St Thomas' Church Cambridge

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ST THOMAS' CHURCH CAMBRIDGE

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	3 Silverdale Avenue Coton Cambridge CB23 7PP
GOVERNING DOCUMENT	CIO - Foundation registered 2 November 2023 as amended on 21 October 2023
CHARITY REGISTRATION NUMBER	1205550
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Jason Whitaker Fletcher Elaine Cooper Helen Fellows Andrew Fellows Fiona Mary Macaulay-Fletcher
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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St Thomas' Church, Cambridge

Report of the Trustees

For the period ending 31st December 2025

The Trustees have pleasure in submitting the Report and Accounts for the period 1st January to 31st December 2025.

Objects of the Charity

The Charity, which is a church, is governed by a constitution and is constituted as a charitable incorporated organisation. The charity's principal objectives, as set out in its governing document, are for the public benefit, to advance the Christian faith in accordance with the Statement of Faith in Cambridgeshire and such other parts of the United Kingdom as the Charity Trustees may from time to time decide.

Governance

Responsibility for setting policy and for making operating decisions rest with the trustees who meet regularly to monitor the activities of the charity. Day to day responsibility rests with a leadership team who are currently made up of the trustees and one other person. New trustees are recruited and appointed by the existing trustees, by a majority vote.

Summary of the Charity's main activities and achievements

To further the above objectives and vision, the charity's main activities and achievements were as follows:

1) To hold Christian Services of worship each Sunday where the bible is taught for the encouragement of all who attend. Everyone is welcome to our services irrespective of denomination or background
2) Regular midweek bible study and prayer
3) Weekly bible study and prayer for 20-30s group.
4) A monthly lunch held after the church service

5) Termly prayer meetings where the whole church meets for prayer.

The activities on a Sunday and the 20-30s group are held in rented accommodation at Panton Hall. All other activities are held in homes

6) A number of one-off events including walks, book studies, a welcome evening for new attendees, social activities for our young people, and working voluntarily for a local charity that offers practical help to someone in need. (This year we were clearing a garden.) We have also held three times in the year a discussion event on a particular topic at the local pub after the church service. These have been well attended.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

It was a delight in June to complete our minister's Ordination process. Andrew was ordained as a presbyter into the diocese. It was also a joy in August to baptise two of our young people.

Financial Review

There has been some growth in our numbers. As Cambridge is a transient place, we have seen a lot of people come and go. We are encouraged that we have seen growth not only numerically, but also financially. We have been able to contribute of our minister's salary, who is currently supported by private donors, and we are considering taking on a part-time Curate.

During this year our income was £92,190 and expenditure was £60,730. As a result, the cash held by the charity increased to £60,260, of which £17,351 is unrestricted and can be used for any charitable purpose. A large donation of £34,658 was given to cover costs of building a garden room on the premises we currently rent from Heritage School, to enable children's classes during Sunday services. As planning approval for this has not been

granted, the school is now considering adapting the current building. So, this project is currently on hold.

The Trustees have determined that the Charity should aim to hold unrestricted reserves of no less than £3,054, which equates to about 3 months of unrestricted expenditure, so that the Charity could continue to operate should income and/or expenditure vary adversely. At the end of the year the Charity held unrestricted cash of £17,351, complying with this policy.

Trustees Responsibilities

Charity law requires Trustees to prepare financial Statements for each accounting year which record the receipts and payments of the Charity for the year. We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the Charity and enable us to ensure that the Financial Statements comply with the Charities Act 2011.

We also have responsibility to safeguard the assets of the Charity and to take reasonable steps to prevent fraud or any other irregularities.

This report was approved by the Trustees on Oct 15, 2026 and signed on their behalf by:

Helen Fellows
Helen Fellows (Oct 15, 2026 17:26:54 GMT+1)

Helen Fellows

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

ST THOMAS' CHURCH CAMBRIDGE

I report to the trustees on my examination of the accounts of St Thomas' Church Cambridge ('the charity') for the year ended 31 December 2025 on pages 6 to 8 following.

