St Mary the Virgin, Fen Ditton

Annual Financial Report for the year ended 31 December 2025

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Date of Report 25 April 2026

Treasurer

Dr S C W Hyde
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31 High Street, Fen Ditton
Cambridge CB5 8ST

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Independent Examiner

Mr J F Wong
59 Bridle Way
Grantchester
Cambridge CB3 9NY

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Bankers

Barclays Bank
28 Chesterton Road
Cambridge CB4 3VT

CCLA
One Angel Lane
London
EC4R 3AB

PCC General Fund

Receipts

	Notes	Unrestricted (£)	Restricted (£)	2025 (£)	2024 (£)
Giving					
Planned giving					
Collection envelopes		605.00	-	605.00	-
Standing order	1	830.00	-	830.00	830.00
Parish Giving Scheme + Stewardship	1	22,027.95	-	22,027.95	21,791.07
Gift day		-	-	-	-
		23,462.95	-	23,462.95	22,621.07
Collection open		3,605.98	-	3,605.98	2,996.44
Tax recovered		3,335.60	-	3,335.60	-
Contactless reader		2,033.16	-	2,033.16	1,498.81
Total giving before one-off sums		32,437.69	-	32,437.69	27,116.32
Bequest and donations	2	1,980.78	1,160.00	3,140.78	3,232.35
Total giving		34,418.47	1,160.00	35,578.47	30,348.67
Church activities					
Wedding		3,434.00	-	3,434.00	216.00
Funeral		1,613.00	-	1,613.00	4,344.00
Baptism		-	-	-	36.00
Other		-	-	-	-
		5,047.00	-	5,047.00	4,596.00
Events & fund raise	3	2,203.73	-	2,203.73	1,610.66
Other Income					
Grants		-	-	-	250.00
Transfer in		-	-	-	369.67
Reimbursement	4	5,521.98	-	5,521.98	4,622.42
Other	5	653.32	-	653.32	-
		6,175.30	-	6,175.30	5,242.09
Total Receipts		47,844.50	1,160.00	49,004.50	41,797.42

PCC General Fund

Payments

	Notes	Unrestricted (£)	Restricted (£)	2025 (£)	2024 (£)
Ministry costs					
Parish share	6	27,316.68	-	27,316.68	26,132.89
Diocese Fee		-	-	-	-
Ministerial expenses		-	-	-	-
		27,316.68	-	27,316.68	26,132.89
Church running expenses					
Utilities		6,359.16	-	6,359.16	9,957.64
Bank charges		3.96	-	3.96	3.96
Flowers		-	-	-	-
Choir music		-	-	-	-
Organ service		-	110.00	110.00	110.00
Audit/legal		329.50	-	329.50	-
Cleaning		720.00	-	720.00	-
Church supplies		310.89	-	310.89	595.20
Music/Organist		1,725.00	-	1,725.00	1,575.00
Insurance		3,506.03	760.16	4,266.19	4,193.27
Officiating		423.85	-	423.85	180.00
Wifi		268.15	-	268.15	288.87
Other	7	165.00	-	165.00	-
		13,811.54	870.16	14,681.70	16,903.94
Building maintenance					
Routine	8	636.00	2,151.30	2,787.30	2,025.60
Non-routine	9	-	10,653.04	10,653.04	14,755.80
		636.00	12,804.34	13,440.34	16,781.40
Event expenses					
		-	-	-	-
Charitable donations	10	50.00	-	50.00	-
Other					
Legal and commercial		-	-	-	-
Vestments		-	-	-	900.00
Transfers out	11	100.00	-	100.00	369.67
Total Payments		41,914.22	13,674.50	55,588.72	61,087.90
Surplus / (Shortfall) for the Year		5,930.28	(12,514.50)	(6,584.22)	(19,290.48)

PCC General Fund

As 31 December

Statement of Assets

	Unrestricted	*Restricted*	*2025*	*2024*
	(£)	*(£)*	*(£)*	*(£)*
Monetary Assets				
Current account			82,690.77	89,274.99
CCLA deposit account			45,973.51	43,983.04
	60,405.93	68,258.35	128,664.28	133,258.03
Non-monetary Assets			Nil	Nil

