

CHRIST CHURCH CAMBRIDGE
(CHRIST CHURCH WITH ST ANDREW THE LESS CAMBRIDGE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CHARITY NUMBER: 1151611

Christ Church Cambridge
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Cambridge
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CHRIST CHURCH CAMBRIDGE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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Principal Address
Christ Church
Christchurch Street
Cambridge
CB1 1HT

Principal Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Barclays Bank PLC
9-11 St Andrew's Street
Cambridge
CB2 3AA

Independent Examiner
N J Hedger BFP FCA CTA
Chater Allan LLP
7 Quy Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU

CHRIST CHURCH CAMBRIDGE
PAROCHIAL CHURCH COUNCIL'S ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Background

The Churchwardens and Parochial Church Council (PCC) of Christ Church with St Andrew the Less Cambridge have the responsibility of co-operating with the Incumbent, The Rev'd David Todd, in promoting in the ecclesiastical Parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for Christ Church Cambridge. The PCC is a registered charity, charity number 1151611.

All liability for building expenses for the Abbey Church was passed to Ely diocese on 1 August 2023, but responsibility for the churchyard, adjacent land and security fence remains with the Churchwardens and Parochial Church Council. As with all closed churchyards, the maintenance and upkeep of the land and walls rests with the city council.

Membership

The members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (May) in accordance with the Church Representation Rules. During the year and the time at which these accounts were approved the following served as members of the PCC:

Minister:	The Rev'd David Todd (Chairman)
Assistant Ministers:	The Rev'd Rachel Browning The Rev'd Niv Lobo The Rev'd Alex Macdonald (appointed June 2025) The Rev'd Steve Midgley
Wardens:	Dr Matthew Burton (resigned May 2025) Mr Anthony Dent (appointed May 2025) Miss Sarah Hamilton (re-appointed May 2025)
Representatives on the Diocesan Synod:	Mr Darren Coult Mr Vern Farewell The Rev'd Niv Lobo The Rev'd David Todd
Representatives on the Deanery Synod:	Dr Brendan Bromwich Mrs Rachel Bruins Mr Vern Farewell
Elected Members:	Ms Katy Barker (resigned May 2025) Mr Anthony Dent (resigned May 2025) Dr Kevin Holmes (resigned May 2025) Mrs Laura Kitson (resigned May 2025) Dr Paul Roberts (resigned May 2025) Ms Amanda Le Febvre (appointed May 2025) Ms Bryony Parkinson (appointed May 2025) Mrs Ruth Roberts (appointed May 2025) Ms Anna Taylor (appointed May 2025) Mr David Wilkins (appointed May 2025) Mr Nigel Burrows Mr Shu Sam Chen Mrs Emily Green Mrs Annette Harraway Mrs Cherish Tamang Mr Leon Waldock Mr Ian Wright

CHRIST CHURCH CAMBRIDGE
PAROCHIAL CHURCH COUNCIL'S ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Secretary: Mrs Annette Harraway

Treasurer: Mrs Bente Sivertsen-Wright (in attendance only, on maternity leave from October 2025)

At the first PCC meeting following election, new members' duties and responsibilities were explained by the Chairman (or the vice-Chairman).

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC.

Finance and Standing Committee
This committee, required by law, has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. It oversees the general financial dimension of the work of Christ Church by monitoring income and expenditure, budgeting and coordinating Partners in Giving Sunday when they occur. The F&S are also responsible for all employment-related matters.

Works Committee
Attends to matters concerning the stewardship of all buildings owned by the church.

Mission Support Group
Coordinates the use of a budget provided by the PCC for the support of mission work inside and outside the UK.

Safeguarding
Acts as a support and 'critical friend' to the Parish Safeguarding Officer in carrying out the role; oversees and supports the implementation of safeguarding policy and practice at Christ Church; ensures that Christ Church meets its safeguarding commitments as outlined in the Church of England policy Promoting a Safer Church (2017).

Church Attendance

At the 2025 APCM there were 310 (2024: 318) names on the electoral roll. A total revision of the electoral roll was carried out in 2025. The next total revision is due in 2031. The average Sunday attendance during 2025 was 354 adults and 84 children (2024: 343 adults and 86 children).

