Chair’s Annual Report 2025

The work of Cheltenham Civic Society is guided by its charitable objects:

- To promote high standards of planning and architecture.
- To educate the public in the geography, history, natural history and architecture of Cheltenham and its surroundings.
- To secure the preservation, protection, development and improvement of features of historic or public interest.

This report reflects on how effectively we have met those objectives over the past year.

GOVERNANCE

The Society continues to be well governed by inquisitive, engaged and dedicated trustees who are prepared to challenge proposals, test ideas and make well-reasoned decisions in the best interests of the charity and the town.

Like many voluntary organisations, however, we continue to struggle with trustee recruitment. Committee work appears increasingly unattractive to potential volunteers and it remains difficult to attract people willing to take on the responsibilities of governance. We have explored different approaches to managing expectations and making trustee roles more accessible, but without significant success.

As a result, a small number of trustees continue to shoulder a disproportionate share of the workload. We remain without a secretary for a second consecutive year and this inevitably places additional pressure on those who remain active while increasing our vulnerability to unforeseen departures.

By contrast, we are generally more successful in mobilising volunteers for specific projects, events and community activities. Such opportunities provide clear objectives, defined timescales and visible outcomes that many people find appealing. This contribution is enormously valuable and reflects the bottom-up spirit of the civic movement. Nevertheless, strengthening our trustee base remains a priority if we are to sustain and expand our activities in future years.

COMMUNICATIONS

Benefiting from the vision and expertise of Steve Bryson, our Communications Officer, the Society has continued to exert influence across a wide range of issues, from celebrating local successes to challenging poor planning proposals and promoting more ambitious ideas for Cheltenham's future.

Our quarterly full-colour newsletter, Our Town, enjoys wide circulation among members, councillors, our MP, media outlets and other local stakeholders. Our website and social media channels continue to provide a professional and authoritative voice for the Society.

Over the past year we have increasingly focused our social media activity on Facebook, which provides stronger local engagement than either X or Instagram. This approach is beginning to yield dividends, generating greater visibility, wider participation and more informed public debate. At the same time, our national

engagement remains valuable in helping us maintain connections across the wider civic movement and among those shaping the placemaking agenda.

We remain extremely grateful to Steve for the substantial amount of work undertaken behind the scenes to ensure the Society remains visible, influential and effective.

PARMOOR

Parmoor continues to be a challenging renovation project. For much of the year, work was suspended because the adjoining building became structurally unstable and threatened to collapse. We understand this was not due to ground conditions, which would have posed a wider risk to neighbouring properties, but rather to the removal of load-bearing walls within that building.

The situation was particularly unfortunate because Parmoor itself had already lost much of its internal structural strength as a result of the catastrophic fire. With both buildings originally constructed as a pair in the early nineteenth century, the instability next door created an unacceptable risk to contractors and volunteers, who were forced to leave the site until the danger had passed.

We intend to recover both direct and consequential losses from the owners of the neighbouring property. In the meantime, Leckhampton Builders have worked hard to make up lost time and restore momentum to the project.

We now look forward to entering the refit stage, where for the first time we will see the building being rebuilt rather than dismantled. After years of setbacks, it is encouraging finally to see tangible progress.

PROMOTING HIGH STANDARDS OF PLANNING AND ARCHITECTURE

This remains the Society's most visible and, at times, most demanding area of activity. During the past year we have engaged extensively with the planning process, reviewing applications across the town and making representations where proposals have fallen short of the standards Cheltenham deserves.

We have consistently advocated for well-designed, contextually aware development and sought to ensure that decision-makers properly discharge their responsibilities towards Cheltenham's historic environment.

Planning Forum

Our Planning Forum – led by Adrian Phillips – continues to provide a valuable platform for informed discussion of planning and development issues. It enables members and the wider public to explore complex topics, from national policy changes to significant local proposals, in a way that is accessible while remaining grounded in expertise.

The Forum met eleven times during the year. We said goodbye to longstanding members Bruce Buchanan, Rob Rimmel and Judie Hodsdon. We welcomed architect Katharina Hoerath and conservation specialist Karen Radford, although Karen was unfortunately only able to remain with the Forum for a short period.

Minutes of meetings are published on the Society's website.

During the year the Forum considered 58 planning applications and commented on a number of important policy consultations issued by local and national government.

Planning Applications

Among the most significant applications considered were:

- **131 The Promenade.** Despite strong objections from Historic England, the Georgian Society, Cheltenham Borough Council's own conservation officers and ourselves, planning permission was granted for a metal-framed pergola structure in front of these Grade II* listed buildings. We remain disappointed by this decision and believe insufficient weight was given to the significance of the heritage asset and its setting.
- **Prinbox Works.** We objected to proposals for new housing on the site of a former light industrial building in Lypiatt Street, arguing that the design failed to preserve and enhance the character of this part of the Central Conservation Area. Despite representations to the Planning Committee, permission was granted. The decision reinforced concerns about the degree of attention being paid to statutory conservation duties.
- **Golden Valley.** We did not engage directly with the planning application process for this major development but instead published a series of questions regarding its wider implications for Cheltenham. These were published in Our Town and subsequently addressed by the council.
- **Pittville Pump Room.** We objected to proposals for a temporary café west of the Pump Room. These proposals did not proceed and we welcome the subsequent decision to make greater use of the Pump Room itself as a venue.