Reconciliation

Current account at 1 Jan 25	89,274.99
Excess of payments over receipts	(6,584.22)
Current account at 31 Dec 25	82,690.77
CCLA deposit account at 1 Jan 25	43,983.04
Plus interest on deposit account	1,990.47
Plus transfers from current account	-
Less transfers into current account	-
Deposit account at 31 Dec 25	45,973.51

PCC General Fund

Restricted Funds

	At 1 Jan 25	*Payments*	*Receipts*	*At 31 Dec 25*
Fabric of church	40,314.80	2,688.90	-	37,625.90
Choir	1,038.74	-	-	1,038.74
Music	-	-	-	-
Leprosy mission	306.02	-	-	306.02
Flowers	254.56	-	-	254.56
Vestments	860.30	-	-	860.30
Insurance	760.16	760.16	-	-
Gates and path	7,596.39	-	-	7,596.39
Reordering of the Church	24,641.88	10,115.44	1,000.00	15,526.44
Heating	5,000.00	-	-	5,000.00
Organ	-	110.00	160.00	50.00
	80,772.85	13,674.50	1,160.00	68,258.35

PCC General Fund

Explanatory Notes

Note

				As 31 December	
Note 1	Planning Giving			*2025*	*2024*
	Number of standing orders			6	6
	Number in the Parish Giving Scheme and Stewardship			13	15
Note 2	Bequests and Donations	*Unrestricted (£)*	*Restricted (£)*	*2025 (£)*	*2024 (£)*
	Donation box	355.78	-	355.78	
	Donation for organ service	-	160.00	160.00	
	Anonymous donation for benefit of reordering	-	1,000.00	1,000.00	
	Townlands Trust donation	1,000.00	-	1,000.00	
	Other	625.00	-	625.00	
		1,980.78	1,160.00	3,140.78	3,232.35
Note 3	Events and Fund Raising				
	Book sale			88.78	
	Easyfundraising			25.20	
	Pea Feast			150.00	
	200 Club			792.55	
	Science and Faith			1,147.20	
				2,203.73	1,610.66
Note 4	Reimbursement				
	From Horningsea for church activity during St Mary's closure			150.00	
	Reimbursement from insurance company			130.00	
	Reimbursment and compensation from Utility company			5,241.98	-
				5,521.98	4,622.42
Note 5	Other				
	Rebate from Diocese for Parish Share additional payment in 2024			653.32	-
				653.32	-

PCC General Fund

Explanatory Notes Cont.

Note

		2025	2024
		(£)	(£)
Note 6	Parish Share		
	Parish Share paid in 2024: (due: £26132.89)		26,132.89
	Parish Share paid in 2025: (due: £27316.68)	27,316.68	
	Total Parish Share paid	27,316.68	26,132.89
Note 7	Church running expenses - other		
	Your Move Booklets	165.00	-
		165.00	
Note 8	Building Maintenance Routine		
	Alarm annual fee	258.00	-
	Alarm service	567.00	477.60
	Heater service	636.00	1,218.00
	Electrical testing	696.00	150.00
	Lightning conductor test	-	180.00
	Fire extinguishers	90.30	-
	Church clock service	540.00	-
		2,787.30	2,025.60
Note 9	Building Maintenance Non-Routine		
	Lightening protection repair	537.60	
	Reordering - architect fees	9,365.44	
	Reordering - topological survey	750.00	-
		10,653.04	14,755.80
Note 10	Charitable Donations		
	Donation to RBL - Remembrance Wreath	50.00	-
		50.00	-
Note 11	Transfers out		
	Recreation Ground Trust - Parking fee	100.00	-
		100.00	369.67

PCC Approval

Approved by Fen Ditton Parochial Church Council:

The Revd Canon Nick Moir, Rector

04-May-26

Independent Examiner's Report to the Parochial Church Council of St Mary the Virgin Fen Ditton.

I report on the accounts for the year ended 31st December 2025, which are set out on pages 1 to 7.

Respective responsibilities of the Trustees and Independent 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 under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

    a. to keep accounting records in accordance with s.130 of the 2011 Act; or
    b. 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.

Mr J F Wong, 59 Bridle Way, Grantchester, Cambridge, CB3 9NY
26 April 2026