St Philip's Church Annual Reports for the year 2025

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St Philip's Church Annual Report for 2025

Aim and Purposes

The aim and purpose of St Philip's Church Parochial Church Council (PCC) is to co-operate with the minister, Revd Ruth Barry, in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for maintaining the church building at 185 Mill Road and the church's other properties.

Objectives and Activities

The PCC is committed to supporting the ministry and mission of St Philip's Church, so that the church congregation and others in the parish can worship God, grow together as disciples of Christ, serve the local community, and enable others to encounter Jesus.

To achieve these objectives, the PCC maintains an overview of worship services and community activities in the church building; encourages discipleship through small groups and prayer meetings at home and online; builds partnerships with other community organisations and seeks to support the local ministry of the incumbent and others, for example in pastoral visiting and friendship and connections with local charities. The PCC also oversees the hiring of the church building by community groups and individuals, and works with the Operations Manager to maintain the fabric of the building, improve it as a welcoming space, and make the church's activities environmentally sustainable. The PCC is responsible for maintaining three properties belonging to St Philip's Church, and makes decisions about charitable giving.

Our process of reflection and discernment (begun in 2023) resulted in a vision for what we believe God is currently doing in and through St Philip's. We believe that God is setting us free to become a more trinity shaped community, both receiving and serving and holding all in brokenness and joy. This belief in what God is doing has shaped our decisions and the use of our resources through this year.

Achievements and Performance

Worship Services

St Philip's seeks to offer varied opportunities for different groups in the parish to worship and learn together. In 2025, the main Sunday service at 10.30am was typically attended by about 50 people. Alternating each week between All Age worship and a Holy Communion service with a children's group, this service has provided a welcoming space for families and single people of all ages. The children's group, 'Explorers', is led by Tatiana Santos & Bea Ridley sadly this year we have seen a drop in the number of families coming regularly to our services with Explorers although we still have new families coming along – we are just aware that the pattern of coming to church every Sunday is no longer one that many families follow. The PCC have spent time reflecting on this change and want to find a way that we can re-connect with families more regularly. This year we began a monthly Saturday Service based around the storytelling of Victoria Goodman of Church Schools of Cambridge (CSoC) and with space to explore a biblical theme with craft and activities. This service follows on from an extension of our Warm Spaces open all morning on the first Saturday of the month which concludes with a free lunch provided by Cambridge Sustainable Food. These spaces and the service have not been over run with families but it has provided a smaller and quieter space for some members of our community who perhaps struggle in other settings. We received a generous grant of £1000 from CSoC to set up this new worshipping community, for which we are very grateful. We continue to offer a fortnightly Sunday morning Holy Communion service at 8.30am providing a space for those seeking a quieter more reflective service, and our Midweek Communion service at noon on Wednesdays is a similarly peaceful time in the middle of the week. Revd Ruth continues to offer a monthly service at Brook House Care Home and the St Philip's youth group, Edge, continues to meet each fortnight for games, hot chocolate, discussion and prayer.

Wider Ministry Team

This year we welcomed Revd Christian Osborne as Curate to the Parish and Revd Colin Hurst & Revd Catherine Ievins continue to minister in a PTO capacity alongside our LLM, Michael Priestley. We also welcomed ordinands from both Ridley College and Westcott House on attachment or placement through the year.

Special Events

On Easter Sunday, over 100 people attended church either at the St Philip's sunrise service or 10.30am Communion service, where the children enjoyed an Easter egg hunt and everyone joined together to celebrate Christ's resurrection. There were quieter services on Maundy Thursday and Good Friday, to mark the stages of our journey through Easter week. Later in the year, St Philip's offered a Blue Christmas service, creating room in the church for sadness and remembering. The annual Carol Service once more brought together many from the church and the wider community, and the Crib Service engaged children in an active retelling of the Christmas story. This was followed by Midnight Communion and a joyful Christmas Day service. In all, we once more welcomed nearly 500 people into the church to celebrate Christmas in some form.

Community Activities

We are delighted that Warm Spaces has continued providing a friendly environment of warm welcome. It has built up quite a community of regulars now. It has been the policy to create these Warm Spaces with "blurry edges" connecting each with an act of worship or a church group. The Wednesday communion has continued to grow regularly filling the chancel with worshippers. Cambridge Sustainable Food (CSF) volunteers have continued to offer a Pay-as-you-feel lunch on a Wednesday and this has grown in popularity as word has spread. CSF also cook for Phil's People, our monthly community meal on a Monday evening which regularly draws 20+ guests. All these spaces provide a relaxed, homelike space where everyone is welcome. In December, the church once again offered to be a venue for choirs at Mill Road Winter Fair, which this year, thankfully, was able to go ahead after the disappointment of the cancellation of 2024's Fair. It was wonderful to welcome six different choirs through our doors, with all their supporters and guests. They ranged from school choirs to community choirs and the debut of Cambridge Tuneless Choir who invited anyone up to join them on the day! It was truly joyful and ended with the singing of Carols by Candlelight out on Mill Road where we were joined by members of St Martin's Church. We are grateful for the hard work of Warm Spaces, CSF and other church volunteers who help to cook, make tea and coffee, chat to guests and make St Philip's such a welcoming space for everyone who comes through our doors.