Commenting on Policy

The Society also responded to numerous policy consultations, including:

- National Planning Policy Framework.
- City/Town/Local Centres Topic Paper.
- Residential Above Shops Topic Paper.
- Housing Density Topic Paper.
- Joint Strategic Local Plan Urban Capacity Study.
- Retail and Town Centres Study.
- Nature Recovery Strategy.

Members of the Planning Forum also contributed to the Heritage Action Plan and Cheltenham Tree Strategy.

PRESERVATION, PROTECTION AND IMPROVEMENT

Successful Streets Group – The Importance of the Public Realm

The Successful Streets Group – led by Hugh Curran – exists to protect and improve Cheltenham's public realm – the streets, spaces and infrastructure that shape everyday experience of the town centre.

Too often we encounter poor coordination, inadequate quality control and a lack of strategic oversight, resulting in avoidable defects, repeated repairs and unnecessary expenditure of public money.

For more than five years we have advocated the creation of a Cheltenham Town Centre Forum bringing together the councils, Cheltenham BID, the Civic Society and the police. Such a forum would allow recurring issues to be addressed strategically rather than through a succession of individual complaints.

Current concerns include redundant telephone boxes and advertising kiosks, poorly located cycle hangars, excessive street clutter and the growing use of inappropriate tarmac infills in historic streetscapes.

We are also increasingly concerned by the quality of work undertaken by Gloucestershire County Council's highways contractor, Ringway. Barriers frequently remain in place long after works are completed, repairs are often unsatisfactory and defects can persist despite repeated reports.

One significant success this year was preventing the installation of a large tarmac strip through the Promenade outside Cavendish House. We led a highly visible public campaign and organised a petition that attracted more than 2,000 signatures within little more than a week. The proposal would have caused substantial harm to one of Cheltenham's most important civic spaces and exemplified the tendency to prioritise short-term savings over long-term quality.

The resurfacing works at The Strand remain another example of poor workmanship and inadequate quality control, with defects continuing to be evident despite the work having been undertaken under warranty.

The Group has an active programme of work and, like many parts of the Society, would benefit from additional volunteer support. The work continues.

EDUCATING AND INFORMING THE PUBLIC

Education remains a core charitable purpose and underpins much of what we do. Through our Planning Forum, publications, public engagement activities and Heritage Open Days programme, we continue to make heritage, planning and placemaking issues accessible to a wider audience. Heritage Open Days remains our flagship educational initiative.

Heritage Open Days

Cheltenham Heritage Open Days 2025 took place from 12–21 September and comprised 55 events attended by more than 2,500 people, representing our largest attendance to date.

The programme included open buildings, exhibitions, walks, talks and an online play that was selected by the national Heritage Open Days team as one of its highlights.

Many events were fully booked, with waiting lists for some of the most popular activities.

New events included viewings of Pate's Grammar School's stained-glass window, an exhibition of full-sized reproductions of the Quaker Tapestries, Lodge Park walks and talks, Boarding and Lodging Houses for Visitors to the Spa, and the History of Sandford Park walk. Returning favourites included the ever-popular tour of Cheltenham Ladies' College.

Feedback was overwhelmingly positive:

> "*Hello, just a thank you to all at HODs for the walks and talks this September. My friends and I thoroughly enjoyed our outings finding them not too strenuous, informative, inclusive and interesting.*"
>
> "*I would just like to say thank you so much for organising all the Heritage Open Days. I really enjoyed all of them and learned more about the history of Cheltenham in one week than I have in all the time I have lived here.*"

Planning is already underway for Heritage Open Days 2026, which will run from 10–20 September.

Our thanks go to Sarah Harvey, her team and all the volunteers whose dedication and enthusiasm make this programme possible.

SUMMARY

Across all three charitable objectives, the Society has remained active, engaged and relevant. We have promoted high standards in planning, provided meaningful opportunities for public education and taken a firm stance in the protection and improvement of Cheltenham's built environment.

The past year has also underlined the limits of influence. Achieving consistently high-quality outcomes depends not only on advocacy but on the decisions and actions of others – developers, officers, contractors and elected members. Where those fall short, the Society's responsibility is to challenge constructively, present evidence and persist.

Success cannot always be measured by the number of battles won. It must also be judged by whether important issues are identified, whether public debate is informed and whether standards are defended. By those measures, Cheltenham Civic Society continues to make a significant contribution to the town.

My sincere thanks go to our trustees, committees, volunteers and contributors whose time, determination and expertise underpin everything we achieve. I also thank our personal and corporate members for their continued support.

Together, we remain a respected and independent voice for Cheltenham's heritage, environment and future.

Andrew Booton
Chairman
Cheltenham Civic Society

Charity registration number: 1166580

CHELTENHAM CIVIC SOCIETY CIO
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Cheltenham Civic Society CIO
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Cheltenham Civic Society CIO
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Ms Sarah Harvey Mr Andrew Booton Mr Hugh Curran Mr Stephen Bryson Ms Claire Attenborough
Charity Number	1166580
Principal Address	Parmoor 26 Cambray Place Cheltenham GL50 1JN
Independent Examiner	James Ebdon BA(hons) BFP FCA BPC Partners Limited Chartered Accountants 3 Royal Crescent Cheltenham GL50 3DA

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

Charitable Objects
The objects of the charity are, for the public benefit in Cheltenham and its environs (the area of benefit): (a) to promote high standards of planning and architecture in or affecting the area of benefit; (b) to educate the public in the geography, history, natural history, architecture, urban design and planning of the area of benefit; and (c) to secure the preservation, protection, development, improvement and care of features of historic or public interest in the area of benefit.