Review of the Year

Through our Sunday services, Church Family Prayer, small groups, 'Connect' and 'Engage' events, staff and ministry teams we have sought to care well for people and help newcomers settle into the church family. We have also been thankful to God for the many opportunities we have had to share the good news of the gospel through various courses (e.g. 321), evangelistic events (e.g. Explore Week in May), our children's Easter holiday club, and a range of carol services and Christmas events. We rejoice that we have a heavenly father who has done everything to meet our greatest need, through the death and resurrection of his son the Lord Jesus Christ.

Income
Our income is predominantly generated from regular giving (mainly through standing orders) and one-off donations. In 2025, the donation income increased to £753k (2024: £723k).

However, we do still see the economic pressures (the 'cost-of-living-crisis') affecting our church family with rising costs and for some unemployment, forcing some to inevitably reduce their monthly giving. We are thankful to the Lord for how he continues to provide through some who have found themselves in a position of being able to give more.

The overall income from our activities was £33k (2024: £40k). Last year's income was higher than normal due to the receipt of a restricted grant of £11k from The St Andrew's Church Hall and Sunday Schools Charity following their closure.

Expenditure

Our greatest area of expenditure is staff remuneration and accommodation. This was £509k (2024: £520k), with savings from a vacant post.

The Mission Support Group (MSG) awarded £73k in grants (2024: £76k).

The cost of activities was £42k (2024: £42k).

Building costs were £86k (2024: £55k) due to the refurbishment of the parish vestry.

Overall Financial Position
Our overall position at year-end was a deficit of £26k (2024: deficit of £12k).

Total restricted, designated and unrestricted reserves at the year-end are reduced to £335k (2024: £360k).

The unrestricted reserve was reduced to £318k (2024: £339k). The level of unrestricted reserves is considered sufficient to support the ongoing activities of the Church.

Financial details are discussed with the PCC and the Finance and Standing Committee each time they meet. We are thankful for all those who give to God's work in this way.

Policy on Reserves

The PCC does not aim to build up significant free reserves, rather it aims to spend the large majority of income received each year on gospel purposes. The PCC is committed to finding the best use of existing reserves that would further the charitable aims of the church. It is our policy to have free reserves of at least £134k in 2025 (being two month's of total expenditure). Total free reserves at year-end were £328k.

Public Benefit

The PCC has considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular the PCC try to enable ordinary people to live out their faith as part of the local community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus Christ.
- Provision of pastoral care for people living in the local community.
- Missionary and outreach work.

Risk Management

The major risks to which the PCC is exposed have been identified, reviewed and systems established to manage those risks.

Plans for Future Periods

The PCC intend to continue their main aim of promoting the gospel in Cambridge.

On behalf of the PCC



Rev'd David Todd, Chairman
Date:

CHRIST CHURCH CAMBRIDGE
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of CHRIST CHURCH CAMBRIDGE

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the 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.

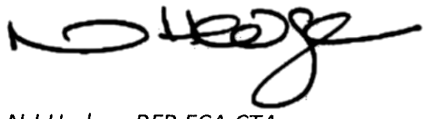
Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

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 content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