Partnerships

We continue to work in partnership with Cambridge Sustainable Food, who have used the church kitchen through much of the year. The café space has also provided, along with the main auditorium, a venue for Romsey Music Project's

classical and folk concerts, which bring many musical residents of Romsey together, followed by tea and conversation. The project has now been consolidated so that it happens regularly once a month which has helped with publicity and as such attendance has grown.

One of the church's properties, Melbourne House, represents an ongoing partnership with Jimmy's Night Shelter although this relationship has become more challenging to maintain over the past year and the PCC are in discussion about what the future holds for that partnership. The church also maintains a friendly relationship with Romsey Mill, where Revd Ruth visits once a week to pray with staff.

Schools

Ruth visits St Philip's School regularly to support the staff and parents and lead a weekly Collective Worship for the children. Church members support the school in prayer and on the board of governors, and the church building has hosted the school for, hugely popular end of term services at Christmas, Easter and in the summer. St Philip's has also hosted several other schools, both primary and secondary, for visits to the church building in relation to Re curriculum and RE GCSE classes.

Maintenance

The fabric and functioning of the building was supervised throughout the year by our Operations Manager, Rosemary Barrett, with practical support from Alan Syrop and Peter Andrews. A huge thank you to Alan and Peter for all the ways they provide essential day to day maintenance but we are hoping the more regular employment of local handy-man Steven Ridley might ease some of the burden of this work on their shoulders. The church garden was maintained by Peter Andrews and Anke Friedrich and we would like to say thank you to them both.

Giving

The church donated 10% of members' giving to the St Philip's mission partners, which the church also prays for month by month: Wycliffe Bible Translators, Romsey Mill, Friends International, Tearfund, Cambridge Youth for Christ, Concrete Rose, GenR8, Langham Partnership, Cambridge Money Advice, Cambridge Street Pastors, Church Pastoral Aid Society and Leprosy Mission.

Hiring

Throughout the year, the church's rooms have been regularly used by hirers for a range of activities, including educational and community work, individual and group therapy, drama, dance, yoga and concerts. We appreciate our hirers not only as a source of income but also for the sake of ongoing relationships and the opportunity to support others in Cambridge who are contributing to community and individual well-being.

Pastoral Care

Beyond the church building, regular members of the church community have supported each other in small groups and through friendship. Revd Ruth has regularly visited people at home and in hospital during illness and difficult times, and has supported many families through the funerals of their loved ones. A number of local couples had their banns read at St Philip's and the church celebrated the baptisms of two young people and one father and daughter this year.

Safeguarding

Safeguarding at St Philip's is overseen by Revd Ruth and the Parish Safeguarding Officer, Alan Syrop and supported by the administrative work of Celia Phipps. We use the Safeguarding Dashboard program to track all the administration involved in good Safeguarding practice. Thank you to Celia for getting us and keeping us on track in this regard. All PCC members and other church volunteers have kept up to date with their safeguarding training. And Safeguarding posters and information have been kept up to date. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (i.e. to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Financial Review

(by Jim Griffiths)

Members Giving

The level of Members Giving in 2025 amounted to £73k, which was a 13% reduction on the like for like total for 2024. The giving value includes an amount of £12k of Income Tax recovered from HMRC because of members gift aiding their gifts.

As reported last year, a few substantial givers left the church in late 2024 and although new people have arrived and are giving generously, we were not able to match the levels of giving in recent years.

Grateful thanks to all those who give generously and sacrificially to enable the work of the church to continue.

Mission and Good Causes

Our mission support continued with 10% of undesignated income being given from PCC funds to a variety of home and overseas mission partners, amounting to £7.4k. An additional gift of £10k was made to the Leprosy Mission from the Stan Downing Fund (see below)

Rent and Hire of Buildings

In 2025 the church received Income of over £50.5k from hirers of rooms in the church and £25k in rental income for the 2 church owned houses in Stourbridge Grove and Broxbourne Close. Room Hire fell for the second year in a row from the record income achieved in 2023.

We must again express our grateful thanks to Rosemary, our Operations Manager, for all her hard work and efficiency in looking after our church building and dealing with the numerous hirers of our rooms and facilities.

Stan Downing Fund

In July, we sold the house at 13, Thoday Street, that was the main part of Stan Downing's Estate, bequeathed to the church following his death in 2023. The sale price of £430k was well in excess of the £375-£400k range given by the estate agent.

The PCC decided that we should give a generous tithe of £70k from the sale proceeds of the house, and with the remainder of the net proceeds of £349k, have established "The Stan Downing Fund".

The PCC have agreed a Guidance Document/Terms of Reference to help us to make decisions about how the Stan Downing Fund should be used and also established a sub-committee to help administer the fund going forward.

The PCC later decided that The Leprosy Mission, Kigali Diocese in Rwanda and St. Lukes's Church in Cape Town, South Africa would be the recipients of the £70k tithe.

Parish Share

The Parish Share paid during the year amounted to over £80.5k and this represented a 4% increase in the amount paid in 2024. The Parish Share continues to be the dominant category of cost for the church and accounted for about 56% of our overall expenditure in 2025.

