PAROCHIAL CHURCH COUNCIL OF ST JAMES, CAMBRIDGE

Annual Report and Financial Statement
31 December 2025

INTRODUCTION AND REVIEW OF THE YEAR

FABRIC, GOODS AND ORNAMENTS OF THE CHURCH
REPORT BY THE CHURCHWARDENS

PCC SECRETARY'S REPORT

ANNUAL REPORTS

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FINANCIAL STATEMENT

INDEPENDENT EXAMINER'S REPORT

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BUDGET 2026

Address for Correspondence
St James' Church
Wulfstan Way
Cambridge
CB1 8QJ

Bankers
Barclays Bank plc
Cherry Hinton Road
Cambridge
CB2 3PZ

Independent Examiner
Mr Hon Yiu Garrison Tsang
Flat 23, Ionian Building
45 Narrow Street
London
E14 8DW

Introduction and Review of the Year

Background

St James' Parochial Church Council has the responsibility of liaising with the incumbent, in promoting within the ecclesiastical parish the whole mission of the Church, pastoral, social and ecumenical. It also has maintenance responsibilities for the buildings and grounds adjoining St James' Church in Wulfstan Way, Cambridge.

Membership

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC.

Incumbent	Rev'd Steven Rothwell (until April 2025)
Curates	Rev'd Rosie Hewitt (until January 2025) Rev'd Rob Hawkins (until December 2025)
Acting Chairperson	Grae Worster (from April 2025)
Churchwarden(s)	Pam Butler (from April 2023) Alison Giles (from April 2025)
Representatives on the South Cambridge Area Deanery Synod	Bill Broadhurst (from April 2021) Hatty Harris (until April 2025)
Elected Members	Jennie Brandon (from April 2024) Folma Buss (from April 2024) Jon Griffiths (from April 2024) Rachel Shirley (from April 2024) Robert Monk (from April 2023)
Co-opted Members	Sue Wilson, Treasurer (from April 2008) Rosemary Monk, ALM (from April 2016) David Green, PCC Secretary (from January 2023) Elizabeth Brown, LLM (from October 2022)
Ex-officio Members	Bill Broadhurst " " " (from April 2021) Hatty Harris " " " (until April 2025)
Officers of the Council	Eleanor Pippard — Electoral Roll Officer Sue Wilson — Gift Aid Recorder

Churchwardens' Report on the Fabric, Goods and Ornaments of the Church
January to December 2025

2025/26 has been another busy year for St James' especially as we are in vacancy. In December we also said goodbye to Rob, whose last service for us was on Christmas Day. We wish Rob, Fran, Gwen and now their new addition, Hugh, love and best wishes for their future.

We have been blessed with the number of clergy who have come along to take the services for us. Not just for our usual two Sunday services but also for our Wednesday and the additional seasonal services. Thank you to all who have done this for us.

Through the year we have continued to hold the Bring and Buy sale each month. These continue to generate income for us. Thank you to all who help with these.

In the school half terms holidays we have held Lunch Clubs, usually on the Monday of each holiday and we hope to continue to do so in the future. These events comprise of craft activities followed by lunch. These are well attended with the main one being the Pumpkin Picnic in October. In 2025 we catered for over 100 children and adults. The lunches are advertised city wide mainly for families who would qualify for free school meals. Whilst most of the help comes from outside organisations we do appreciate the help we get. Thank you to all involved.

The other children's craft events we have held were in Advent and on Good Friday. Both were well attended. Without help we cannot hold events like these for children so we really appreciate the help we get.

In respect of the church building we can confirm that matters have progressed with getting the replacement flat roof, a new sound system and assisted opening front door. These should be completed within the next 12 months.

There are many jobs that are done by people throughout the year to keep our church running and Pam and I would like to say a huge big thank you to all of you for whatever you do for us.

