Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	January	2025		31	December	2025

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	Pastor	01/09/24 to 31/12/24	The trustees
3	Ann-Marie Bach	HR Trustee		The trustees
4	Ethan Macleod	Trustee		The trustees
5	Ash Cunningham	Trustee	01/01/25 to 31/08/25	The trustees
6	Richard Stainton	Trustee		The trustees
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)

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)

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

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

N/A

Section D Achievements and performance

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.
- Regular gifts 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 2025 the church was led by pastor who was hired in September 2024 alongside a team of elders.

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 2024-25 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 which has been done. He departed in Q325.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

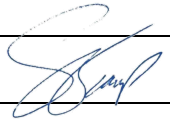
You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	

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	05/10/2026	

Grace Church Cheltenham	1151835

Receipts and payments accounts

CC16a

For the period from	01/01/2025	To	31/12/2025

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	158,657	-	-	158,657	148,229
Grants	-	-	-	-	
Other income	11,841	-	-	11,841	1,232
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	170,498	-	-	170,498	149,461
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	170,498	-	-	170,498	149,461
A3 Payments					
Administration	7,210	-	-	7,210	8,373
Buildings and events	10,070	-	-	10,070	18,830
Mission	14,600	-	-	14,600	13,704
Staffing	140,809	-	-	140,809	110,101
		-	-	-	
		-	-	-	
		-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	172,689	-	-	172,689	151,008
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	172,689	-	-	172,689	151,008
Net of receipts/(payments)	- 2,191	-	-	- 2,191	- 1,547
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	74,029	-	-	74,029	75,576
Cash funds this year end	71,838	-	-	71,838	74,029

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	HSBC current account	33,785	-	-
	HSBC 'savings' account	38,053	-	-
		-	-	-
	Total cash funds	71,838	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

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
	Stuart Jessop	05/102026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Report to the trustees

Charity Name
GRACE CHURCH CHELTENHAM

On accounts for the year ended	2025	**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 **31/12/2025**.

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:**	21/10/2026

Name: LLOYD GRIFFITHS

Relevant professional qualification(s) or body (if any):	
Address:	COTSWOLD HOUSE, POST OFFICE LANE
	CLEEVE HILL
	CHELTENHAM

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