Employee Costs

Apart from Parish Share, employee costs were the biggest area of cost for the church in 2025, amounting to £34k and representing about 24% of expenditure. We currently have only one paid employee, Rosemary Barrett who is the Operations Manager, ably looking after the church and dealing with our many room hirers.

Other Expenditure

Most categories of expenditure were within the Budget allowances, and in the case of building repairs, our costs were about £8k less than allowed in our budget.

Summary

The Budget agreed by the PCC for 2025, forecast a Deficit of £3.5k but in the event we achieved a surplus of almost £15k. The sharp drop in income during 2025 was almost exactly as forecast in the budget, whereas our expenditure was £18k less than the budget, due mainly to savings on building repairs, utility costs and write back of costs incurred by the PCC in 2024, and repaid following the sale of Stan's house in Thoday Street.

The church may well run annual deficits for the next few years, but our reserves are strong and the finances remain very healthy. The church is also in a good financial position to tackle some of the longer-term repairs and improvements that the building needs, not least to achieve Net Zero Carbon for the church, which is a central aim of the PCC.

Our grateful thanks to Anke Friedrich our Treasurer, for all her diligence and hard work during 2025.

Many thanks also to Rosemary for all that she does with the financial management of the church.

Grateful thanks also to our Independent Reviewer, Mick Lumsden who has been carrying out our Review for over 30 years. Mick now lives in the Netherlands, so these days the whole Review process takes place via Zoom meetings and email exchanges. We are so grateful that Mick is willing to continue for the moment despite having a new life in Enschede, Netherlands

Reserves Policy

(agreed March 2019 and revised in 2021)

The agreed policy of the PCC is to retain minimum unrestricted revenue in the general fund equivalent to three months' expenditure, based on the annual budget set each year. Whereas the PCC consider it unnecessary to create a new reserve fund within the balance sheet, we will ensure that we never approve an annual budget that would threaten the general revenue fund dropping below the equivalent of three months' expenditure. The PCC will review the level of reserves necessary, on an annual basis, in light of our intended mission and ministry activities, and also the level of our staffing; and then decide whether three months' cover remains sufficient. The PCC, in carrying out any review, will also take into account other designated Funds that have been set up.

Plans for Future Periods

The church's activities in ministry and mission were maintained throughout 2025 and indeed with the arrival of Revd Christian in the summer there has been increased capacity to respond to the areas that God is bringing growth.

Working with the Operations Manager, a core group of people consisting of both PCC members and other members of the congregation have begun a process to draw up a building improvement strategy with the aim to reduce our carbon footprint, maintain our accessibility and upgrade areas of the building and/or equipment. It has been decided that the first step is to increase the number of solar panels covering our roof and much work has been done to move this project forward. We hope that we will be able to apply for planning permission in 2026 with a view to installing that year.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Philip's the membership of the PCC consists of the vicar, the churchwardens, the Curate, the licensed lay minister, deanery synod reps, and eight lay members elected by those members of the congregation who are on the electoral roll of the church. All those who regularly attend our services are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC members are responsible for making decisions on matters of general concern and importance to St Philip's Church, including deciding how the funds of the PCC are to be spent. All PCC members undertake safeguarding training and are subject to a DBS check.

The PCC meets monthly, except in August, December, and the month in which there is an APCM. Each PCC member acts as Link Person for an area of church life (e.g. discipleship and small groups, buildings and equipment, health and safety). The Link Person liaises with those who are active in this area and reports

back to the PCC. The PCC also regularly hears reports from the incumbent, the operations manager, the parish safeguarding officer and the financial overseer.

Administrative Information

St Philip's Church is situated on Mill Road, Romsey Town, Cambridge. It is part of the Diocese of Ely within the Church of England. The correspondence address is: St Philip's Church, 185 Mill Road, Cambridge CB1 3AN. The St Philip's Church Charity Registration Number is 1142474.

PCC members who have served at any time from 1 January 2025 until the date this report was approved are:

Ex officio members:

- Incumbent: The Revd Ruth Barry (chair)
- Licensed Lay Minister: Michael Priestley
- Curate: Revd Christian Osborne (from July 2025)
- Churchwardens: David Brown (until May 2025), Ros Legge (from May 2025) Martin Clark

Elected members:

- Polly Macartney, Deanery Synod representative
- Liz Hurst, Deanery Synod representative
- Jim Griffiths
- Jane Batten
- Bea Ridley
- Tatiana Santos
- Peter Andrews
- Alan Syrop
- Simon Deakin
- David Brown (from May 2025)

Our bank is: CAF Bank Ltd., 25 Kings Hill Avenue, Kings Hill, West Malling ME19 4JQ.

Our Independent Examiner is: Mr M. E. Lumsden, Haarspithoek 63, 7546 KH Enschede, Netherlands.

Day-to-day management of St Philip's Church is delegated to the incumbent, Revd Ruth Barry, the curate Revd Christian Osborne, and the operations manager, Rosemary Barrett.

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

STATEMENT OF ACCOUNTS

YEAR ENDED 31st DECEMBER 2025

Charity Registration Number: 1142474

TREASURER : ANKE FRIEDRICH

Accounts & Statements prepared by Jim Griffiths

Prepared in accordance with the Charities Act 2011 and the Church Accounting Regulations 2006

ACCOUNTING POLICIES and DISCLOSURES

Basis of Financial Statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current statement of Recommended Practice Accounting and Reporting by Charities (SORP) 2015
The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.
The PCC has opted to prepare the Accounts on an Accruals basis even though there is no requirement to do so.