Aims and Objectives
Cheltenham Civic Society is an active network of citizens that promotes civic pride in our town. As a critical friend to both Councils, we aim to encourage:

- high standards of design and execution for buildings and public spaces;
- conservation of the town's heritage;
- discussion and understanding of our urban environment.

We do this by identifying concerns, developing ideas and galvanising the community to help make the town more distinctive, attractive and enjoyable. We exert significant influence in Cheltenham as a visionary, authoritative and proactive group. Cheltenham Civic Society is a force for good that is determined to ensure that Cheltenham can be all it is capable of being.

Public Benefit

The trustees have had due regard to the Charity Commission's general guidance on public benefit, as required by section 17(5) of the Charities Act 2011, when reviewing the charity's aims and objectives and planning its activities.

The charity's objects are for the benefit of the public in Cheltenham and its environs. The trustees consider that the following activities in the year furthered those objects for the public benefit:

- The Planning Forum reviewed and commented on planning applications and listed building consents as a consultee to Cheltenham Borough Council. This promotes high standards of planning and architecture in the town.
- Heritage Open Days, Civic Day, guided walks and talks were free and open to everyone, not only members. They educate the public in the history, architecture and urban design of the area.
- The restoration of Parmoor, 26 Cambray Place, and the conservation of the Battlefield Crosses preserve features of historic and public interest in the town.
- The quarterly newsletter "OurTown" and the website are available to members and the wider community.

Membership is open to anyone with an interest in Cheltenham. The subscription is not set at a level that excludes people, and most of the charity's events are free of charge.

Achievements and Performance

Main Achievements

Parmoor Restoration Project
Restoration work continued at Parmoor, 26 Cambray Place, the Society's headquarters, purchased in 2022 with the proceeds from the sale of the Society's former building. Works costing £121,970 were carried out in the year. Progress was slower than planned because of structural issues affecting the neighbouring property and subsequent weather damage, which required additional repairs. When complete, the upper ground floor will provide a flexible community space of around 99 seats, a smaller meeting room, refreshment facilities, accessible toilets, and an office and archive for the Society. Four flats on the first and lower ground floors will be let to secure long-term income for the Society. The Society continued to raise funds for the restoration of the stone frontage, the landscaped forecourt with an accessible ramp, and the furniture and equipment needed for the community hub.

Heritage Open Days

...CONTINUED

Main Achievements - continued

In September 2025 the Society organised Cheltenham's Heritage Open Days festival for the ten days from 12 to 21 September, with the support and sponsorship of Cheltenham Borough Council. The programme of 55 free events included open buildings, plays, guided walks and talks, and was planned and delivered entirely by volunteers.

Battlefield Crosses Museum
The WWI Battlefield Crosses Museum at Bouncers Lane Cemetery, which houses the town's 23 conserved wooden grave-marker crosses from the Great War, remained open to the public during cemetery hours. During the year the Society added QR codes to enhance the visitor experience and continued to develop the museum website telling the stories of the soldiers commemorated.

Plaques
The Society continued its blue and green plaques scheme commemorating people and places of significance to the town. Online maps of all the Society's plaques are available on its website.

Planning
The Planning Forum continued its role as a consultee to Cheltenham Borough Council, reviewing and commenting on planning applications and listed building consents in line with the Society's published Planning Principles.

Successful Streets
The Successful Streets Group launched an online tool for the public to report "grot spots" and street problems. The Group passes each report to Cheltenham Borough Council or Gloucestershire County Council and follows up progress.

Publications and Communications
The quarterly newsletter "OurTown" was published in spring, summer, autumn and winter 2025, keeping members and the wider community informed of the Society's activities, planning issues and events.

Volunteers

The charity has no employees and its activities are carried out entirely by volunteers, including the trustees. Volunteers plan and run the Heritage Open Days festival, lead guided walks and talks, staff the Planning Forum, research and install plaques, maintain the Battlefield Crosses Museum and produce the OurTown newsletter. The trustees are very grateful for their contribution. In line with the Charities SORP, no value is included in the financial statements for the time given by volunteers.

Financial Review

Financial Position

The Statement of Financial Activities for the year ended 31 December 2025 shows incoming resources of £27,982 (2024 - £39,255) and resources expended of £15,358 (2025 – £20,598), generating net incoming resources of £12,624 (2024 - £18,657).

Reserves Policy

The trustees aim to hold sufficient unrestricted reserves to meet the charity's running costs and to complete the restoration of Parmoor, 26 Cambray Place.

At 31 December 2025 total funds were £1,497,298, of which £3,142 were restricted funds and £1,494,156 were unrestricted funds. Of the unrestricted funds, £1,134,594 is represented by the charity's freehold property, Parmoor, and can only be realised by selling the property. Free reserves, being unrestricted funds less tangible fixed assets, were £359,562 (2024: £471,144).