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Sarah Crispin
Sarah Crispin (Oct 19, 2026 08:17:17 GMT+1)

Sarah Crispin ACA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 19, 2026

ST THOMAS' CHURCH CAMBRIDGE

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds: General Funds £	Unrestricted Funds: Designated Funds £	Restricted Funds £	2025 £	14 months 2024 £
Income receipts						
Donations		21,280	-	62,152	83,432	50,681
Gift aid receipts		4,659	-	1,599	6,258	-
Other grants		-	-	2,500	2,500	19,594
Total receipts		25,939	-	66,251	92,190	70,275
Payments						
Payments in relation to charitable activities undertaken directly	2	12,215	-	47,515	59,730	41,475
Grants paid in relation to charitable activities undertaken by others	3	-	-	1,000	1,000	-
Total payments		12,215	-	48,515	60,730	41,475
Net of receipts / (payments) before		13,724	-	17,736	31,460	28,800
Transfers between funds	5	(9,315)	-	9,315	-	-
Net movement in funds		4,409	-	27,051	31,460	28,800
Cash funds as at last year end		12,942	-	15,858	28,800	-
Cash funds at this year end	A	17,351	-	42,909	60,260	28,800

The notes on page 8 form part of these accounts.

ST THOMAS' CHURCH CAMBRIDGE

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	Notes	Unrestricted Funds: General funds £	Unrestricted Funds: Designated funds £	Restricted funds £	2025 £	2024 £
A Cash funds						
Cash at bank with immediate access		17,351	-	42,909	60,260	28,800
		17,351	-	42,909	60,260	28,800
B Other monetary assets						
Gift aid due to charity		2,506	-	837	3,343	3,014
		2,506	-	837	3,343	3,014
C Liabilities						
Falling due within one year						
Pension		248	-	-	248	248
Fee for Independent Examination		978	-	-	978	930
Diocese fees		-	-	-	-	1,859
		1,226	-	-	1,226	3,037

D Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Jason W Fletcher
Jason W Fletcher (Oct 18, 2026 08:14:01 GMT+1)

Jason Fletcher

Date: Oct 18, 2026

The notes on page 8 form part of these accounts.

ST THOMAS' CHURCH CAMBRIDGE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2 Payments in relation to charitable activities undertaken directly

	Unrestricted Funds				14 months
	General funds	Designated funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Employment costs (see note 4)	-	-	44,346	44,346	33,199
Ministry expenses	434	-	-	434	1,362
Rent	5,670	-	-	5,670	5,661
Insurance/Licences	999	-	-	999	651
Independent examination	930	-	-	930	-
Advertising	-	-	-	-	381
Training and conference costs	377	-	517	894	220
Administrative and office support	54	-	-	54	-
Bank charges	-	-	866	866	
Diocese Fees	3,751	-	-	3,751	-
Garden room	-	-	1,785	1,785	-
	12,215	-	47,515	59,730	41,475

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Grants to individuals	-	-	1,000	1,000	-
	-	-	1,000	1,000	-

4 Transactions with related parties

Andrew Fellows served as a church leader and was paid £43,762 (2024: £32,612) for serving in that capacity, not for serving as a trustee; this payment is permitted by the charity's governing document.

5 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	12,942	25,939	(12,215)	(9,315)	17,351
	12,942	25,939	(12,215)	(9,315)	17,351
Restricted funds					
Minister's Salary Fund	10,226	25,522	(44,346)	8,598	-
Garden Room Fund	5,632	36,228	(2,651)	-	39,209
Hardship Fund	-	2,000	(1,000)	-	1,000
ELF Fund	-	2,500	(517)	717	2,700
	15,858	66,251	(48,515)	9,315	42,909
Total funds	28,800	92,190	(60,730)	-	60,260

The Minister's Salary Fund are monies received from donors who supported Andrew in his previous employment and were prepared to carry on that support in his new employment. These are therefore restricted to only be spent on his salary.

The Garden Room Fund are funds raised in order to build a classroom in the grounds of the premises we rent in order to facilitate Sunday school activities.

The Hardship Fund are funds raised to help church members facing financial hardship.

The ELF Fund are funds raised to help cover Andrew's costs associated with the European Leadership Forum conference.

The transfer to the ELF Fund this year was for funds previously included in the Minister's Salary Fund.

The transfer from the General fund to the Minister's Salary Fund was to cover the deficit in the fund.