Alison Giles and Pam Butler, Churchwardens

PCC Secretary's Report for the year 2025

In 2025 the PCC met on nine occasions, all meetings taking place in the church building. Some of the business was fairly routine but in other cases discussions and decisions reflected the mission of the church in a changing world. At the APCM, which was held in-person and on Zoom, two Church Wardens were elected (Pam Butler and Alison Giles), one new PCC member was elected and two PCC members stood down. All PCC members have been playing an active role in decision making. The following summarises the main business of the PCC during 2025.

The PCC approved the accounts and the budget prepared by the Treasurer (Sue Wilson) for this APCM (PCC 24/3/26). Now that we are a registered charity these accounts will be filed with the Charity Commission.

A significant event this year was the departure of our Vicar Steve Rothwell in April 2025 to become Clergy Development Officer on a full-time basis. Since then St James' has been 'in vacancy' (formerly termed 'in interregnum'). Legally the Church Wardens have had responsibility for the church during the vacancy. Grae Worster was elected as Vice Chair of the PCC and has been chairing PCC meetings since Steve left. We held 'brain storming' events for the congregation, and for young people, which informed our updated Parish Profile, and our online and print advertising campaign. In July Archdeacon (Alex Hughes) visited the PCC to advise us on the vacancy process and our 'Section 11' Meeting was held on 16/12/25 to confirm our Parish Profile and to appoint our Churchwardens as our reps for the appointment process. An Interview Day was held on 16/3/26 but the outcome has not yet been announced.

We also said goodbye to our curates Rosie Hewitt (in February) and Rob Hawkins (in December).

The PCC continues to strongly support the desire to promote St James as a place of safety for everyone. We continue to make good progress with all our safeguarding processes, under the leadership of Jill Bradley and the Safeguarding Team. The PCC approved the safeguarding policy based on the diocese template.

St James' continues to partner with Cambridge City Food Bank (CCFb). Our 'Queen Edith Fairbite Food Club', is going well with lots of members and a team of volunteers under the leadership of its Coordinator Michelle Peters. An area of permanent shelving is set up in the transept.

St. James' celebrated its 70th anniversary in 2025. We held a well attended Ceilidh (5/7/25). The Patronal Festival service (6/7/25) was led by the Archdeacon. Other anniversary events included a Beating the Bounds walk (12/10/25), and a display of archive photos of the parish. A very enjoyable Sing Fauré event in April organised by Grae Worster also formed part of the celebrations and attracted approx. 75 singers.

The Audio-visual system will shortly be upgraded in the church, and we are planning to upgrade the bicycle racks. Both these projects, first suggested by the congregation, are funded by £30K of Section 106 money previously awarded to St James' by Cambridge City Council. We have applied, and are waiting, for planning permission before the much needed work to replace the flat roof can be started. Automatic entrance doors will soon be fitted to St James' funded mostly by a Disabled Access grant.

Three home groups ('Pilgrim Groups') met regularly and are well attended. Rosie and Rob provided resources for the group leaders.

Anne Streather ran a Mental Health training course for PCC members and the wider parish members.

David Green, PCC Secretary

Annual Reports 2025

Church Flowers

Caroline Dickson and I continue to provide flowers throughout the year. It has been a challenging year, again making it difficult to run our 'all-comers welcome' flower workshops for our festivals Easter, Harvest and Christmas. We miss Jackie Bartholomew. Jackie continued to provide us with beautiful flower contributions until her move last summer (2025) to Lincolnshire and we now mourn her passing – May she Rest in Peace, and Rise in Glory. However, we are grateful for the extra help we get from Maureen Gibbs on special occasions.

Once again, Eric Yung constructed a magnificent Christmas tree for us from cuttings donated by David Green.

We continue to aim to recruit more people for our flower rota.

Jacqui Worster

Fairbite Food Club

The Fairbite Food Club continues to serve the local community and those from further afield who find it easier to access help on Saturdays.
Our free community cafe opens at 10am each week, anyone is welcome to come and enjoy this time either in their own company or chatting with other members. We really appreciate members of St James' church who come along to offer friendship and support too. The cafe is hosted by volunteers from St James', and the food club, and most weeks there are a delicious selection of home made cakes for everyone to enjoy.