Fixed Assets - see also Notes 7 and 8

In 2007, Clarence Melbourne a former church member, bequeathed his house to the church. These Accounts include the house at 6, Broxbourne Close, Cambridge at Net Valuation as estimated by Jim Griffiths

In February 2014 the church purchased 12, Stourbridge Grove, Cambridge - **See Note 8**

Annual Report

The regulations require an Annual Report which links and relates the Financial Statements to the aims, objectives and activities of the Church. The Annual Report is published separately to these financial statements but will contain a Review of the Financial Activities for Year Ended 31st December 2025, extracted from these accounts.

Related Party Transactions

Margaret Rawlings is a church members and she is also tenant (effectively life tenant)
of 6, Broxbourne Close; Margaret and her late husband Derek, paid rent during the year totalling £6,808.77

RESTRICTIONS (see also Notes 4 and 5 to the Accounts)

Permanent Endowment

The late Rev. A.G.L. Hunt (Vicar of St. Philips 1928-1963) specified in his Will that the Income arising from the Capital invested, must only be used for fitments, repairs and maintenance of Parish Buildings. The PCC has no control or rights regarding the Capital which is therefore excluded from these accounts..

Reserves Policy - (Agreed March 2019 and Revised 2021)

The agreed Policy of the PCC, is to retain minimum unrestricted revenue in the General Fund equivalent to 3 months expenditure, based on the Annual Budget set each year. Whereas the PCC consider it unnecessary to actually create a new Reserve Fund within the Balance Sheet, we will ensure that we never approve an Annual Budget that would threaten the General Revenue Fund dropping below the equivalent of 3 months expenditure.

The PCC will review the level of Reserves necessary, on an annual basis, in the light of our intended mission and ministry activities, and also the level of our staffing; and then decide whether 3 months cover remains sufficient. The PCC in carrying out any review, will also take into account other designated Funds that have been set up.

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

STATEMENT OF FINANCIAL ACTIVITIES for the Year Ended 31st December 2025

INCOME

	NOTE	Unrestricted Funds	PCC Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
Income from Members/Congreg.	1[a]	£ 71,584	£ -	£ 6,300	£ -	£ 77,884	£ 84,017
Other Voluntary Income	1(b)	£ 2,149	£ 48,854	£ -	£ 2,646	£ 53,648	£ 380,530
Rents & Hire of Buildings	1[c]	£ 76,391	£ -	£ -	£ -	£ 76,391	£ 80,499
Sundry Income	1[d]	£ 7,866	£ 3,009	£ -	£ -	£ 10,875	£ 6,960
TOTAL CHURCH INCOME		**£ 157,990**	**£ 51,862**	**£ 6,300**	**£ 2,646**	**£ 218,798**	**£ 552,007**
EXPENDITURE							
Direct Church Activities	2[a]	£ 83,173	£ -	£ -	£ -	£ 83,173	£ 81,799
Buildings & Establishmenmt	2[b]	£ 13,179	£ 8,011	£ -	£ 2,646	£ 23,836	£ 48,770
Home & Overseas Mission	2[c]	£ 7,400	£ 10,000	£ 50	£ -	£ 17,450	£ 8,533
Church Management & Admin.	2[d]	£ 39,377	£ -	£ -	£ -	£ 39,377	£ 49,406
TOTAL CHURCH EXPENDITURE		**£ 143,129**	**£ 18,011**	**£ 50**	**£ 2,646**	**£ 163,835**	**£ 188,508**
NET MOVEMENT OF FUNDS		**£ 14,861**	**£ 33,852**	**£ 6,250**	**£ -**	**£ 54,963**	**£ 363,499**
Balances B/Fwd at 1st January 2025		£ 1,400,186	£ -	£ 100	£ -	£ 1,400,286	£ 981,787
Revaluation & Transfers of Funds at Dec 25		-£ 374,900	£ 375,000	-£ 100	£ -	£ -	£ 55,000
BALANCES C/FWD at 31st Dec 2025		**£ 1,040,147**	**£ 408,852**	**£ 6,250**	**£ -**	**£ 1,455,249**	**£ 1,400,286**

