, the South Cheltenham Youth Worker, leads lunchtime sessions for students from our local secondary school. This happens most weeks during the term. Thanks to Balcarras for making a space available and supporting this. This group has changed its name this year to reflect the school's wider practice. It is now no longer The Christian Union, and has become the Christian Lunch Club. The team has expanded which has meant Ashley only needing to support the Lunch Club around once a month.

Penny Metcalfe, Children, Families and Youth Lead

HALL & COMMUNITY CAFÉ

Sharlene continued her work as bookings clerk, recruiting new hirers for the hall rooms to maintain a steady income for the church. We have also sought to enable many groups who add value to our care of the local community: Children's exercise groups, Brownies, Take Note community choir, Arthritis Exercise, Chair Yoga, Mindsong COPD group, Stick Physio, and others. The hall also acts as an election polling station.

The stretch-tent went up between Easter and October and saw a steady use throughout the year.

Our Tuesday Coffee & Cake mornings continued throughout the year with the wonderful Sue Cumming doing the hard work of setting them up each week. This has given a gathering place each week for church members, hall users, Tumble-Tots families, and local community.

The community café has provided an excellent venue for various meals and gatherings and we have seen a growing use of the back room for smaller groups to come together.

Rob continues to work hard maintaining the facilities, overseeing the new car park markings amongst other things.

Ashley

MISSION SUPPORT

The Mission Sub-Group communicates with each other and meets periodically through the year to prayerfully consider the distribution of gifts drawn from the tithes and financial donations made by the Holy Apostles congregation to various charities and worthy causes. Recommendations are then made to the Vicar and Treasurer for approval and to facilitate the distribution of the gifts.

We aim to support a range of Christian charities whose work is in alignment with the mission of Holy Apostles, reflecting needs and mission opportunities drawn from local, national and international contexts.

This year we have supported various charities, including: The Long Table, Samaritan's Purse, LAMPS Collective, Esperanza Home, Bible Society, Lectio365, Sue Ryder Leckhampton Court Hospice, TLG, ECM Ukraine Appeal, and Cornerstone. The Christmas Appeal was focussed on Cheltenham Open Door and the Open Doors Nigeria Appeal.

See Note 6, p28 for full list and amounts given.

These gifts are in addition to the regular support given to Gloucestershire Youth for Christ, The Diocese of Lake Rukwa, Tanzania and Open Doors (replacing the previous support of the Barnabas Fund).

The current group consists of Oriel Wilson (PCC representative), Annabelle Taylor, Rob Gwynne, Lucille Rogers and Paul Knight. We welcome suggestions of potential charities, so please speak to a member of the mission group if you have connections to a particular organisation or would like to see a specific charity supported.

Oriel Wilson

DEANERY SYNOD REPORT

The Deanery Synod met three times in 2025.

The synod received briefings from:

- Lisa-Jane Lewis, the Diocesan Advisor on Stewardship and Giving
- All Saint's Academy - Principal, Ben Williams
- Revd James White on The Cornerstone Community Centre
- Gloucester Night Stop - Amanda Thiselton

The synod discussed

- the new Parish Share model for 2026 onwards
- The Deanery Strategic Mission Plan
  The plan has three sections:
  - General mission and ministry enabling work;
  - Initiatives to help all current parishes and church expressions flourish;
  - Innovation initiatives for new mission projects.

  Through the sale of some land by the diocese money has been set aside to fund an appointment in each deanery of an operations leader to support the implementation of the Deanery Strategic Plan.

During the year:

- Area Dean and Rector of Trinity Cheltenham, Revd Andrew Blyth moved on to take up the position of Director of Mission and Ministry in the Diocese of Oxford
- Revd James White, St Michael's Whaddon, was appointed as the new Area Dean
- Revd Dr Sarah McDonald Haden left Emmanuel Network Church

- Revd Adrian Beere was appointed as interim Vicar of Emmanuel Network Church and later confirmed as permanent vicar
- Revd Katrina Scott was appointed as the new Archdeacon of Cheltenham
- Sara Turner, Deanery Lay Chair and Ann Haseler, Deanery Secretary, both announced their retirement at the end of this Triennium (May 2026).