The shopping begins at 10.30am and members are helped by the fantastic group of volunteers. Some are members who have decided to join the team. We value everyone's input - their energy, kindness and generosity is fantastic.

We cannot run the food club without the generosity of our local community, some make financial donations and others bring along items for the shelves and fresh fruit and veg.

In 2025 we have seen more weekly shops made, not necessarily because we have more members, but because as food prices continue to rise our members need to shop more regularly. We have also seen our donations decrease, which is understandable as people have less disposable income. Having said this though, we continue to be amazed and thankful for the provision we have and every donation made.

If you would like to know more about the club please do contact Michelle on fairbite.sjww@gmail.com
Thank you.

Michelle Peters, Fairbite Food Club Coordinator

Meditation Group

The Meditation Group meets weekly on Mondays at 12.00 noon. After a short reflexion we share a 25 minute period of silent prayer, ending with a final read prayer.
During Lent and Advent 2025, we met half an hour earlier for a 40 minute discussion of the life and writings of Julian of Norwich (Lent), and St John of the Cross (Advent). We were helped greatly by Rob Hawkins, who joined us whenever he could do so.
We are a friendly open group and welcome all who wish to join us whether regularly or occasionally.

Mary Calladine

Music

The choir has been growing and evolving. Our "Junior Choir" members are no longer so junior, with two now in sixth form and two others whose voices have broken, so have joined the back row. During most of the year, the Junior Choir met on Monday evenings by themselves for half an hour from 6:30 pm before joining the first half of the main choir practice, which ran from 7:00–8:00 pm. The Lower Voices Choir met on Wednesday evenings from 7:30–8:30 pm. Towards the end of the year, considering the changes mentioned above, some new juniors were recruited, who rehearse on a Sunday morning from 11:15, and the Lower Voices moved to Monday evenings at 6:30 pm for some focused training before the main choir rehearsal. By the end of the year, there were 30 singers involved in the choir at St James's.

The Music Group maintained its presence at our monthly all-age services, enriching the worship with their broader soundscape. That too has grown by the addition of three young members, playing chime bars and viola.

Enabled by generous donations, we replaced our ageing hymn books, which had significantly fallen into disrepair. We took this opportunity to move from the New English Hymnal to Ancient & Modern (Hymns and Songs for Refreshing Worship), which allows a much broader range of hymns for Sunday worship, and reduced our need to prepare and photocopy additional hymn sheets.

A musical highlight this year was a come-and-sing concert of Fauré's Requiem, held as one of our 70th anniversary celebrations. One of our former undergraduate Directors of Music (David Rice) returned to conduct the event, and the singing was beautifully accompanied by a quartet of organ (James Buchanan-Worster), violin (Christina Hood), cello (Caroline Worster) and harp (Hebe Kan).

Grae Worster

Pastoral Visiting Group

The group continues to hold monthly Hymn Services at Cherry Hinton Care home and also a monthly Communion Service and we are pleased that the Care Home now joins our regular Sunday worship on zoom.
The group now visits the regular coffee morning at the Fairbite Food Club to talk to those attending and has discontinued its own coffee mornings since COVID.
Regular home communions continue as well as keeping in contact by phone or by visits.
The prayer support box is still available for anyone to use and can be anonymous.
Anyone interested in joining the group would be very welcome; we meet on the first Wednesday of each month after the midweek service.

Rosemary Monk

Safeguarding

During 2025, Anne and I were grateful for support from the clergy, churchwardens and PCC. We continue to meet quarterly to discuss progress made on our local safeguarding priorities and also send a report to each PCC meeting.
During the year there were four safeguarding concerns raised by parishioners. These were each followed up according to national guidance. It is really positive to see that members of the church are looking out for each other and the local community.
The Safeguarding Dashboard is currently at 85%. This covers areas such as safer recruitment, protocols for children's groups, safeguarding training for volunteers and DBS checks.

Jill Bradley, Parish Safeguarding Officer and Anne Streather, DBS Checker.