The trustees intend to use the free reserves mainly to fund the remaining restoration works at Parmoor. Once the restoration is complete, the trustees will review the level of reserves needed, having regard to the charity's running costs and the rental income expected from the flats.

Structure, Governance and Management

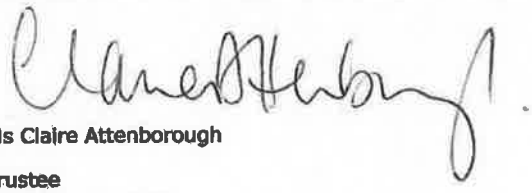
Governing Document

The charity is a charitable incorporated organisation (association model) governed by its constitution registered 18 April 2016, as amended 1 December 2020.

Trustee Selection Methods

Under the association model, trustees are normally elected by members at the AGM.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Ms Claire Attenborough

Trustee
20th October 2026

Cheltenham Civic Society CIO
Independent Examiner's Report to the Trustees of Cheltenham Civic Society CIO
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Cheltenham Civic Society CIO (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

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

The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

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

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

James Ebdon BA(hons) BFP FCA

23rd October 2026
3 Royal Crescent
Cheltenham
GL50 3DA

Cheltenham Civic Society CIO
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	6,360	4,600	10,960	16,314
Investments	4	17,022	-	17,022	22,941
		23,382	4,600	27,982	39,255
EXPENDITURE ON:					
Charitable activities	5	(12,194)	(3,164)	(15,358)	(20,598)
NET INCOME		11,188	1,436	12,624	18,657
Transfers between funds	14	(450)	450	-	-
NET MOVEMENT IN FUNDS		10,738	1,886	12,624	18,657
RECONCILIATION OF FUNDS:					
Total funds brought forward		1,483,768	906	1,484,674	1,466,017
TOTAL FUNDS CARRIED FORWARD	14	1,494,506	2,792	1,497,298	1,484,674

The notes on pages 9 to 14 form part of these financial statements.

Cheltenham Civic Society CIO
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	5,804	10,510	16,314
Investments	4	22,941	-	22,941
		28,745	10,510	39,255
EXPENDITURE ON:				
Charitable activities	5	(9,494)	(11,104)	(20,598)
NET INCOME		19,251	(594)	18,657
NET MOVEMENT IN FUNDS		19,251	(594)	18,657
RECONCILIATION OF FUNDS:				
Total funds brought forward		1,464,517	1,500	1,466,017
TOTAL FUNDS CARRIED FORWARD	14	1,483,768	906	1,484,674

The notes on pages 9 to 14 form part of these financial statements.

Cheltenham Civic Society CIO
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible Assets	9	1,134,594	-	1,134,594	1,012,624
		1,134,594	-	1,134,594	1,012,624
CURRENT ASSETS					
Debtors	10	1,125	-	1,125	1,656
Cash at bank and in hand		358,919	2,792	361,711	470,394
		360,044	2,792	362,836	472,050
Creditors: Amounts Falling Due Within One Year	11	(132)	-	(132)	-
NET CURRENT ASSETS (LIABILITIES)		359,912	2,792	362,704	472,050
TOTAL ASSETS LESS CURRENT LIABILITIES		1,494,506	2,792	1,497,298	1,484,674
NET ASSETS		1,494,506	2,792	1,497,298	1,484,674
FUNDS OF THE CHARITY					
Restricted Funds				2,792	906
Unrestricted Funds				1,494,506	1,483,768
TOTAL FUNDS	14			1,497,298	1,484,674

On behalf of the board

Ms Claire Attenborough

Trustee
20th October 2026

The notes on pages 9 to 14 form part of these financial statements.

1. General Information

Cheltenham Civic Society CIO is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1166580. The principal address is Parmoor, 26 Cambray Place, Cheltenham, GL50 1JN.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

2.3. Significant judgements and estimations

In preparing the financial statements the trustees have made the following judgements, which have the most significant effect on the amounts recognised.

Classification of Parmoor – Parmoor, 26 Cambray Place, is being restored to provide a community hub and headquarters for the charity and four flats to be let. As most of the property will be used for the charity's own activities, and no part had been let at the year end, the trustees have classified the whole property as a tangible fixed asset rather than an investment property.

Carrying value of Parmoor – The restoration has been affected by structural issues at the neighbouring property and weather-related damage. The trustees have considered whether the carrying amount of £1,134,594 is impaired and, having regard to the nature of the works, consider that the property's recoverable amount once restored will be at least equal to the costs incurred.

2.4. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.5. Incoming Resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

· income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

legacy income is recognised when receipt is probable and entitlement is established.

·income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

·income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

2.6. **Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

· expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

· expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

· other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2.7. **Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	2% straight line (Buildings only)

Assets under construction or refurbishment are not depreciated until they are brought into use. Freehold property at 31 December 2025 was under refurbishment and had not been brought into use.