N J Hedger BFP FCA CTA

Chater Allan LLP
7 Quy Court
Colliers Lane
Stow-cum-Quy
Cambridgeshire
CB25 9AU

Date: 31 March 2026

CHRIST CHURCH CAMBRIDGE
STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income						
Donations and legacies	2(a)	752,697	-	-	752,697	722,648
Charitable activity						
Advancement of Christian gospel	2(b)	33,068	-	200	33,268	40,288
Other	2(c)	5,653	-	-	5,653	24,561
Investment Income	2(d)	2,805	-	-	2,805	671
Total Income		**794,223**	**-**	**200**	**794,423**	**788,168**
Expenditure	3					
Charitable activity						
Advancement of Christian gospel		819,999	-	-	819,999	800,492
Total Expenditure		**819,999**	**-**	**-**	**819,999**	**800,492**
Net Income/(Expenditure)		**(25,776)**	**-**	**200**	**(25,576)**	**(12,324)**
Transfer Between Funds						
Transfer (to) / from Designated Funds	10	11,250	(11,250)	-	-	-
Transfer (to) / from Restricted Funds	11	(6,152)	-	6,152	-	-
Net Movement in Funds		(20,678)	(11,250)	6,352	(25,576)	(12,324)
Total Funds Brought Forward at 1 Jan		338,549	21,720	-	360,269	372,593
Total Funds Carried Forward at 31 Dec		**317,871**	**10,470**	**6,352**	**334,693**	**360,269**

Income and expenditure is derived solely from continuing operations.

CHRIST CHURCH CAMBRIDGE
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	£	2024 £	£
Fixed Assets					
Tangible Fixed Assets	5		301		13,788
Current Assets					
Debtors	6	36,563		46,877	
Cash at Bank and In Hand		341,681		335,229	
		378,244		382,106	
Current Liabilities					
Creditors Due Within One Year	7	43,852		35,625	
NET CURRENT ASSETS			334,392		346,481
TOTAL ASSETS LESS CURRENT LIABILITIES			334,693		360,269
NET ASSETS	12		**334,693**		**360,269**
FUNDS					
Unrestricted	9		317,871		338,549
Designated	10		10,470		21,720
Restricted	11		6,352		-
			334,693		**360,269**

Approved by the Parochial Church Council on 19th March 2026 and signed on its behalf by:

Rev'd David Todd (Chairman)

Mrs Bente Sivertsen-Wright (Treasurer)

CHRIST CHURCH CAMBRIDGE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Net cash provided by (used in) operating activities	14		3,647		484
Cash flows from investing activities					
Interest received		2,805		671	
Purchase of tangible fixed assets		-		-	
Net cash provided by (used in) investing activities			2,805		671
Change in cash and cash equivalents in the reporting period	15		6,452		1,155
Cash and cash equivalents at the beginning of the reporting period			335,229		334,074
Cash and cash equivalents at the end of the reporting period			**341,681**		**335,229**

1 STATEMENT OF ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention. The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) the Charities Act 2011 the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The accounts have been prepared using the accruals basis of accounting. The accounts present a true and fair view and the accounting policies adopted are those outlined below. No changes to accounting estimates have occurred in the reporting period and no material prior year errors have been identified.

The trustees consider that the going concern basis is appropriate as they consider the reserves levels to be sufficient to ensure that the trustees can meet their financial obligations for the next 12 to 18 months and on that basis the Charity is a going concern.

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts 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 main affiliation to another body nor those that are informal gatherings of Church members.

Recognition of income
These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised by all church events are accounted for gross.

Sales of books and media from the church bookstall are accounted for gross.

Tax reclaims on donations and gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Investment income
This is income from interest and is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Grant income
Grant income is accounted for when received unless the grant is linked to specific and measurable performance criteria, in which case the income is only recognised when the performance criteria are met.

Ministry (Parish) share
The ministry share is accounted for when payable. Any amount unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Grant expenditure
Grants are accounted for when paid over, or awarded, if that award creates a binding obligation on the PCC.

Pensions
The PCC operates a defined contribution pension scheme with NEST. Contributions payable to this scheme are charged to the Statement of Financial Activities in the period to which they relate.

Fixed Assets
Consecrated land and buildings and movable church furnishings
Consecrated and beneficed property is excluded from the accounts by S.96(2)(a) of the Charities Act 1993. No value is placed on moveable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Capitalisation of assets
Assets are only capitalised if their initial cost was £2,000 or over.

Depreciation of tangible fixed assets
Depreciation is provided on all fixed assets on a straight-line basis calculated to write off the cost over their expected useful lives, as follows:

Office equipment (including Audio Visual and photocopying)	3 years straight line

Leasing and Hire Purchase Commitments
Assets held under finance leases are capitalised at the present value of the minimum lease payments and are depreciated over the shorter of the lease term and the useful life of the asset concerned. Interest is recognised in the Statement of Financial Activities over the period of the lease so as to produce a constant periodic rate of charge on the balance of the capital repayments outstanding.