Sunday School

Over this year we have managed to find enough helpers to move the Sunday School back into the Study Centre which they appear to have been enjoying. We have on average 6 young people of Primary School age, at the moment, and hopefully we will have more over the coming months. We have consulted the young people, and they have said they prefer being in the other room.
Unfortunately, we still haven't been able to start Flames at St James' back up again because of lack of adult support but that's a thing for the future.

Pam Butler

16th Cambridge (St James) Scout Group

This year, once again, has been a very successful year for the Scout Group; we now have over 70 young people in the group and 10 leaders.
They have all been very active with several successful and exciting camps, nights away and trips, for all sections including Beavers.
The Beavers meet here at St James' on a Tuesday evening and the Cubs and Scouts in the Main Hall at Queen Ediths School on Mondays and Wednesdays respectively.
Our grateful thanks to St James' Church for their continued support throughout the year.

Pam Butler, Lead Volunteer

Parish of St James, Cambridge

Financial Statements of the Parochial Church Council

for the year ended 31 December 2025

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the year ended 31st December 2025

Independent Examiner's Report to the PCC of St James, Cambridge

This report on the accounts of the PCC for the year ended 31st December 2025 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of the Regulations and section 144 of the Act do not apply. It is my responsibility to issue this report on the accounts in accordance with the terms of the Regulations.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act. That examination includes a review of the accounting records kept by the PCC 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 any 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.

Independent examiner's statement

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 Act; and
    - to prepare accounts which accord with the accounting records and to comply with the requirements of the Act and the Regulations

   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: 24th March 2026
Mr. Hon Yiu Garrison Tsang
24 Keepier Wharf
12 Narrow Street
London E14 8DH

St James' Church Cambridge: registered charity number 1212567

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the year ended 31st December 2025

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. Receipts include income as received and expenditure when irrevocably paid. The accounts include all monetary transactions, assets and liabilities for which the PCC can be held responsible.

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. They include any funds designated for specific purposes by the PCC.

Restricted purpose funds are those funds which have been given on trust for a specified purpose and may only be applied for that purpose.

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the Year to 31st December 2025

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St James' Church Cambridge: registered charity number 1212567

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the Year to 31st December 2025

Summary of income and expenditure

Year ended 31 December 2025	Unrestricted funds			Restricted funds			Total
	General Fund	Designated funds					
		Contingency Reserve	Roof Fund	Fairbite Food Club Queen Edith's	Holiday lunch club Fund	Focus Christian Education Fund	
	Page 2		*Notes 8 & 14*	*Page 4 and Note 12*	*Note 4*	*Note 13*	
	£	£	£	£	£	£	£
Total income	100,107			36,073	0	441	136,621
Total expenditure	-100,781			-27,020	-1,250	0	-129,051
(Deficit)/Surplus for year	**-674**	**0**	**0**	**9,053**	**-1,250**	**441**	**7,570**
Balance brought forward 1 January 2025	26,680	40,000	115,000	19,286	1,919	9,083	211,968
Transfers	2,687	0	-2,687	0	0	0	0
Balance carried forward 31 December 2025	**28,693**	**40,000**	**112,313**	**28,339**	**669**	**9,524**	**219,538**
Year ended 31 December 2024							
Total income	*209,947*			*29,827*	*2,000*	*370*	*242,144*
Total expenditure	*-90,477*			*-10,541*	*-523*	*-449*	*-101,990*
Surplus/(deficit) for year	***119,470***	***0***	***0***	***19,286***	***1,477***	***-79***	***140,154***
Balance brought forward 1 January 2024	*22,210*	*40,000*	*0*	*0*	*442*	*9,162*	*71,814*
Transfers	*-115,000*	*0*	*115,000*	*0*	*0*	*0*	*0*
Balance carried forward 31 December 2024	*26,680*	*40,000*	*115,000*	*19,286*	*1,919*	*9,083*	***211,968***

Restricted funds may only be used for the specified purpose.
Unrestricted funds may be applied for the general purposes of St James Church PCC.
Within unrestricted funds, the PCC has set aside funds as designated funds, to reflect the intended use of those funds. This designation can be removed or changed at any time if no longer relevant or required.