2.8. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. **Income from Donations and Legacies**

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Donations and gifts	774	4,600	5,374
Member subscriptions and sponsorships	5,586	-	5,586
Grants	-	-	-
	6,360	4,600	10,960

	Unrestricted funds £	Restricted funds £	2024 Total funds £
Donations and gifts	989	10,160	11,149
Member subscriptions and sponsorships	4,815	-	4,815
Grants	-	350	350
	5,804	10,510	16,314

4. **Investment Income**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Bank interest receivable	17,022	22,941

5. **Analysis of Expenditure**

	Activities undertaken directly (see note 6)	Support costs (see note 7)	2025 Total
	£	£	£
Civic heritage preservation	3,074	12,284	15,358

	Activities undertaken directly (see note 6)	Support costs (see note 7)	2024 Total
	£	£	£
Civic heritage preservation	11,324	9,274	20,598

6. **Direct Costs**

	2025 Civic heritage preservation
	£
General administration:	
Plaques costs	710
The Crosses project costs	2,364
	3,074

	2024 Civic heritage preservation
	£
General administration:	
Plaques costs	220
The Crosses project costs	11,104
	11,324

7. **Support Costs**

	2025 Civic heritage preservation £
Premises expenses:	
Premises insurance	2,829
Other premises costs	2,608
General administration:	
Computer software costs	564
Website and newsletter costs	4,243
Subscriptions	850
Sundry expenses	1,190
	12,284

	2024 Civic heritage preservation £
Premises expenses:	
Premises insurance	2,728
Other premises costs	793
General administration:	
Computer software costs	430
Website and newsletter costs	4,323
Civic awards	194
Subscriptions	285
Sundry expenses	521
	9,274

8. **Average Number of Employees**

Average number of employees during the year was: NIL (2024:)

9. **Tangible Assets**

	Land & Property Freehold £
Cost	
As at 1 January 2025	1,012,624
Additions	121,970
As at 31 December 2025	1,134,594

...CONTINUED

Net Book Value	
As at 31 December 2025	1,134,594
As at 1 January 2025	1,012,624

The freehold property is Parmoor, 26 Cambray Place, Cheltenham, which is being restored to provide a community hub and headquarters for the charity, together with four flats to be let to generate income. The property had not been brought into use at 31 December 2025, so no depreciation has been charged.

The works have been subject to delays and additional repair requirements following structural issues affecting the neighbouring property and subsequent weather-related damage. The trustees have reviewed the carrying value of the property at 31 December 2025 and, having regard to the nature of the works being undertaken, consider that its recoverable amount once restored will be at least equal to the costs incurred. Accordingly, no impairment provision is considered necessary.

10. **Debtors**

	2025	2024
	£	£
Due within one year		
Other debtors	1,125	1,656

11. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Trade creditors	132	-

12. **Contingent Assets**

Parmoor has been affected by structural issues at the neighbouring property. The Society has made a claim under its legal expenses insurance with a view to pursuing a claim against the neighbouring owners. The claim is at an early stage and is currently being quantified. As the outcome and amount are uncertain, no amount has been recognised in these accounts.

13. **Capital Commitments**

At 31 December 2025 there were no capital commitments contracted but not provided for. Restoration works at Parmoor are being carried out under a letter of intent with the contractor rather than a formal contract.

14. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	Transfers	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	1,483,768	23,382	(12,194)	(450)	1,494,506
Restricted funds					
The Crosses	156	4,000	(2,364)	-	1,792
Parmoor House fundraising	400	600	-	-	1,000
Cheltenham Borough Council grant	350	-	(800)	450	-
Total restricted funds	906	4,600	(3,164)	450	2,792
Total funds	1,484,674	27,982	(15,358)	-	1,497,298

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	1,464,517	28,745	(9,494)	1,483,768
Restricted funds				
The Crosses	1,500	9,760	(11,104)	156
Parmoor House fundraising	-	400	-	400
Cheltenham Borough Council grant	-	350	-	350
Total restricted funds	1,500	10,510	(11,104)	906
Total funds	1,466,017	39,255	(20,598)	1,484,674

The Crosses – donations received for the conservation and display of the town's WWI Battlefield Crosses at the museum in Bouncers Lane Cemetery.

Parmoor House fundraising – donations received towards the restoration of Parmoor, 26 Cambray Place.

Cheltenham Borough Council grant – grant for the photography, printing and mounting of two panoramas of Cheltenham High Street.

15. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

16. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

Cheltenham Civic Society CIO
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	5,374	11,149
Membership subscriptions	5,586	4,815
Grants	-	350
	10,960	16,314
Investments		
Bank interest receivable	17,022	22,941
	17,022	22,941
	27,982	39,255
EXPENDITURE ON:		
Charitable Activities:		
Civic heritage preservation		
Plaques costs	(710)	(220)
The Crosses project costs	(2,364)	(11,104)
Premises insurance	(2,829)	(2,728)
Other premises costs	(2,608)	(793)
Computer software costs	(564)	(430)
Website and newsletter costs	(4,243)	(4,323)
Civic awards	-	(194)
Subscriptions	(850)	(285)
Sundry expenses	(1,190)	(521)
	(15,358)	(20,598)
	(15,358)	(20,598)
NET INCOME	12,624	18,657

Charity registration number: 1166580

CHELTENHAM CIVIC SOCIETY CIO
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Cheltenham Civic Society CIO
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The following pages do not form part of the statutory accounts:	
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Cheltenham Civic Society CIO
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Ms Sarah Harvey Mr Andrew Booton Mr Hugh Curran Mr Stephen Bryson Ms Claire Attenborough
Charity Number	1166580
Principal Address	Parmoor 26 Cambray Place Cheltenham GL50 1JN
Independent Examiner	James Ebdon BA(hons) BFP FCA BPC Partners Limited Chartered Accountants 3 Royal Crescent Cheltenham GL50 3DA

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

Charitable Objects
The objects of the charity are, for the public benefit in Cheltenham and its environs (the area of benefit): (a) to promote high standards of planning and architecture in or affecting the area of benefit; (b) to educate the public in the geography, history, natural history, architecture, urban design and planning of the area of benefit; and (c) to secure the preservation, protection, development, improvement and care of features of historic or public interest in the area of benefit.