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

BALANCE SHEET at 31st December 2025

				2025			2024
FIXED ASSETS	**(Note 7,8 & 9)**						
6, Broxbourne Close House at Dec 24 Valuation			£ 450,000			£ 450,000	
12, Stourbridge Grove House at Dec 24 Valuation			£ 410,000			£ 410,000	
13, Thoday Street House at Dec 24 Valuation			£ -	£ 860,000		£ 375,000	£ 1,235,000
CURRENT ASSETS							
Debtors & Prepayments		£ 7,457			£ 12,468		
Petty Cash - Office and Café		£ 187			£ 187		
Cash at Bank	**(Note 3)**	£ 592,267			£ 159,706		
		£ 599,911			£ 172,361		
LESS CURRENT LIABILITIES							
Creditors & Accruals		£ 4,662			£ 7,075		
NET CURRENT ASSETS				£ 595,249			£ 165,286
TOTAL ASSETS				**£ 1,455,249**			**£ 1,400,286**
FUNDS - UNRESTRICTED:							
GENERAL FUNDS:							
Capital - Expendable Endowment Funds							
Valuation of Houses at 31st December 2024			£ 1,235,000			£ 805,000	
Revaluations of Broxbourne/Stourbridge at Dec 2025			£ -			£ 55,000	
Transfer of Thoday St. to Stan Downing Fund			-£ 375,000	£ 860,000		£ 375,000	£ 1,235,000
Revenue - Undesignated							
Balance at 1st January 2025		£ 145,550			£ 153,046		
Café Equipment Fund		£ -			£ 2,000		
Transferrs to General Fund		£ 16,100			£ -		
Surplus (Deficit) for Year		£ 14,865	£ 176,515		-£ 9,496	£ 145,550	
Stan Downing Fund - PCC Designated [Note 9]			£ 408,852			£ -	
Building Repairs Sinking Fund							
Transferred in from General Fund		£ 16,000					
Dec 2025- Transferred back to General Fund		-£ 16,000	£ -			£ 16,000	
Designated for Pastoral Fund							
Balance at 1st January 2025		£ 3,636			£ 3,890		
Donation Received		-£ 100			£ -		
Net Payments out during the Year		£ 104	£ 3,632		£ 255	£ 3,636	
Total Revenue Funds				£ 588,999			£ 165,186
RESTRICTED Funds	**[Note 4]**						
Cambridge City Council - CSF Cookery Classes			£ 100			£ 1,850	
Transferred to General Fund			-£ 100			£ -	
Net Zero Gift received			£ 6,250	£ 6,250		£ 1,750	£ 100
TOTAL OF FUNDS				**£ 1,455,249**			**£ 1,400,286**

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

NOTES TO THE ACCOUNTS - 31st December 2025

NOTE 1 - INCOME

		Unrestricted Funds	PCC Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024	Variance
1[a]	**Members Giving**							
	Gift Aided Giving	£ 39,431				£ 39,431	£ 52,178	-£ 12,746
	Non Gift Aided Giving	£ 12,884				£ 12,884	£ 10,120	£ 2,764
	Church Collections & Contactless	£ 2,235				£ 2,235	£ 2,153	£ 82
	Members Earmarked Giving	£ -		£ 5,050		£ 5,050	£ 193	£ 4,857
	Income Tax on Gift Aid	£ 10,602		£ 1,250		£ 11,852	£ 13,470	-£ 1,617
	Other Donations	£ 6,432				£ 6,432	£ 5,905	£ 528
		£ 71,584	**£ -**	**£ 6,300**	**£ -**	**£ 77,884**	**£ 84,017**	-£ 1,778
1[b]	**Other Voluntary Income**							
	Hunt Legacy Income **[Note 5]**	£ -			£ 2,646	£ 2,646	£ 2,524	£ 122
	Stan Downing Legacy **[Note 9]**	£ -	£ 48,854	£ -		£ 48,854	£ 375,961	-£ 327,107
	Grants Received	£ 850				£ 850	£ 500	£ 350
	Camb. Sustainable Foods - Energy Contribution	£ 1,299				£ 1,299	£ 1,546	-£ 247
		£ 2,149	**£ 48,854**	**£ -**	**£ 2,646**	**£ 53,648**	**£ 380,530**	-£ 373,994
1[c]	**Rents & Hire of Buildings**							
	St Philips Centre - Room Hire	£ 50,685				£ 50,685	£ 56,266	-£ 5,580
	Stourbridge Grove Rent	£ 18,896				£ 18,896	£ 17,655	£ 1,241
	Broxbourne Close Rent	£ 6,809				£ 6,809	£ 6,579	£ 230
								£ -
		£ 76,391	**£ -**	**£ -**	**£ -**	**£ 76,391**	**£ 80,499**	£ 672
1[d]	**Sundry Income**							
	PCC Fees Received	£ 806				£ 806	£ 1,121	-£ 315
	Bank Interest	£ 3,365	£ 3,009			£ 6,374	£ 3,040	£ 3,334
	Feed in Tariff Payments	£ 2,628				£ 2,628	£ 2,266	£ 362
	Miscellaneous (incl. Groups contributions)	£ 1,067				£ 1,067	£ 534	£ 533
		£ 7,866	**£ 3,009**	**£ -**	**£ -**	**£ 10,875**	**£ 6,960**	-£ 155
	TOTAL CHURCH INCOME	**£ 157,990**	**£ 51,862**	**£ 6,300**	**£ 2,646**	**£ 218,798**	**£ 552,007**	