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the Year to 31st December 2025

General Fund Receipts & Payments

	Notes		2025		2024
		£	£	£	£
Receipts					
Free Will Offerings	1	68,110		69,015	
Other donations	9	1,969		430	
Legacies		0		118,750	
Room Hire	2	17,208		13,925	
Fund Raising Activities	3	4,186		3,904	
Interest		7,974		3,625	
Parochial Fees		660		298	
Grants (unrestricted)	4	0		0	
Total Receipts			**100,107**		**209,947**
Payments					
Parish Share	5	58,691		56,164	
Less: direct debit rebate	5	-1,371		-1,319	
Charitable Giving	6	5,720		2,700	
Church Office Costs	7	12,877		12,998	
Church Buildings	8	19,780		16,395	
Church Services	9	4,209		2,318	
Clergy Expenses	10	446		582	
Church Communications	11	345		360	
Children & Youth Groups		84		279	
Total Payments			**100,781**		**90,477**
Net Surplus/(Deficit)			**-674**		**119,470**

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the Year to 31st December 2025

Fairbite Food Club Queen Edith's (FFCQE)
See note 12

		2025			2024 (from 6 July 2024)		
		£	£	£	£	£	£
Receipts	*Footnote*	General operations	Restricted funding	*Total*	*General operations*	*Restricted funding*	*Total*
Membership fees from participants		9,301		*9,301*	*3,583*		*3,583*
Donations (inc Gift Aid) to FFCQE	*1*	941	22,318	*23,259*	*444*	*9,026*	*9,470*
Donations from QECF from pre-July 2024 funds	*1*		0	*0*		*10,150*	*10,150*
Grants	*2 & 3*	800	0	*800*	*3,629*	*952*	*4,581*
Interest		242	0	*242*	*0*	*0*	*0*
Other income (including pop-up fruit stalls)		149	2,322	*2,471*	*150*	*1,893*	*2,043*
Total Receipts		11,433	24,640	*36,073*	***7,806***	***22,021***	***29,827***
Payments							
Staff costs (including pension contributions)		7,442		*7,442*	*4,046*		*4,046*
Fairbite Share payment to CCFb				*0*	*0*		*0*
Contribution to waste disposal costs	*3*		426	*426*		*386*	*386*
Other costs		319		*319*	*116*		*116*
Additional supplies provided free to members	*5*		16,389	*16,389*		*5,993*	*5,993*
Total Payments		7,761	16,815	*24,576*	*4,162*	*6,379*	*10,541*
Net Surplus for the year before payment to CCFb		**3,672**	**7,825**	*11,497*	***3,644***	***15,642***	***19,286***
Balance brought forward		1,200	15,642	16,842			
Transfer to Collaboration Agreement fund	*2 & 4*	-3,622		*-3,622*	*-2,444*		*-2,444*
Balance carried forward	*6*	**1,250**	**23,467**	**24,717**	***1,200***	***15,642***	***16,842***
Collaboration Agreement fund							
Balance brought forward		2,444		***2,444***			
Allocation from current year	*2*	3,622		*3,622*	***2,444***		***2,444***
Payment in respect of previous year	*2 & 3*	-2,444		*-2,444*			
Balance carried forward		**3,622**		***3,622***	*2,444*		*2,444*

Footnotes

1. As part of the transition of the Queen Edith's Community Food Hub to Fairbite Food Club Queen Edith's (FFCQE) in 2024, the Queen Edith's Community Forum donated to FFCQE the amounts of funds that had previously been raised for the Food Hub. This amount (£10,150) has been shown separately from funds raised since the start of FFCQE for clarity. After the start of FFCQE, QECF raised funds on behalf of FFCQE which are included within "Donations to FFCQE". Most regular donors have now transitioned to pay directly to FFCQE, which enables Gift Aid to be claimed on their donations.

2. Cambridge City Foodbank provided a start up grant of £3,629 in 2024. Under the terms of the Collaboration Agreement with CCFb, this will be partly repaid to CCFb as sufficient funds were received from other sources to fund the costs of FFCQE. The final amount was determined and paid in 2025.