Aims and Objectives
Cheltenham Civic Society is an active network of citizens that promotes civic pride in our town. As a critical friend to both Councils, we aim to encourage:

- high standards of design and execution for buildings and public spaces;
- conservation of the town's heritage;
- discussion and understanding of our urban environment.

We do this by identifying concerns, developing ideas and galvanising the community to help make the town more distinctive, attractive and enjoyable. We exert significant influence in Cheltenham as a visionary, authoritative and proactive group. Cheltenham Civic Society is a force for good that is determined to ensure that Cheltenham can be all it is capable of being.

Public Benefit

The trustees have had due regard to the Charity Commission's general guidance on public benefit, as required by section 17(5) of the Charities Act 2011, when reviewing the charity's aims and objectives and planning its activities.

The charity's objects are for the benefit of the public in Cheltenham and its environs. The trustees consider that the following activities in the year furthered those objects for the public benefit:

- The Planning Forum reviewed and commented on planning applications and listed building consents as a consultee to Cheltenham Borough Council. This promotes high standards of planning and architecture in the town.
- Heritage Open Days, Civic Day, guided walks and talks were free and open to everyone, not only members. They educate the public in the history, architecture and urban design of the area.
- The restoration of Parmoor, 26 Cambray Place, and the conservation of the Battlefield Crosses preserve features of historic and public interest in the town.
- The quarterly newsletter "OurTown" and the website are available to members and the wider community.

Membership is open to anyone with an interest in Cheltenham. The subscription is not set at a level that excludes people, and most of the charity's events are free of charge.

Achievements and Performance

Main Achievements

Parmoor Restoration Project
Restoration work continued at Parmoor, 26 Cambray Place, the Society's headquarters, purchased in 2022 with the proceeds from the sale of the Society's former building. Works costing £121,970 were carried out in the year. Progress was slower than planned because of structural issues affecting the neighbouring property and subsequent weather damage, which required additional repairs. When complete, the upper ground floor will provide a flexible community space of around 99 seats, a smaller meeting room, refreshment facilities, accessible toilets, and an office and archive for the Society. Four flats on the first and lower ground floors will be let to secure long-term income for the Society. The Society continued to raise funds for the restoration of the stone frontage, the landscaped forecourt with an accessible ramp, and the furniture and equipment needed for the community hub.

Heritage Open Days

...CONTINUED

Main Achievements - continued

In September 2025 the Society organised Cheltenham's Heritage Open Days festival for the ten days from 12 to 21 September, with the support and sponsorship of Cheltenham Borough Council. The programme of 55 free events included open buildings, plays, guided walks and talks, and was planned and delivered entirely by volunteers.

Battlefield Crosses Museum
The WWI Battlefield Crosses Museum at Bouncers Lane Cemetery, which houses the town's 23 conserved wooden grave-marker crosses from the Great War, remained open to the public during cemetery hours. During the year the Society added QR codes to enhance the visitor experience and continued to develop the museum website telling the stories of the soldiers commemorated.

Plaques
The Society continued its blue and green plaques scheme commemorating people and places of significance to the town. Online maps of all the Society's plaques are available on its website.

Planning
The Planning Forum continued its role as a consultee to Cheltenham Borough Council, reviewing and commenting on planning applications and listed building consents in line with the Society's published Planning Principles.

Successful Streets
The Successful Streets Group launched an online tool for the public to report "grot spots" and street problems. The Group passes each report to Cheltenham Borough Council or Gloucestershire County Council and follows up progress.

Publications and Communications
The quarterly newsletter "OurTown" was published in spring, summer, autumn and winter 2025, keeping members and the wider community informed of the Society's activities, planning issues and events.

Volunteers

The charity has no employees and its activities are carried out entirely by volunteers, including the trustees. Volunteers plan and run the Heritage Open Days festival, lead guided walks and talks, staff the Planning Forum, research and install plaques, maintain the Battlefield Crosses Museum and produce the OurTown newsletter. The trustees are very grateful for their contribution. In line with the Charities SORP, no value is included in the financial statements for the time given by volunteers.

Financial Review

Financial Position

The Statement of Financial Activities for the year ended 31 December 2025 shows incoming resources of £27,982 (2024 - £39,255) and resources expended of £15,358 (2025 – £20,598), generating net incoming resources of £12,624 (2024 - £18,657).

Reserves Policy

The trustees aim to hold sufficient unrestricted reserves to meet the charity's running costs and to complete the restoration of Parmoor, 26 Cambray Place.