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

NOTES TO THE ACCOUNTS - 31st December 2025

NOTE 2 - EXPENDITURE

2[a] Activities	Unrestricted Funds	PCC Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024	Variance
Ministry: Parish Share [Note 6]	£ 80,562				£ 80,562	£ 77,081	£ 3,481
Clergy Training & Expenses	£ -				£ -	£ 318	-£ 318
Subscriptions	£ 899				£ 899	£ 883	£ 16
Young People Work	£ 427		£ -		£ 427	£ 284	£ 143
Pastoral Payments	£ 104		£ -		£ 104	£ 255	-£ 151
Worship & Services	£ 725		£ -		£ 725	£ 403	£ 322
Refreshments	£ 456				£ 456	£ 705	-£ 249
CSF Grant	£ -		£ -		£ -	£ 1,750	-£ 1,750
Outreach Costs	£ -				£ -	£ 120	-£ 120
	£ 83,173	£ -	£ -	£ -	**£ 83,173**	**£ 81,799**	£ 1,374
2[b] Buildings							
Insurance	£ 2,466				£ 2,466	£ 2,412	£ 55
Church Utilities	£ 5,006				£ 5,006	£ 7,347	-£ 2,341
Church Housekeeping	£ 9,067	£ 237			£ 9,304	£ 9,248	£ 56
Church Repairs & Maintenance	-£ 44			£ 2,646	£ 2,602	£ 19,360	-£ 16,758
Costs re Church Owned Houses	-£ 5,943	£ 7,774			£ 1,831	£ 7,301	-£ 5,470
Furniture & Fittings	£ 2,626				£ 2,626	£ 3,103	-£ 477
	£ 13,179	£ 8,011	£ -	£ 2,646	**£ 23,836**	**£ 48,770**	-£ 24,934
2[c] Home & Overseas Mission (also Note 10)							
Members Earmarked Giving	£ -		£ 50		£ 50	£ 33	£ 17
P.C.C. Giving:	£ 7,400	£ 10,000			£ 17,400	£ 8,500	£ 8,900
	£ 7,400	£ 10,000	£ 50	£ -	£ 17,450	**£ 8,533**	£ 8,917
2[d] Church Management & Administration							
Office & Management Salaries	£ 34,219				£ 34,219	£ 45,889	-£ 11,669
Staff Training	£ 208				£ 208	£ 168	£ 40
Office Fixtures & Fittings	£ 488				£ 488	£ -	£ 488
Software & IT Support	£ 2,265				£ 2,265	£ 2,043	£ 223
Telephone/Internet	£ 901				£ 901	£ 698	£ 203
Printing & Stationery	£ 583				£ 583	£ 130	£ 453
Miscellaneous	£ 712				£ 712	£ 479	£ 233
	£ 39,377				**£ 39,377**	**£ 49,406**	-£ 10,029
TOTAL CHURCH EXPENDITURE	**£ 143,129**	**£ 18,011**	**£ 50**	**£ 2,646**	**£ 163,835**	**£ 188,508**	-£ 24,673

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

NOTES TO THE ACCOUNTS - 31st December 2025

NOTE 3 - Cash at Bank:	Accounts	Dec-25	Dec-24
	CAF Current Account	£ 51,237	£ 52,578
	Cambridge Building Society	£ 541,030	£ 107,128
		£ 592,267	**£ 159,706**

NOTE 4 - Restricted Funds: as defined in the Church Accounting Regulations 1997(2006), are sums that have been restricted by the Donors or sums that have been raised for a specific purpose. (See also Accounting Policies)

In March 2025, a gift of £5,000 (worth £6,250 with Gift Aid) was received to help the church with the cost of Net Zero Carbon Improvement work.

NOTE 5 - Permanent Endowment - Hunt Legacy

The Church policy is to use all annual income as an offset against our Repairs and Maintenance expenditure and thus there is no Fund to be carried forward. The PCC has no access to, or rights over, the Capital in the Hunt Bequest Fund, however we are advised from time to time of the value of the underlying Investments, which at 31st December 2025, amounted to **£90,199.33**

NOTE 6 - Parish Share

The Parish Share assessed by the Cambridge Deanery for 2025 was **£82,489** and this was paid in full, less a discount for paying by Direct Debit, that resulted in a Net payment of **£80,562**.

NOTE 7 - Broxbourne Close House

6, Broxbourne Close was left to the church in 2007 by the late Clarence Melboune, a former church member.
The house is currently occupied by church member, Margaret Rawlings, under the terms of a life tenancy lease agreement.
The valuation of 6, Broxbourne Close shown on the Balance Sheet, is the market value as estimated by Jim Griffiths.

NOTE 8- Stourbridge Grove House

On 26th February 2014, the church purchased 12, Stourbridge Grove Cambridge for the sum of **£287,607**

In May 2014 the church entered into a 3 year lease with Jimmy's Cambridge, a charity providing emergency accommodation for people who would otherwise have to sleep rough. The house is used to provide "move on" accommodation for guests, generally for periods of about 6 months, as part of the process of helping residents to re-take control of their lives again and regain confidence & self esteem.
Further 3 year agreements were contracted in May 2017, May 2020, May 2021 & May 2024
PCC have now given notice.
The valuation of 12, Stourbridge Grove shown on the Balance Sheet, is the market value as estimated by Jim Griffiths.

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

NOTES TO THE ACCOUNTS - 31st December 2025

NOTE 9 - Stan Downing Fund

The late Stanley Downing, a former church member who died in 2023, left his entire Estate to the church, without any conditions or restrictions as to how it should be used; the main asset of Stan's estate was a house located at 13,Thoday Street.

The PCC decided in Dec 24 to sell the house and establish a "Stan Downing Fund" with the sale proceeds, with the intention of using the fund for those subjects and issues that Stan felt passionate about, inter alia, his Christian faith, community, education, creative arts, and mental health.