Ashley

PASTORAL CARE TEAM

Support from the pastoral care team continues to be available to everyone within the church community at Holy Apostles, with many receiving ongoing support from the team.

The current team is made up of eight church members, with Louise Hunt as the pastoral team coordinator. In addition to Sunday services, a wide variety of activities and groups are represented by the pastoral team including children's and youth work, families, Kaleidoscope membership, Tuesday coffee-goers and a variety of Home Groups; all are broadly overseen by the members of the team.

The team has met bi-monthly throughout the past year to discuss the needs of those they are in contact with, the changing nature of those needs, how the members of Holy Apostles can be best supported in a pastoral context and how the pastoral team offer peer supervision in so doing. During the 'check-in meetings' a topic or current theme will often be discussed, e.g. safeguarding, practical support, recruitment, followed by a detailed review of each person raised in the previous meeting, including an update of their needs and how we plan to provide support. In the past twelve months, pastoral support has been offered to families, particularly where one member is currently unwell, young adults, those recently bereaved, elderly couples, the lonely, those with ongoing chronic health problems, those experiencing a significant change in their personal circumstances and end of life situations.

The pastoral care team has been able to support church members in a variety of ways, primarily by maintaining meaningful and personal relationships with individuals, demonstrating Christ-like compassion in action. This may include regular texting, emails or phone calls, meeting informally for a walk or coffee, reminding or inviting people to come along to church events, accompanying them if this facilitates them to join an activity, making an occasional home visit, arranging for frozen meals to be provided, organising a visit from the clergy team, acting as the link person in the absence of a carer, and simply befriending people and taking time after Sunday services to listen.

On their own, many of these actions may appear to be small in terms of the time they take to do, but they serve as a reminder that the individual is special and worthy of the care the pastoral team can offer. Continued care can serve to generate strong bonds between people, across generations and encourages a healthy dependency on one another.

Louise Hunt

FINANCIAL REVIEW 2025

Receipts
Unrestricted income from Donations and Legacies (SOFA p 22 & Note 2, P26) totalled £155,853 in 2025, up from £150,818 in 2024. Of this, £150,347 was from Unrestricted Planned Giving, including Gift Aid. *(*£145,993 *in 2024).* Ad hoc, General (unrestricted) donations of £3,824 were received, *(*£2,974 *in 2024*, both including applicable Gift Aid). We also had an amazing further £53,028 in Restricted donations, *(£22,528 in 2024)* with £50,000 of this being specified for Special Projects, rather than for General running costs. In addition, £944 was gathered from Loose Plate collections in services. *(£957 in 2024).* This is inclusive of GASDS.

A huge thank you to all our financial givers. You are so appreciated, and so vital for the ministry of Holy Apostles.

Our income from Charitable Activities (Note 3) included £48,705 income from Hall and Church hire. *(£47,851 in 2024).* In summary, (SOFA p22), our total Unrestricted receipts for 2025 were £208,728 compared to £202,200, in 2024.

Expenditure
£220,194 was spent from Unrestricted funds to provide the Christian ministry of Holy Apostles. *(£229,417 in 2024)*. Parish Share was held at £95,664. Repairs and Maintenance costs have decreased as we have continued to nurse the boilers along. Music costs have decreased due to having less frequent organists visiting, a by-product of only having one Sunday Service each week, and the worship group continue to be amazing and valued volunteers. Many other budget holders have reduced expenditure, and Utility costs have also come down marginally.

At the end of 2025, General Reserves stood at £19,436 (SOFA p22) *(£30,902 in 2024),* whilst Restricted Reserves stand at £113,244. *(*£61,620 *in 2024).*

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. It is traditionally held to smooth out fluctuations in the cashflow; to meet emergencies and to ensure we can meet our obligations to our paid employees. We have been able to maintain our current mission and ministry because of everyone's generosity, but particularly the £50k donation in 2023 which was transformative. Our General Reserves are still critically low, despite higher income and lower costs, and we do need the congregation to prayerfully consider if they can increase their giving in order that we can continue to increase mission and ministry. If all givers were able to increase their giving by £10 per month, we would be able to end 2026 without losing any more of our General (unrestricted) reserves. Ideally though we need to replenish our reserves to c£45,000 – they are currently £19,436.