Assets held under hire purchase contracts are capitalised in the balance sheet and are depreciated over the useful life of the asset concerned. The interest element of the rental obligations is recognised in the Statement of Financial Activities so as to produce a constant periodic rate of charge on the balance of the capital repayments outstanding.

Lease payments under operating leases, where substantially all the risks and benefits remain with the lessor, are charged as expenses in the periods in which they are incurred.

Current Assets
Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits are included in cash at bank.

Taxation
The PCC is a charity and as such is not liable to taxation.

2 ANALYSIS OF INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
(a) Donations and legacies					
Standing Orders	583,475	-	-	583,475	572,396
One-off Gifts and Donations	60,668	-	-	60,668	44,194
Gift Aid	108,554	-	-	108,554	106,058
	752,697	-	-	752,697	722,648
(b) Charitable Activities					
Activities	29,504	-	200	29,704	27,640
Honorariums and Fees	3,564	-	-	3,564	1,979
Grants	-	-	-	-	10,669
	33,068	-	200	33,268	40,288
(c) Other					
Building Hire	3,553	-	-	3,553	1,968
Sale of Land – net proceeds	2,100	-	-	2,100	22,593
	5,653	-	-	5,653	24,561
(d) Investments					
Interest	2,805	-	-	2,805	671
	2,805	-	-	2,805	671
Total	**794,223**	**-**	**200**	**794,423**	**788,168**

3 ANALYSIS OF EXPENDITURE

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Charitable Activities					
(a) Grants					
UK Mission	42,800	-	-	42,800	33,500
Overseas Mission	29,923	-	-	29,923	42,425
	72,723	-	-	72,723	75,925
(b) Direct Costs					
Staff costs	508,669	-	-	508,669	520,259
Ministry share	70,441	-	-	70,441	67,521
Activities	42,307	-	-	42,307	41,751
Building	86,125	-	-	86,125	54,995
Administration	31,655	-	-	31,655	36,059
	739,197	-	-	739,197	720,585
(c) Support Costs					
Professional Fees	6,195	-	-	6,195	2,192
Bank Charges	984	-	-	984	890
Governance	900	-	-	900	900
	8,079	-	-	8,079	3,982
Total	**819,999**	**-**	**-**	**819,999**	**800,492**

4 STAFF EXPENDITURE

	2025	2024
	£	£
Wages and salaries	334,453	342,937
Social security costs	22,626	19,728
Pension costs	40,227	38,368
	397,306	**401,033**

There were thirteen employees (2024: fifteen) during the year, excluding two ministry trainee volunteers. Costs related to the employees are included in direct staff expenses above in 2025.

The Vicar is not included in the staff costs as his stipend and housing costs are met under Church of England arrangements and not by the PCC.

Number of higher paid employees (including tied accommodation and employer pension contribution benefits) in bands of:

	2025	2024
£60,001 to £70,000	1	2
£70,001 to £80,000	1	-

The total employment remuneration (including tied accommodation and employer pension contribution benefits) of key management personnel was £70,544. The Vicar is excluded from this disclosure as he is not remunerated by the PCC.

5 FIXED ASSETS

		Office Equipment	Audio Visual Equipment	Total
		£	£	£
Gross Book Value	As at 1 January 2025	7,231	50,871	58,102
	Additions during the year	-	-	-
	Disposals	-	-	-
	As at 31 December 2025	7,231	50,871	58,102
Depreciation	As at 1 January 2025	5,728	38,586	44,314
	Charge for the year	1,202	12,285	13,487
	Eliminated on disposal	-	-	-
	As at 31 December 2025	6,930	50,871	57,801
Net Book Value	**As at 31 December 2025**	**301**	**-**	**301**
Net Book Value	As at 31 December 2024	1,503	12,285	13,788

There were no fixtures and fittings or items of equipment held under finance lease agreements.

The fixed assets of the PCC are all used for charitable purposes.