The PCC further decided that it was right to Tithe the gross sale proceeds of the house, but add to the tithe any excess sum received over the advertised asking price of £400,000.
The PCC has agreed a Guidance Document/Terms of Reference, to help us make decisions about how the Stan Downing Fund should be spent, and established a sub-committee to help administer the fund going forward.

The house was sold in July 2025 for £430,000 gross and therefore the "Generous" Tithe amounted to £70,000:

10% x £400,000	£40,000
Sale Excess over £400,000	£30,000
"Generous" Tithe	**£70,000**

In the church accounts to 31st December 2024, the house was included at the agents Valuation of:

Lower end of Agent's Valuaton range Dec 2024			**£**	**375,000**
Sale proceeds in excess of Dec 24 Accounts Valuation			£	55,000
Sale Price			£	430,000
Less Agents Fees & Legal Costs etc	£	6,146		
Other costs incurred with house, initially paid by the PCC	£	8,011	£	14,157
			£	415,843
Add Interest Received in 2025			£	3,009
			£	418,852
Less Gift to Leprosy Mission as part of agreed PCC "Tithe"			£	10,000
Value of Fund per Accounts at 31st December 2025			**£**	**408,852**
Less Additional "Tithe" Giving by PCC, scheduled in **2026**			£	60,000
Net Value of Fund after additional giving is Paid			**£**	**348,852**

PAROCHIAL CHURCH COUNCIL OF ST. PHILIP, CAMBRIDGE

NOTES TO THE ACCOUNTS - 31st December 2025

NOTE 10 - Home & Overseas Mission

Home Mission	P.C.C. Funds	PCC Earmarked Giving	Other Earmarked Giving	2025 Total	2024 Total
Romsey Mill	£ 1,000	£ -		£ 1,000	£ 1,000
Friends International (Kairos Trust)	£ 650	£ -		£ 650	£ 650
C.P.A.S.	£ 300	£ -		£ 300	£ 300
Cambridge Y.F.C.	£ 500	£ -		£ 500	£ 500
	£ 2,450	£ -	£ -	£ 2,450	£ 2,450
Overseas Mission					
Wycliffe B.T. - Maggie Gaved	£ 1,600	£ -		£ 1,600	£ 1,600
TEAR Fund	£ 650	£ -		£ 650	£ 1,283
Leprosy Mission	£ 600	£ 10,000		£ 10,600	£ 600
Langham Partnership	£ 500	£ -		£ 500	£ 500
	£ 3,350	£ 10,000	£ -	£ 13,350	£ 3,983
Other Giving					
Cambridge Money Advice Centre	£ 300	£ -		£ 300	£ 300
Street Pastors	£ 300	£ -	£ 50	£ 350	£ 300
GenR8	£ 500	£ -		£ 500	£ 500
Concrete Rose	£ 500	£ -		£ 500	£ 500
St. Martin's Chair Fund Appeal	£ -	£ -		£ -	£ 500
	£ 1,600	£ -	£ 50	£ 1,650	£ 2,100
Total Church Giving	**£ 7,400**	**£ 10,000**	**£ 50**	**£ 17,450**	**£ 8,533**

Independent Examiner's Report to the
Parochial Church Council St. Philip, Cambridge

I report on the accounts for the year ended 31st December 2025 which are set out on pages 1 to 8.

Respective responsibilities of Trustees and Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year unders section 144(2) of the Charities Act 2011 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 Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Audit Requirement

Under the Charities Act, charities with a gross income of **£500,000 or less** may choose to . have an independent examination in place of an audit unless **both** their gross assets exceed £3.26M and their gross income exceeds £250,000. As the total Income and Gross Assets of the church are well within the limits above, the PCC have chosen to have the accounts independently examined.

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 with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 Charities Act; or
- to prepare accounts which accord with these accounting records 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.

Date: 10 MARCH 2026.

Mr. M.E. Lumsden
Haarspithoek 63
7546 KH Enschede
Netherlands

St Philip's Fabric Report 2025

The quinquennial inspection was carried out in July 2025 and this is the executive summary: "Given the substantial works undertaken in 2011-12 the building remains in a generally very good condition, with most items addressed from the last report. However, some of the M&E [mechanical and electrical] services are now showing their age. I would strongly encourage you to move towards an all electric heating solution for the building, as you are considering."

The following items were serviced, maintained or checked in 2025: main boiler, upstairs boiler, lift, fire extinguishers and fire alarm. One of the fire alarm panels was replaced after a system failure.

Various toilets were fixed throughout the year and a radiator was fitted in the ladies' toilets. The gutters were cleared and new leaf guards fitted. The Lounge and Café floors were stripped, cleaned and new polish was applied. Sound-dampening insulation tiles were added to the Café ceiling. All the fluorescent bulbs in the Lounge were replaced with LED lights. Grab rails were fitted outside the Prayer room door. All the windows were washed. New (to us) sofas and chairs were donated for the Hunt room. The downstairs was Spring-cleaned by volunteers – thank you!

Deanery synod Report for APCM 2026

There were three meetings held for Deanery Synod in 2025.