Huge thanks to those who do give, you are so appreciated, and vital for the ministry of Holy Apostles.

Fiona Foulger (Honorary Treasurer)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOLY APOSTLES CHURCH, CHELTENHAM
YEAR ENDED 31 DECEMBER 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 22-33.

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
- 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.

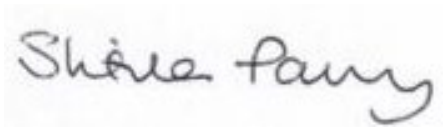
INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeds £250,000 your examiner must be a member of a body listed in section 145 of the 2011 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.

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 SPX Oxford Ltd Peace House Oxford OX1 1LD
Date:	22nd April 2026

STATEMENT OF FINANCIAL ACTIVITIES (SOFA)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Income and endowments from:							
Donations and legacies	**2**	155,853	53,759	209,612	150,818	24,011	174,829
Charitable activities	**3**	50,619	657	51,276	48,840	624	49,464
Investment income		2,256	-	2,256	2,542	-	2,542
Total income		**208,728**	**54,416**	**263,144**	**202,200**	**24,635**	**226,835**
Expenditure on:							
Fundraising costs	**4**	1,154	-	1,154	326	1,002	1,328
Charitable activities	**5**	219,040	2,792	221,832	229,091	5,528	234,619
Total expenditure		**220,194**	**2,792**	**222,986**	**229,417**	**6,529**	**235,946**
Net income / (expenditure)		**- 11,466**	**51,624**	**40,158**	**- 27,217**	**18,106**	**- 9,111**
Transfers between funds		-	-	-	-	-	-
Net movement in funds		**- 11,466**	**51,624**	**40,158**	**- 27,217**	**18,106**	**- 9,111**
Reconciliation of Funds							
Total funds brought forward		30,902	61,620	92,522	58,119	43,514	101,633
Total funds carried forward	**13**	**19,436**	**113,244**	**132,680**	**30,902**	**61,620**	**92,522**

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2025 £	2024 £	2024 £
Current assets					
Debtors	11	24,590		7,666	
Cash at bank and in hand		121,817		95,933	
		146,407		103,599	
Creditors: Amounts falling due within one year	12	- 13,727		- 11,077	
Net current assets			132,680		92,522
Net assets			132,680		92,522
The funds of the charity					
Restricted funds	13		113,244		61,620
Unrestricted funds	13		19,436		30,902
Total Charity Funds			132,680		92,522

Seen by the PCC on 13 April 2026 and signed on its behalf by Revd Ashley Collishaw, Chair of Trustees



Notes to the Accounts for the year ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

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) (effective 1 September 2022) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The financial statements have been prepared on a natural or alternative basis of analysis as per SORP 4.6.

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 page 3.

Fund Accounting

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

Unrestricted 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 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.

Notes to the Accounts for the year ended 31 December 2025 (continued)

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. (Note 2, p26).

Notes to the Accounts for the year ended 31 December 2025 (continued)

2. Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Planned giving	125,509	-	125,509	119,992	-	119,992
Gift Aid on planned giving	24,838	-	24,838	26,001	-	26,001
Loose plate collections	1,105	- 161	944	796	161	957
Donations	3,824	53,028	56,852	2,974	22,528	25,502
Non-recurring one-off grants	577	-	577	1,055	-	1,055
Men's and Women's Ministry	-	892	892	-	1,322	1,322
	155,853	53,760	209,613	150,818	24,011	174,829

3. Income from Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Fees, weddings and funerals	1,377	-	1,377	347	-	347
Church Hall lettings	36,790	-	36,790	38,437	-	38,437
Church bookings	11,915	-	11,915	9,414	-	9,414
Income from events	537	657	1,194	642	624	1,267
	50,619	657	51,275	48,840	624	49,464

4. Expenditure on raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Costs of fetes & other events	1,154	-	1,154	326	1,002	1,328
	1,154	-	1,154	326	1,002	1,328

Notes to the Accounts for the year ended 31 December 2025 (continued)

5. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Work of the Church						
Parish Share	95,664	-	95,664	95,664	-	95,664
Ministry Expenses	2,555	-	2,555	2,644	-	2,644
Light, Heat and Water	13,439	-	13,439	15,671	-	15,671
Insurance	3,473	-	3,473	3,331	-	3,331
Repairs & maintenance, cleaning & churchyard	24,690	72	24,762	33,498	-	33,498
Upkeep of services	7,209	523	7,732	5,663	-	5,663
Men's & Women's Ministry	-	846	846	-	1,045	1,045
Music expenses	1,011	-	1,011	3,079	-	3,079
Audio Visual	-	-	-	48	357	405
Books and study notes	86	-	86	107	-	107
Sunday Club / creche	358	-	358	314	-	314
Youth Groups	774	303	1,077	876	-	876
Parish training and mission	418	-	418	162	390	552
Outreach events / course / Long table	682	-	682	1,073	-	1,073
Sunflowers	603	-	603	589	-	589
Church Management						
Staffing costs	30,279	-	30,279	26,801	2,500	29,301
Church office - administration	2,130	-	2,130	1,928	-	1,928
Governance costs examination / audit fee	1,152	-	1,152	1,152	-	1,152
Grants						
Mission giving (tithe)	15,000	-	15,000	15,050	-	15,050
Relief and Development	434	1,048	1,482	384	1,025	1,409
Other expenditure						
Hall running costs	19,083	-	19,083	21,057	211	21,268
	219,040	2,792	221,832	229,091	5,528	234,619

Notes to the Accounts for the year ended 31 December 2025 (continued)

6. Analysis of charitable giving

	Total Funds 2025 £	Total Funds 2024 £
Total by PCC to charity from mission tithe		
Lake Rukwa, Tanzania	3,000	3,000
Open Doors UK	3,000	3,000
Youth for Christ Gloucestershire	3,000	3,000
Samaritans Purse International	1,000	-
The Long Table Cirencester	1,000	-
24-7 Prayer	500	-
Bible Society	500	-
European Christian Mission Ukraine	500	-
Lamps collective	500	-
South American Mission Society (Esperanza)	500	500
St Michael's Cornerstone	500	500
Sue Ryder	500	-
Transforming Lives for Good	500	-
A Rocha UK	-	500
Bank charges	-	50
CABic (Anna Chaplaincy)	-	500
Care for the Family	-	500
Cheltenham Street Pastors	-	500
Embrace the Middle East	-	500
Ffaid-y-Brenin Christian Retreat Centre	-	500
Harnhill Centre of Christian Healing	-	500
International Justice Mission	-	500
Mercy UK	-	500
Mission Aviation Fellowship	-	500
	15,000	15,050

	Total Funds 2025 £	Total Funds 2024 £
Total by PCC to charity from relief and development		
Compassion (FROG)	384	384
Embrace the Middle East (Christmas collection)	-	513
Open Door Cheltenham (Christmas Collection)	524	513
Open Door Nigeria (Christmas Collection)	524	-
Tommy's Charity	50	-
	1,482	1,410

Notes to the Accounts for the year ended 31 December 2025 (continued)

Other donations, passed on to mission partners directly

Each year, Kaleidoscope, our Adult Friendship Group donate to the Anna Chaplaincy (CaBic) which ministers to the Elderly in Cheltenham and Bishops Cleeve. From 2024, the money raised has been treated as Agency funds (where we don't count the money as our income first, due to it being passed on to another organisation). In 2025, the Kaleidoscope group raised £578 for CaBic*. (£780 in 2024).* They also raised £265 towards Holy Apostles funds in 2025 (seen within Ad-hoc Donations).

7. Analysis of staff costs

Holy Apostles is not responsible for paying clergy stipends, although we contribute to their pay through Parish Share contributions. None of the employees of Holy Apostles earned £60,000 or more during the periods ended 31 December 2025 or 31 December 2024.

	2025	2024
	£	£
Wages and salaries	40,188	38,552
Employer's National Insurance	-	-
Employer's pension contributions	1,038	1,104
	41,226	39,656

All employees are involved in the provision of the objectives of Holy Apostles PCC. As a “small business” we have benefitted from the Government’s Employment allowance which has again taken us out of NI contributions in 2025. We are hugely blessed by our wonderful staff (see p4).