6 DEBTORS

Amounts falling due within one year:

	2025	2024
	£	£
Trade Debtors	-	621
Gift Aid Recoverable	29,696	30,858
Other Debtors	2,172	7,725
Prepayments and Accrued Income	4,695	7,673
	36,563	**46,877**

7 CREDITORS

Amounts falling due within one year:

	2025	2024
	£	£
Trade Creditors	26,465	11,740
Other Taxes and Social Security	5,877	6,396
Accruals and Deferred Income	11,510	17,489
	43,852	**35,625**

8 DEFERRED INCOME

Movement in deferred income account:

	2025	2024
	£	£
Balance at the start of the reporting period	300	941
Amounts added in current periods	-	300
Amounts released to income from previous periods	(300)	(941)
Balance at the end of the reporting period	**-**	**300**

9 UNRESTRICTED FUNDS

	2025
	£
Balance at 1 January 2025	338,549
Income	794,223
Expenditure	(819,999)
Transfer (to)/from Designated Funds	11,250
Transfer (to)/from Restricted Funds	(6,152)
Balance at 31 December 2025	**317,871**

10 DESIGNATED FUNDS

	MSG Designated Fund	RM Designated Reserve	Total 2025
	£	£	£
Balance at 1 January 2025	10,928	10,792	21,720
Transfer (to)/from Unrestricted Funds	(458)	(10,792)	(11,250)
Balance at 31 December 2025	**10,470**	**-**	**10,470**

The Mission Support Group (MSG) designated fund holds funds allocated to the MSG that have not been spent.

The Repairs and Maintenance (RM) designated fund holds funds allocated to work on the building that have not been spent within the RM Servicing/Day-to-Day and RM Minor Repairs budgets.

11 RESTRICTED FUNDS

	Hardship Fund	Total 2025
	£	£
Balance at 1 January 2025	-	-
Income	200	200
Transfer (to)/from Unrestricted Funds	6,152	6,152
Balance at 31 December 2025	**6,352**	**6,352**

The Hardship Fund contains donations and grants received to support those struggling financially.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Fixed Assets	301	-	-	301	13,788
Net Current Assets	317,570	10,470	6,352	334,392	346,481
Fund Balance	**317,871**	**10,470**	**6,352**	**334,693**	**360,269**

13 GRANTMAKING

All grants are itemised in the tables below. External giving is, in general, directed on behalf of the PCC by the Mission Support Group (MSG). Grants of £51,342 were paid to institutions and £21,381 to individuals.

General funds:

UK Grants	£	Non-UK Grants	£
Friends International	7,500	Individuals	18,381
The Kendray Trust	5,500	OMF	7,500
Terrington St Clements (via the East Anglican Evangelical Mission Support)	5,500	ETC Asia	4,042
St John's Orchard Park	5,500		
UCCF	4,000		
Oxford Centre for Mission Studies (OCMS)	2,500		
Foundations Trust (formerly Christian Heritage)	2,500		
Trinity Church Scarborough	2,500		
Saffron Walden Church Plant	1,500		
Anglia Ruskin University Christian Union	700		
GenR8	600		
Nine Thirty Eight (9:38)	600		
Nottingham Christian Union	500		
Christian Graduate Student Welcome	400		
Individuals	3,000		
	42,800		**29,923**

14 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income/(expenditure) for the reporting period	(25,576)	(12,324)
Adjustments for:		
Interest receivable	(2,805)	(671)
Depreciation	13,487	17,582
Decrease/(Increase) in debtors	10,314	1,446
(Decrease)/Increase in creditors	8,227	(5,549)
Net cash provided by (used in) operating activities	**3,647**	**484**

15 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	Cashflow	2024
	£	£	£
Cash at bank and in hand	341,681	6,452	335,229
	341,681	**6,452**	**335,229**

16 RELATED PARTIES

Some Trustees are ex-officio as a result of their licensing to the parish, some as a result of their election to the Diocesan Synod. These Trustees are also staff members and are remunerated as such. The PCC has express authority to employ trustees, and former trustees, in its governing document.