At 31 December 2025 total funds were £1,497,298, of which £3,142 were restricted funds and £1,494,156 were unrestricted funds. Of the unrestricted funds, £1,134,594 is represented by the charity's freehold property, Parmoor, and can only be realised by selling the property. Free reserves, being unrestricted funds less tangible fixed assets, were £359,562 (2024: £471,144).

The trustees intend to use the free reserves mainly to fund the remaining restoration works at Parmoor. Once the restoration is complete, the trustees will review the level of reserves needed, having regard to the charity's running costs and the rental income expected from the flats.

Structure, Governance and Management

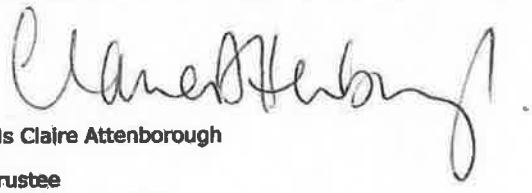
Governing Document

The charity is a charitable incorporated organisation (association model) governed by its constitution registered 18 April 2016, as amended 1 December 2020.

Trustee Selection Methods

Under the association model, trustees are normally elected by members at the AGM.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Ms Claire Attenborough

Trustee
20th October 2026

Cheltenham Civic Society CIO
Independent Examiner's Report to the Trustees of Cheltenham Civic Society CIO
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Cheltenham Civic Society CIO (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

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

The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

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

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

James Ebdon BA(hons) BFP FCA

23rd October 2026
3 Royal Crescent
Cheltenham
GL50 3DA

Cheltenham Civic Society CIO
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	6,360	4,600	10,960	16,314
Investments	4	17,022	-	17,022	22,941
		23,382	4,600	27,982	39,255
EXPENDITURE ON:					
Charitable activities	5	(12,194)	(3,164)	(15,358)	(20,598)
NET INCOME		11,188	1,436	12,624	18,657
Transfers between funds	14	(450)	450	-	-
NET MOVEMENT IN FUNDS		10,738	1,886	12,624	18,657
RECONCILIATION OF FUNDS:					
Total funds brought forward		1,483,768	906	1,484,674	1,466,017
TOTAL FUNDS CARRIED FORWARD	14	1,494,506	2,792	1,497,298	1,484,674

The notes on pages 9 to 14 form part of these financial statements.

Cheltenham Civic Society CIO
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	5,804	10,510	16,314
Investments	4	22,941	-	22,941
		28,745	10,510	39,255
EXPENDITURE ON:				
Charitable activities	5	(9,494)	(11,104)	(20,598)
NET INCOME		19,251	(594)	18,657
NET MOVEMENT IN FUNDS		19,251	(594)	18,657
RECONCILIATION OF FUNDS:				
Total funds brought forward		1,464,517	1,500	1,466,017
TOTAL FUNDS CARRIED FORWARD	14	1,483,768	906	1,484,674

The notes on pages 9 to 14 form part of these financial statements.

Cheltenham Civic Society CIO
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible Assets	9	1,134,594	-	1,134,594	1,012,624
		1,134,594	-	1,134,594	1,012,624
CURRENT ASSETS					
Debtors	10	1,125	-	1,125	1,656
Cash at bank and in hand		358,919	2,792	361,711	470,394
		360,044	2,792	362,836	472,050
Creditors: Amounts Falling Due Within One Year	11	(132)	-	(132)	-
NET CURRENT ASSETS (LIABILITIES)		359,912	2,792	362,704	472,050
TOTAL ASSETS LESS CURRENT LIABILITIES		1,494,506	2,792	1,497,298	1,484,674
NET ASSETS		1,494,506	2,792	1,497,298	1,484,674
FUNDS OF THE CHARITY					
Restricted Funds				2,792	906
Unrestricted Funds				1,494,506	1,483,768
TOTAL FUNDS	14			1,497,298	1,484,674

On behalf of the board

Ms Claire Attenborough

Trustee
20th October 2026

The notes on pages 9 to 14 form part of these financial statements.

1. General Information

Cheltenham Civic Society CIO is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1166580. The principal address is Parmoor, 26 Cambray Place, Cheltenham, GL50 1JN.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

2.3. Significant judgements and estimations

In preparing the financial statements the trustees have made the following judgements, which have the most significant effect on the amounts recognised.

Classification of Parmoor – Parmoor, 26 Cambray Place, is being restored to provide a community hub and headquarters for the charity and four flats to be let. As most of the property will be used for the charity's own activities, and no part had been let at the year end, the trustees have classified the whole property as a tangible fixed asset rather than an investment property.

Carrying value of Parmoor – The restoration has been affected by structural issues at the neighbouring property and weather-related damage. The trustees have considered whether the carrying amount of £1,134,594 is impaired and, having regard to the nature of the works, consider that the property's recoverable amount once restored will be at least equal to the costs incurred.

2.4. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.5. Incoming Resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

· income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

legacy income is recognised when receipt is probable and entitlement is established.

·income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

·income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

2.6. **Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

· expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

· expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

· other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

2.7. **Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	2% straight line (Buildings only)

Assets under construction or refurbishment are not depreciated until they are brought into use. Freehold property at 31 December 2025 was under refurbishment and had not been brought into use.