3. A grant of £952 which was received by QECF from Cambridge City Council to fund additional waste disposal costs was transferred to FFCQE with the agreement of the Council. This was applied to fund costs in 2024 and 2025, with the balance expected to be used in 2026. Additionally, a grant of £800 was received in 2025 from Cambridge City Council as a contribution towards salary costs, which was fully spent in 2025.

4. Cambridge City Foodbank provides all food for the members' core shopping at no cost to FFCQE. Under the terms of the Collaboration Agreement with CCFb, if FFCQE has a surplus of members' fees above the FFCQE operating costs, a portion of the members' fees will be partly repaid to CCFb as a contribution towards their costs of providing the food. The final amount is determined and paid in the following year (so the amount shown as allocated to the Collaboration Agreement in the year is the current estimate of the payment).

5. All food available to members for their weekly shopping contribution is provided by CCFb at no cost to FFCQE. Additional free supplies are also made available (in particular fresh fruit and vegetables, as well as seasonal extras) which are funded by donations designated for that purpose by the donors.

6. As FFCQE received more donations for free supplies than have been needed, donors have kindly agreed that any excess (allowing for a provision for future free food costs) may be donated to CCFb, separately from the amounts paid under the Collaboration Agreement. It is proposed that in 2026, subject to finalising certain updates to the agreement with CCFb in respect of the regular weekly supply arrangements, a discretionary donation of £10,447 will be made out of the restricted reserves, which repays to CCFb the amount of the grants provided in 2024 and the balance of members' payments not already paid over under the Collaboration Agreement.

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the Year to 31st December 2025

Combined funds

Statement of Assets & Liabilities

		£	2025 £	£	2024 £
Assets					
Current Accounts & Cash		15,748		24,825	
Deposit Accounts		203,790		185,932	
Deposit held by utilities supplier		0		1,211	
Total Assets			**219,538**		**211,968**
Liabilities & Deferred Income		0		0	
			0		0
Reserves					
All Unrestricted Funds					
General Fund		28,693		26,680	
Roof Fund	14	112,313		115,000	
Contingency Reserve		40,000		40,000	
			181,006		181,680
Restricted Funds					
Queen Edith's Fairbite Food Club (see page 4)	12	28,339		19,286	
Holiday lunch club fund	5	669		1,919	
Focus Christian Education Fund	13	9,524		9,083	
			38,532		30,288
Total liabilities and reserves			**219,538**		**211,968**

Approved by the Parochial Church Council on 24th March 2026

Chairman **Treasurer** **Secretary**

Parish of St James, Cambridge
Financial Statements of the Parochial Church Council for the Year to 31st December 2025

1 Free Will Offerings

	£	2025	£	2024
Church Collections (inc cashless donations*)	2,660		2,905	
Regular Giving - Gift Aid	55,277		50,933	
Regular Giving - Not Gift Aid	3,020		5,465	
Other Gift Aid	493		1,792	
Charities Aid Foundation	4,460		5,520	
GAYE	2,200		2,400	
Total		68,110		69,015

* cashless machine donations 2025 £1,173 and 2024 £1,736

2 Room Hire

Cambridge Chinese Church	9,728		5,863	
Regular external hire	7,196		7,489	
Irregular external hire	284		573	
Total		17,208		13,925

3 Fundraising Activities *

Bring & Buy	1,965		1,851	
Christmas Event	979		909	
Ceilidh	419		440	
Sing Fauré/Sing Messiah	610		679	
Other including Amazon commission	148		25	
Refreshments surplus	65		0	
Total		4,186		3,904

* net of expenses of £4 (2025)/ £160 (2024)

4 Grants

Unrestricted grants		0		0
Cambridge City Council - holiday lunch provision (restricted) - see below		0		2,000
Holiday lunch club fund				
Balance brought forward		1,919		442
Grant received	0		2,000	
Expenditure	-1,250		-523	
Deficit/surplus		-1,250		1,477
Balance carried forward		669		1,919

Any unspent grant may need to be paid back if not used within the relevant timescale, unless otherwise agreed with the grant provider.