The remuneration paid to Trustees in the year comprised stipends, accommodation allowances, tied accommodation and employer pension contributions. The remuneration is summarised below:

From	To	2025 Number	2024 Number
£1	£10,000	1	
£10,001	£20,000		1
£20,001	£30,000		1
£30,001	£40,000		
£40,001	£50,000	1	1
£50,001	£60,000	1	1
£60,001	£70,000		1
£70,001	£80,000	1	
	Total	**4**	**5**

Trustee remuneration	**2025**	**2024**
	£	**£**
Stipends	94,197	106,788
Accommodation allowances	37,518	48,358
Tied accommodation	32,811	32,061
Employer pension contributions	18,937	28,131
	183,463	**215,338**

Annie Elizabeth Featherstonhaugh, registered number 201730, is a separate legal charity to Christ Church with St Andrew the Less Cambridge (hereafter Christ Church Cambridge). Its Trustees are the Vicar and Church Wardens of Christ Church Cambridge: Rev'd David Todd, Sarah Hamilton and Matthew Burton, until May 2025, and Rev'd David Todd, Sarah Hamilton and Anthony Dent, from May 2025. During the year, the charity transferred £200 in restricted funds to Christ Church Cambridge to be used towards "Relief of Poverty" and will be allocated to Christ Church's Hardship Fund. This is in line with the charity's objectives.

Rachel Browning is the Chair of the PCC sub-committee Mission Support Group (MSG) and is also a trustee of EAEMS (East Anglian Evangelical Mission Support), registered number 1098977. EAEMS is a charity independent of the PCC which offers grants for housing and living costs to people who are volunteering in gospel ministry in or around Cambridge. MSG has financially supported Terrington St Clement's Church with £5,500 in 2025 via EAEMS.

Steve Midgley is Executive Director of Biblical Counselling UK (BCUK). During the year, the PCC paid BCUK £3,900 for professional financial services relating to end-of-year accounts preparation for 2024 and 2025, and maternity leave cover. Steve was absent from the discussion and decision regarding the payment.

Paul Roberts was a trustee up until the APCM in May 2025, and his wife, **Ruth Roberts**, became a trustee in May 2025. During the year, the PCC paid them rental income of £21,544 (2024: £20,480) for the tenancy of 180C High St, Chesterton, CB4 1NX. This property has been rented by the PCC since August 2014 in order to provide tied accommodation for staff. Increases in the rental payments are considered by the PCC without Paul (until May 2025) or Ruth (from May 2025) present, taking into account rental prices for similar properties in the area.

Paul Roberts (trustee until May 2025) is also a trustee of Cambridge Gospel Ministry Support (CGMS), registered number 1174046. CGMS is a charity independent of the PCC which purchased a property in July 2023: 18 Longworth Avenue, Chesterton, CB4 1GU. The PCC entered into a tenancy agreement with CGMS to rent the

property, to be used as tied accommodation for a staff member. During the year, the PCC paid CGMS rental income for this property amounting to £28,800 (2024: £28,800). Paul was absent when discussions regarding the property took place and absent when the decision to rent the property was taken. Rental payments are considered by the PCC without Paul or his wife, Ruth Roberts (trustee from May 2025) present, taking into account rental prices for similar properties in the area.

17 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £
Income				
Donations and legacies	722,648	-	-	722,648
Charitable activity				
Advancement of Christian gospel	29,619	-	10,669	40,288
Other	24,561	-	-	24,561
Investment Income	671	-	-	671
Total Income	**777,499**	**-**	**10,669**	**788,168**
Expenditure				
Charitable activity				
Advancement of Christian gospel	789,823	-	10,669	800,492
Total Expenditure	**789,823**	**-**	**10,669**	**800,492**
Net Income/(Expenditure)	**(12,324)**	**-**	**-**	**(12,324)**
Transfer Between Funds				
Transfer (to) / from Designated Funds	1,446	(1,446)	-	-
Transfer (to) / from Restricted Funds	-	-	-	-
Net Movement in Funds	**(10,878)**	**(1,446)**	**-**	**(12,324)**