2.8. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. **Income from Donations and Legacies**

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Donations and gifts	774	4,600	5,374
Member subscriptions and sponsorships	5,586	-	5,586
Grants	-	-	-
	6,360	4,600	10,960

	Unrestricted funds £	Restricted funds £	2024 Total funds £
Donations and gifts	989	10,160	11,149
Member subscriptions and sponsorships	4,815	-	4,815
Grants	-	350	350
	5,804	10,510	16,314

4. **Investment Income**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Bank interest receivable	17,022	22,941

5. **Analysis of Expenditure**

	Activities undertaken directly (see note 6)	Support costs (see note 7)	2025 Total
	£	£	£
Civic heritage preservation	3,074	12,284	15,358

	Activities undertaken directly (see note 6)	Support costs (see note 7)	2024 Total
	£	£	£
Civic heritage preservation	11,324	9,274	20,598

6. **Direct Costs**

	2025 Civic heritage preservation
	£
General administration:	
Plaques costs	710
The Crosses project costs	2,364
	3,074

	2024 Civic heritage preservation
	£
General administration:	
Plaques costs	220
The Crosses project costs	11,104
	11,324

7. **Support Costs**

	2025 Civic heritage preservation £
Premises expenses:	
Premises insurance	2,829
Other premises costs	2,608
General administration:	
Computer software costs	564
Website and newsletter costs	4,243
Subscriptions	850
Sundry expenses	1,190
	12,284

	2024 Civic heritage preservation £
Premises expenses:	
Premises insurance	2,728
Other premises costs	793
General administration:	
Computer software costs	430
Website and newsletter costs	4,323
Civic awards	194
Subscriptions	285
Sundry expenses	521
	9,274

8. **Average Number of Employees**

Average number of employees during the year was: NIL (2024:)

9. **Tangible Assets**

	Land & Property Freehold £
Cost	
As at 1 January 2025	1,012,624
Additions	121,970
As at 31 December 2025	1,134,594

...CONTINUED

Net Book Value	
As at 31 December 2025	1,134,594
As at 1 January 2025	1,012,624

The freehold property is Parmoor, 26 Cambray Place, Cheltenham, which is being restored to provide a community hub and headquarters for the charity, together with four flats to be let to generate income. The property had not been brought into use at 31 December 2025, so no depreciation has been charged.

The works have been subject to delays and additional repair requirements following structural issues affecting the neighbouring property and subsequent weather-related damage. The trustees have reviewed the carrying value of the property at 31 December 2025 and, having regard to the nature of the works being undertaken, consider that its recoverable amount once restored will be at least equal to the costs incurred. Accordingly, no impairment provision is considered necessary.

10. **Debtors**

	2025	2024
	£	£
Due within one year		
Other debtors	1,125	1,656

11. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Trade creditors	132	-

12. **Contingent Assets**

Parmoor has been affected by structural issues at the neighbouring property. The Society has made a claim under its legal expenses insurance with a view to pursuing a claim against the neighbouring owners. The claim is at an early stage and is currently being quantified. As the outcome and amount are uncertain, no amount has been recognised in these accounts.

13. **Capital Commitments**

At 31 December 2025 there were no capital commitments contracted but not provided for. Restoration works at Parmoor are being carried out under a letter of intent with the contractor rather than a formal contract.

14. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	Transfers	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	1,483,768	23,382	(12,194)	(450)	1,494,506
Restricted funds					
The Crosses	156	4,000	(2,364)	-	1,792
Parmoor House fundraising	400	600	-	-	1,000
Cheltenham Borough Council grant	350	-	(800)	450	-
Total restricted funds	906	4,600	(3,164)	450	2,792
Total funds	1,484,674	27,982	(15,358)	-	1,497,298

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	1,464,517	28,745	(9,494)	1,483,768
Restricted funds				
The Crosses	1,500	9,760	(11,104)	156
Parmoor House fundraising	-	400	-	400
Cheltenham Borough Council grant	-	350	-	350
Total restricted funds	1,500	10,510	(11,104)	906
Total funds	1,466,017	39,255	(20,598)	1,484,674

The Crosses – donations received for the conservation and display of the town's WWI Battlefield Crosses at the museum in Bouncers Lane Cemetery.

Parmoor House fundraising – donations received towards the restoration of Parmoor, 26 Cambray Place.

Cheltenham Borough Council grant – grant for the photography, printing and mounting of two panoramas of Cheltenham High Street.

15. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

16. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

Cheltenham Civic Society CIO
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	5,374	11,149
Membership subscriptions	5,586	4,815
Grants	-	350
	10,960	16,314
Investments		
Bank interest receivable	17,022	22,941
	17,022	22,941
	27,982	39,255
EXPENDITURE ON:		
Charitable Activities:		
Civic heritage preservation		
Plaques costs	(710)	(220)
The Crosses project costs	(2,364)	(11,104)
Premises insurance	(2,829)	(2,728)
Other premises costs	(2,608)	(793)
Computer software costs	(564)	(430)
Website and newsletter costs	(4,243)	(4,323)
Civic awards	-	(194)
Subscriptions	(850)	(285)
Sundry expenses	(1,190)	(521)
	(15,358)	(20,598)
	(15,358)	(20,598)
NET INCOME	12,624	18,657