5 Parish Share and Direct Debit Rebate

Parish Share is the annual voluntary financial contribution that each Church of England parish pays to its Diocese to fund the wider mission and ministry across the region, in particular the direct costs of clergy including their stipend, housing and pension. St James has consistently paid the annual amount requested by the Diocese.

The Diocese of Ely offers PCCs a 2.5% rebate on Parish Shares paid by monthly direct debit. The rebate is applied to the following year's Parish Share, so the 2025 rebate is 2.5% of the 2024 net Parish Share.

6 Charitable donations

	2025		2024	
	£	£	£	£
The Church Overseas				
USPG	300		180	
New Foundations (reversed - not banked)	-180		180	
Church in the Holy Land	300		180	
Christian Aid	300		180	
Church Mission Society	300		180	
The Home Church				
Cogwheel Trust	300		180	
Westcott House	300		180	
Church Urban Fund	300		180	
Romsey Mill	300		180	
Other Charities				
Cambridge Samaritans	300		180	
Jimmy's Night Shelter	300		180	
Felsted Aid for Deprived Children (Ukraine)	300		180	
Addenbrookes' Charitable Trust	1,000			
Arthur Rank Hospice Charity	1,000			
Limbpower (reversed - not banked)			-180	
Cambridge Women's Aid			180	
Cambridge Refugee Resettlement Campaign			180	
Papworth Trust			180	
Smiletrain	300			
Transform Trade (Traidcraft)	300		180	
Total		5,720		2,700

The church plans to give away 3% of its total income. This planned giving is detailed above. Further specific collections raised the following additional sums:

Transform Trade (Lent & Advent breakfasts)	53		0	
Wintercomfort (carol service)	212		111	
Children's Society (Crib Service/Christingle)	121		50	
		386		161

7 Church Office Costs

Church administrator	9,662		9,270	
Photocopying (net of contributions)	227		1,062	
Stationery & postage	829		752	
Telephone & broadband	1,526		1,339	
Office Equipment	58		0	
Subscriptions	137		270	
Bank charges & cashless payments commission	25		41	
Sundries	413		264	
Total		12,877		12,998

8 Church Buildings

	2025		2024	
	£	£	£	£
Gas	2,240		3,254	
Insurance	1,851		1,714	
Church Furnishings, Equipment & Improvements **	5,733		0	
Repairs & Maintenance	862		2,895	
Electricity	1,563		1,506	
Cleaning and caretaking	6,009		5,265	
Water	817		586	
Grounds and external works*	565		1,021	
Organ and piano maintenance	140		154	
Total		19,780		16,395

* net of part of waste disposal costs borne by FFCQE

** £2,687 of this relates to planning costs in respect of the roof and has been transferred to the roof fund

9 Church Services

Organist & musicians' pay	950		740	
Liturgy & Consumables	580		358	
Music & Hymnbooks *	2,272		900	
Robes	0		32	
Sacraments	407		288	
Flowers	0		0	
Total		4,209		2,318

* The full cost of replacing hymnbooks was funded by specific donations of £1,510

10 Clergy Expenses

Vicar	160		426	
Curate and Visiting Clergy *	286		605	
PCC costs including awayday	0		0	
	446		1,031	
Less: curate training costs to be borne from Focus Fund (see Note 13)	0		-449	
Total		446		582

11 Church Communications

Newsletters & Christmas card	46		45	
Website costs	299		315	
Total		345		360

12 Fairbite Food Club Queen Edith's

From July 2024, St James Church has been operating the Fairbite Food Club Queen Edith's (FFCQE), a social supermarket where people experiencing food poverty can pay a weekly modest membership fee and be able to choose a generous basket of shopping from supplies provided for free by Cambridge City Foodbank (CCFb). Under the terms of the agreement with CCFb, after the end of the financial year a contribution towards the cost of supplies is payable by FFCQE to CCFb being the surplus made by FFCQE (less amounts retained as working capital), capped at the total members' fees received. Additionally, FFCQE receives donations and grants, which in some cases are restricted for spending on additional supplies which are not part of the CCFb supplies and are available to members for no cost. These restricted funds are shown separately in the financial information.