8. Pension Fund - Church Workers Pension Fund (CWPF)

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

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
    a) a deferred annuity section known as Pension Builder Classic, and,
    b) a cash balance section known as Pension Builder 2014.

Notes to the Accounts for the year ended 31 December 2025 (continued)

Pension Builder Scheme
Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, 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. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

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 means 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 the contributions payable (**2025: £1,038,** *2024: £1,104).*

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is being carried out as at 31 December 2025.

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

Notes to the Accounts for the year ended 31 December 2025 (continued)

9. 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. Staff were given a 3.5% pay increase for 2025.

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, small groups, gardening, welcome and hospitality.

10. Trustee remuneration, key management personnel & related party transactions

No member of the board of trustees received any remuneration from the PCC during the year. Revd. Ashley Collishaw is Chair of the Trustees 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.

Donations to the Church from members of the PCC and related parties, Gift aid excluded, totalled £82,148 in 2025 *(£49,964 in 2024, which included specific restricted donations, e.g. the Audio Visual fund and Projects fund)*. In addition to their financial generosity, the PCC are to be thanked for their loyalty and dedication to the ministry of Holy Apostles.

11. Debtors

	2025	2024
	£	£
Trade debtors	305	1,063
Tax recoverable	3,707	818
Other debtors	553	5,785
Prepayments	20,025	-
	24,590	7,666

12. Creditors

	2025	2024
	£	£
Accruals	8,858	9,366
Trade creditors	3,525	766
Tax and social security	700	520
Other creditors	644	424
	13,727	11,077

Notes to the Accounts for the year ended 31 December 2025 (continued)

13. Movement of funds

	At 1st January 2025	Income	Expenditure	Transfers between funds	At 31st December 2025
	£	£	£	£	£
General Funds					
Undesignated general funds	30,902	208,728	- 220,194	-	19,436
Unrestricted income funds	30,902	208,728	- 220,194	-	19,436
Restricted Funds					
Audio Visual	26,602	745	-	-	27,347
Boiler Replacement	16,345	-	-	-	16,345
CaBic	-	150	-	-	150
Cheltenham Hospital	-	172	-	-	172
Community Garden	1,131	-	- 72	-	1,059
Hall Life Tithe	4,760	-	- 523	-	4,237
Men's Ministry	1,330	359	- 238	-	1,451
Open Door Cheltenham	-	524	- 524	-	-
Open Doors Nigeria	-	524	- 524	-	-
Projects (donation)	-	50,000	-	-	50,000
Repairs and Maintenance	9,815	300	-	-	10,115
Spring Harvest Bursary	810	-	-	-	810
Ukraine Group at HA	137	-	-	-	137
Women's Ministry	690	532	- 608	-	614
Youth Ministry	-	1,110	- 303	-	807
Total Restricted Funds	61,620	54,416	- 2,792	-	113,244

Unrestricted Funds: These are General 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.

Restricted Funds: These are Donations (planned or ad-hoc) given to be used for a specific purpose.

Audio Visual – the whole sound and visuals system is being updated in early 2026.
Boiler Replacement – it is likely that the Church boilers will need replacing soon. Some donors have already given money towards their renewal.
CaBic – Anna Chaplaincy supported by Kaleidoscope.
Cheltenham Hospital – money raised from movie premier of Four Mothers.
Community Garden – this was raised at the Summer Fun event for improvements to the churchyard, by making a community garden.
Hall Life Tithe – money to further outreach into the community, via Hall events, used to help fund Summer Fun in 2024.
Men's/Women's ministry – money collected by each group respectively. Both are self-funding.
Open Door Cheltenham – Christmas charity collection.
Open Doors Nigeria – Christmas charity collection.
Projects fund – donation specifically for any project agreed by PCC, not for General use.
Repairs and Maintenance – the remainder of a charitable grant, for emergencies.
Spring Harvest Bursary – available to support attendance at annual Spring Harvest event.
Ukraine Group at HA – money collected for the sleeping bag appeal and some funding for this group who meet regularly at HA.
Youth Ministry – money raised at Summer Fun 2025, and other donations to be used on Youth.