26th February 2025 was a Cambridge South Deanery meeting. Liz Hurst, Ruth Barry, and Polly Macartney all attended the meeting. It was held at St Benet's Church.

13th May 2025 was a joint meeting between Cambridge South and Cambridge North deanery synods. Liz Hurst and Polly Macartney attended. It was held at St John the Evangelist Church

21st October 2025 was a Cambridge South Deanery Synod meeting. Liz hurst, Christian Osbourne and Polly Macartney all attended the meeting. It was held at Homerton College.

Guest Speakers in 2025

February – **Key Focus on Eco Church.**

Nigel cooper and Sacha Watson (Diocesan Environmental Officer & Net Zero Carbon Officer) both spoke. There was a power point presentation. We were encouraged to note that we are already doing much of what was talked about.

The Diocese was looking to have a Climate Champion from every church in the Diocese. There are quarterly meetings. In response to this request Ros Legge has taken on this new role for us.

May – Talk given by Iain Osborne senior chaplain and strategy advisor to the acting bishop of Ely. He outlined the priorities for the diocese which were 'growing younger' (children, youth and families); new housing areas; and simplifying the governance of multi-parish benefices. The capacity of the diocese would improve once a new bishop and diocesan secretary were in place.

October – presentation given by Kristian Hewitt about Cambridge Churches Homelessness Project

Kristian began explaining that people end up in homelessness for 3 reasons.

Poverty of resources – housing, food, work etc. Poverty of relationship – support network.

Poverty of identity – addiction / mental health.

When were encouraged to address each form of poverty in equal measure.

Kristian then expanded on what CCHP does.

This includes…

Social groups / cookery / art groups

Speaking to churches.

Podcast talking to people who are homeless.

Running a new 9-week educational course, sponsored by the Church of England Commissioners and created in collaboration with Ridley Hall theological college,

They are looking for offers of space to run the course and churches to run it.

Is this a course that a member of our congregation would be interested in?

How can we help?

Invite CCHP to come to speak at our church, encourage donations and pray.

October - Presentation by Rev Chrissie Cole gave a presentation about supporting people with learning difficulties.

This is one of the largest unreached groups in the church.

She told us about a new Belonging Course which Ely Diocese runs in collaboration with the charity 'Count Everyone in.' The Diocese presents this training course for anyone who wants to learn more about supporting and enabling people with learning disabilities, both in churches and in our communities. There is 1 zoom session in November and 2 sessions in Ely next year.

Is this a course that a member of our congregation would be interested in?

<u>Good news and Challenges in the churches.</u>

St Giles

Liz talked with some people from St Giles Church, which is in a group with St Augustine's and St Luke's. An Orthodox Romanian Church also worships at St Giles. They are open daily and currently have restoration work in progress.

St John the Evangelist Church.

Rev. James Shakespeare shared that the most striking aspect of their parish was the number of educational institutions within it. There are 3 FE colleges (Homerton, Hills Road, Long Road) 1 large primary school (Morley) and 1 independent school (The Perse).

Deanery / Diocesan appointments in 2025

July: induction of Revd Christopher (Chris) Peter Fox, to be Incumbent (Vicar) of St Barnabas, Mill Road.

July: Appointment of new Diocesan Secretary – George Woods.

October: Welcome to Rev. Christian Osbourne as curate to St Philips Church

October: announcement of appointment of new archbishop of Canterbury – Rev Sarah Mullally

Deanery Confirmation: Sat 10th May 2025.

Archdeacon (Alex Hughes) is hoping to visit every parish in the next 3 years.

In February we ended with a time of silence and confession for the failures of C of E that had come to light in recent months.

Deanery finances as of October 2025

The deanery rebate will be phased out. This is the 2.5% discount our deanery receives back if we have paid our full parish share. We use this money to fund joint projects. This may have an impact on whether our deanery continues to contribute to the finance of a homeless chaplain.

In October 2024 we were asked for a 4.5 % increase in our share in 2025. We agreed to this.

Written by Polly Macartney and Liz Hurst

Parish Safeguarding Officer – Report on Safeguarding

Safeguarding procedures and practice have continued throughout the year. Many thanks are due to Celia Phipps who has maintained the database that is at the heart of the recording system keeping track of risk assessments, role descriptions, DBS checks and training completed. Also thanks to Ruth for her unswerving focus on following the necessary procedures in all the activities we undertake - everything from informal events such as Warm Spaces to the variety of teaching in Sunday Services with everything in between.

There are various areas of Church life and in all of them we need to be aware of how to keep everyone safe from abuse using appropriate levels of protection. Particularly challenging is when one person with their own vulnerabilities may act in an abusive way towards another with different vulnerabilities - such risks require all of us to be alert to what we see taking place around us in Church and to respond effectively.

Please make it a real priority to talk to me or to Ruth should you notice something indicating real or potential abuse.

Meanwhile, our Diocese has been increasingly active in strengthening its own processes and encouraging parishes to be more attentive to safeguarding. For example, responding to a data breach by an external agency who processed all the DBS checks, the Diocese reviewed the issue and has signed us up with a different organisation. It has also become easier to complete the identity element of a DBS check electronically, when this is preferred. However, the requirements for DBS checks and their renewal remains unchanged.

Alan Syrop, Parish Safeguarding Officer

March 2026