13 Focus Christian Education Fund

		2025		2024
Balance brought forward		9,083		9,162
Interest received	441		370	
Expenditure (see Note 10)	0		-449	
Deficit/surplus		441		-79
Balance carried forward		9,524		9,083

On the closure of the Focus Christian Institute (FCI) in 2007, the trustees of FCI came to an agreement with St James' Church PCC that the remaining funds of FCI should be transferred to St James' Church PCC but be held for the purposes of Christian Education. These funds are held in a separately designated account and the PCC will actively seek opportunities to use these funds for Christian education within St James' Church, the local parish and the wider community.

14 Roof Fund

A legacy of £115,000 was received in 2024 which has provided funding to enable the PCC to plan the replacement of all of the flat roofing at St James Church and related costs, subject to planning permission and to the approval of the Diocese to the detailed proposals.
As this will require substantial expenditure in future years, the PCC has decided to designate the amount of this legacy as representing the indicative costs of the new roof.
In 2025, a total of £2,687 of planning and related professional costs has been charged to this reserve.
This is not a restricted fund and may be transferred back to the general fund to the extent not required, in full or in part.

15 Charity Commission registration

Church of England churches with a gross annual income of £100,000 or less are currently "excepted" from the legal requirement to register with the Charity Commission. This applied to St James' Church until the 2024 accounts were finalised.
While excepted, St James' Church was still considered a charity, bound by charity law. The only difference was that we did not have a registered charity number and were not required to submit annual returns to the Commission (although we have always had similar requirements to report to the Diocese of Ely).
St James' Church gross annual income has exceeded the £100,000 threshold, removing the eligibility for exception. In March 2025, we therefore formally registered with the Charity Commission under registered charity number 1212567 and will now submit annual returns, accounts, and trustee reports to the Charity Commission.

CHARITY COMMISSION FOR ENGLAND AND WALES

The Parochial Church Council of the Ecclesiastical Parish of St James,Cambridge, in the Diocese of Ely	1212567

Receipts and payments accounts

CC16a

For the period from	01-Jan-25	To	31-Dec-25

Section A Receipts and payments

	Unrestricted funds	Restricted funds - FFCQE	Restricted funds - other	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Offerings	68,110	-	-	68,110	69,015
Donations	1,969	23,259	-	25,228	20,050
Legacies	-	-	-	-	118,750
Room hire	17,208	-	-	17,208	13,925
Fundraising	4,186	2,322	-	6,508	5,947
Members' fees FFCQE	-	9,301	-	9,301	3,583
Interest	7,974	242	441	8,657	3,995
Parish fees	660			660	298
Other (inc grants)	-	949	-	949	6,581
Sub total *(Gross income for AR)*	100,107	36,073	441	136,621	242,144
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	100,107	36,073	441	136,621	242,144
A3 Payments					
Parish Share	58,691	-	-	58,691	56,164
Less: direct debit rebate	- 1,371	-	-	- 1,371	- 1,319
Charitable giving	5,720	-	-	5,720	2,700
Operating costs	37,741	8,187	1,250	47,178	38,452
Cambridge City Foodbank payment	-	2,444	-	2,444	-
Food supplies funded from donations	-	16,389	-	16,389	5,993
	-	-	-	-	-
	-	-	-	-	-
Sub total	100,781	27,020	1,250	129,051	101,990
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	100,781	27,020	1,250	129,051	101,990
Net of receipts/(payments)	- 674	9,053	- 809	7,570	140,154
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	181,680	19,286	11,002	211,968	71,814
Cash funds this year end	181,006	28,339	10,193	219,538	211,968

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds - FFCQE to nearest £	Restricted funds - other to nearest £
	Current accounts and cash	1,648	14,097	3
	Deposit accounts	179,358	14,242	10,190
		-	-	-
	Total cash funds	**181,006**	**28,339**	**10,193**
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval