



## **ANNUAL REPORT & FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2025**

REGISTERED COMPANY NUMBER: 03741507 (ENGLAND AND WALES)  
REGISTERED CHARITY NUMBER: 1076291

## 1 OBJECTIVES AND ACTIVITIES

### 1.1 Charitable Objectives

Our charitable objectives are fully stated in the Memorandum and Articles of Association of City Church (Cambridge). They are to (within the County of Cambridgeshire and in such other parts of the United Kingdom or the world as the directors (or trustees) of the Charity may from time to time think fit ):

- Advance the Christian faith in accordance with our Statement of Beliefs.
- To relieve persons who are in conditions of need or hardship or who are aged or sick or who are homeless or living in unsatisfactory housing conditions and to relieve the distress caused thereby
- To advance education in accordance with Christian principles by such means as the trustees may consider appropriate including by means of establishing and operating any educational establishment or establishments
- To promote and fulfil other charitable purposes beneficial to the community

### 1.2 Mission – Why we exist

Our vision as a local church in Cambridge and beyond is to be:

#### **A Family of Disciples on a Mission through Multiplication**

### 1.3 Values – What we practise

**GRACE** We want the grace of God to be characteristic of every aspect of our life as a church. (2 Corinthians 1:12; 2 Corinthians 9:8; Colossians 4:6; Titus 2:11)

**TEACHING** The Bible is our authoritative guide in all matters of faith and practice. We therefore place great importance on regular teaching from the scriptures when we meet together. (2 Timothy 3:16; Titus 2:1; Colossians 3:16; 1 Timothy 4:13)

**PRAYER** We see prayer as vital and fundamental to all we do. (Ephesians 6:18; Philippians 4:6; 1 Timothy 2: 1-2)

**SPIRITUAL GIFTS** When we come together to worship, we seek both the freedom and the order that are given by the Holy Spirit. (John 4:24; 1 Corinthians 14:39-40)

**WORSHIP** We are all called to be active participants in the worship, life and mission of the church, which is Christ's body, God's chosen instrument for the advancement of his Kingdom. (Romans 12:4-8; Ephesians 4:16)

**EVANGELISM** We want to demonstrate the love of God and share the good news about Jesus to people in our society. (Mark 12:31; Luke 9:2; Galatians 6:10; Romans 1:16)

**BAPTISM IN WATER** Those who repent and believe are to be baptised in water as a demonstration of death to sin and new life in Christ. (Matthew 28:19; Romans 6:2-4)

**BAPTISM OF THE HOLY SPIRIT** Baptism in the Spirit and being continually filled with the Spirit gives us close relationship with God and power for discipleship. (Acts 1:5; Ephesians 5:18)

**DISCIPLESHIP** As disciples of Christ, we are called to develop our relationship with God and to grow in character and maturity. (Galatians 5:22-26; Ephesians 4:13; 2 Timothy 3:14-17)

**COMMUNITY** As a gathering of people who are committed to Jesus and to one another, we want to build godly relationships in our family units, in our small groups and in the wider church setting. (John 13: 34-35; Romans 15:7; Ephesians 5:21-6:4)

**COMMUNION** We break bread and drink wine together regularly to remember the death of Jesus and look forward to his return. (1 Corinthians 11:23-26)

**GIVING** One way we show our commitment to the church is by giving financially in proportion to our resources. (1 Corinthians 16:2; 2 Corinthians 9:7)

**INVOLVEMENT WITH RELATIONAL MISSION (the family of churches to which we belong, see 4.4)** The ministry of apostles, prophets, evangelists, pastors and teachers is recognised by us and welcomed among us. (Hebrews 13:17; Ephesians 4:11-12). We are committed to similarly releasing local members with these gifts to minister to other churches and supporting them financially where appropriate.

We both support Relational Mission (as a group and individuals within it) financially and collaborate with it e.g. to deliver conferences, training courses etc. for the building up of the churches within the RM family.

**UNITY** We are only part of the body of Christ and therefore welcome fellowship with all Christians. (Romans 15:7; 1 Corinthians 12:27)

## **1.4 Vision – Who we long to become: FDMX**

### **1.4.1 Family**

We want to be a family. In our relationships together, and decisions towards one another, we want to behave as such. We are brothers and sisters and dearly loved children of God. We want to live generous, courageous, sacrificial, encouraging, Spirit-filled lives, as we love each other. We believe there is no sacred/secular divide and that every part of our lives belongs to God, and needs God. We love our Sunday gatherings, but know these are not sufficient in themselves to help us support each other in all of life. We are committed to living highly overlapping lives as we seek to create a culture which is full of good relationships, and is challenging and encouraging us to mature.

### **1.4.2 Disciples**

We want to be disciples of Jesus. We describe a disciple as one who is increasingly worshipping God, obeying Jesus, and being changed by the Spirit in all of life, as part of a church family, and is helping others to do the same. This is a life-long process that starts before salvation.

### **1.4.3 Mission**

We want to live as people who have been sent: with purpose. God sent the Son, and the Son sends us. Missional living is the adoption of the posture, thinking, behaviours and practices of a missionary (missionaries are not super-Christians – we're all called to it), in order to engage others with the gospel message. All that we do must be gospel-centred.

### **1.4.4 Multiplication**

It takes longer to develop, equip and encourage a group of new leaders to lead a new initiative (multiplication of leadership) than it does simply to lead it yourself (addition to your workload), but it is more worthwhile, and ultimately more fruitful. This is what Jesus did.

If you want to go fast, go alone; if you want to go far, go together.

We don't just want numerically big churches; we want "big" (i.e. spiritually mature and well-equipped) people.

### **1.5 Recent specific focuses**

- Establish more and thriving CG:Local groups to give stronger contexts for expressing the FDMX vision locally.
- Implement changes so the two Sunday services are working well – both with a clear purpose and complementing each other. This would involve growing the attendance at the evening service.
- Identify staffing gaps and recruit into them to ensure that all church leaders (paid and voluntary) have sustainable workloads.

## **2 CHURCH ACTIVITIES AND ACHIEVEMENTS IN 2024-25**

### **2.1 Evangelism**

City Church is a family on mission together, and we aim to equip and encourage every member to share actively in this enterprise. This works out in practice as neighbours, work colleagues, friends and family come into proximity with people who are already participating in the life and mission of the church. In other words, those outside the church encounter and are blessed by people who are characterised by our core values of being loving and accepting, joyful and generous, compassionate and caring, hope-filled and encouraging, creative and inspiring, faithful and true.

We seek to give people, some of whom we have contacted during these activities, clear opportunities to explore the claims of Christ and Christianity.

We are confident that the good news of Jesus has made a difference to people's lives when they make a public acknowledgement of their trust in Him by being baptised. During this year, we baptised three people.

### **2.2 Discipling, Training, Caring and Sending**

At the heart of the strategy for how City Church corporate life functions is an emphasis on numerically large weekly worship celebrations as well as much smaller relational groups, courses, and various other ministry activities. Our aim is that through praise, prayer, Bible study and witnessing, the people of the church will actively practise their Christian faith, being those who live and love others like Jesus did.

Training, equipping and caring for church attendees is a key component of our strategy to advance the Christian faith. Our Sunday worship services are a major feature in the life of the church and Bible teaching continues to be a key component of these times. We also record the talks and make them available from our website and also produce additional podcasts with more in-depth teaching.

Several of our members preach and teach by invitation at various churches in this region and beyond, and we continue to support financially four sets of people engaged in Christian work in the UK, and one person working overseas.

### **2.2.1 Church Members**

The church relies heavily on the commitment of many volunteers in various areas of service such as serving the children and youth, leading small groups, teaching and leading worship in church meetings, etc. The church invests in the development of these volunteers by providing training sessions, coaching and mentoring training both to help them carry out their current duties and to equip them to take on greater responsibilities.

We contributed funding for one of our church members to participate in the Relational Mission (RM) leadership course (LEAD) this year.

While some leaders within the charity are volunteers, others are paid employees and we have continued to resource the training and development of this staff team.

### **2.2.2 Sunday Meetings**

Back in September 2023, in order to accommodate the growing numbers in some of the under 18s groups, the Younger Youth group's session had been moved from being during the morning service to the evening. Alongside this, the evening service was brought forward to an earlier start time of 5pm, a new evening group session for older children was introduced and we started providing supper afterwards.

This year saw consolidation for these changes and although there has been no more significant numerical growth overall, the evening service has regularly attracted over 100 of the average total Sunday attendance of 334.

### **2.2.3 Small Groups**

Our CG:Interest City Groups are groups of about 12 people with a leader who commit to meet together on a regular basis around a shared purpose or activity over a 10 or 12-week term and then, usually, come to an end. Some of these groups meet over Zoom to enable those with geographical, mobility or health restrictions to participate.

Our CG:Local City Groups are geographically based and more long-term. They aim to provide a warm welcome with a highly predictable time, place, and group of people who live in the same or nearby areas of Cambridge or the surrounding villages.

Over 250 people were signed up to a small group at City during this year (an increase of 20 over the previous year). Approximately 170 of those were in a CG:Local. Our CG:Locals are now meeting in 14 different locations in and around Cambridge.

### **2.2.4 Children**

We continued to run CityKids groups for our under-12s during the Sunday morning services with an additional PowerHouse (PH) Red group (9-11 yrs) at the 5pm service.

#### **April 2024- July 2024**

For this term the GrowZone (2-4 yrs) and Zoom Room (5-6 yrs) groups looked at the book of Acts. Our series was called *Friends of Jesus*. We built up a visual paper chain of Jesus' followers.

The PH Orange group (7-8 yrs) continued the Biggest Story Ever series - finishing learning about the History books of the Bible and starting the Prophets.

The PH Red group spent this term learning from the book of Philippians.

A team of 56 people served the children during the summer term and the CityKids groups were attended by an average of 62 children.

### **Sept 2024- Dec 2024**

Both GrowZone and Zoom followed the story of Creation from Genesis 1, the PH Oranges continued the The Biggest Story Ever series, looking at The Gospels, and the PH Reds investigated the gospel of Mark, looking at Who is Jesus?

A team of 61 people served the children during this term and the normal pattern of CityKids groups were attended by an average of 66 children.

In October 16 of the Reds group went away on a residential weekend at Carrotty Wood in Kent. As well as receiving Bible teaching on the book of Mark, they tackled the high ropes challenge and enjoyed swimming, sports, a campfire and games.

In December we again ran two catered nativity services. A team of 24 people brought together fun activities, music, acting, puppeteering to share the story of the first Christmas with many of the church family, their friends and our community contacts.

### **Jan- March 2025**

GrowZone and Zoom Room spent the term looking at the life of Jesus as described in the gospels, PH Orange continued to look at the gospels in the *Biggest Story Ever* series, and the PH Reds learned about the Armour of God in Ephesians 6:10-16.

A team of 67 people served the children during this term and CityKids groups were attended by an average of 63 Children.

## **2.2.5 Youth**

After a break of several years, we are now again employing a Youth Worker. They joined the church staff in September 2024 to lead our growing work with those between 12 and 18 years of age.

Younger Youth:

This group has continued to meet during the evening service during term time. The average attendance has grown through the year (to 15 in March/April 2025) and includes in that number new contacts who were otherwise unconnected to City Church.

Topics covered in these sessions included:

Summer term 2024: The Holy Spirit

Autumn Term 2024: A series title 'Who is Jesus' using Matthew's gospel.

Spring Term 2025: Prayers in the Bible. This series culminated in a session where the Younger Youth group walked to Midsummer Common to pray in nature using various prayer activities.

Older Youth:

This group, averaging about 12 young people, continued to meet on Monday evenings during term time from 7.00-8.30pm for socialising, discussions and Bible study.

Topics :

Summer Term 2024: Looking at 'Who is Jesus' through Mark's gospel

Autumn term 2024: Teaching on doctrine and apologetics

Spring term 2025: A series on Pictures of Church, including the Church being the bride of Christ and the Church being a royal priesthood.

A team of mentors continued this year to hold 1-to-1 meetings with the Older Youth to support them, pray together through their last few years of school.

The Youth also had opportunities to go offsite together this year. A highlight of the year was in the summer when 41 youth plus leaders camped together for the week at the Newday Festival. We also took a group of Younger Youth to the Fort Rocky event run by Cambridge Youth for Christ at the Eaton Vale centre for a fun weekend of teaching, activities and workshops.

### **2.2.6 Growth**

The church family in Cambridge has welcomed 15 adults into active membership during this year. 'Church Members' are those who have chosen to express commitment through small group involvement, financial support and practical service within the church. Services and other meetings, including the majority of the City Groups, are open to all, not just the membership.

City Church prizes the fact that through its membership demographic we are able to express considerable diversity in unity. Current members come from over 20 different nations with a socio-economic heritage that reflects the broad cross-spectrum that is found in the city of Cambridge and the surrounding areas.

### **2.2.7 Community Outreach**

Over this year we've been involved in serving our local community in various ways.

The Arbury community breakfast continued to be a great way to connect with families in north Cambridge, on a regular monthly basis. This was based in the Campkin Road Community Centre, and the team of volunteers came from City Church, Arbury Community Church, Hope Church Chesterton, and Arbury Road Baptist Church. There were regularly 70-80 people in attendance, often more, and the atmosphere was relaxed and welcoming, with very diverse groups of people mixing. Christmas, Easter, Father's Day and Mother's Day were celebrated during the 12 breakfasts this year, and the team enjoyed seeing people get to know each other and local Christian families better.

In December, we delivered 19 Christmas hampers to different households, mostly within our local community.

In August 2024, we held our first 'holiday lunches', joining the Cambridge City Council's scheme to provide free hot lunches through the school holidays to families who might be in need. 'Come and Cook' was really popular in the local community, and has provided us with a way to feel better connected to families near the church building, and also many who travelled further because they enjoyed the activity. Children were accompanied by parents, and helped to prepare their own food as well as having craft activities, games and toys to choose from. The meal was finished by a hard-working kitchen team, then eaten all together. In this year, we held seven lunches, and it was a joy to see it grow from seven families at the initial event, to 19 families by February half term.

Some church members have also partnered with Christ the Redeemer and Barnwell Baptist Church in their 'Love Barnwell' initiative, helping with DIY and gardening in local homes, and two community days.

During school terms we also hosted a weekly Seedlings babies and toddlers group which draws local families and childminders with their charges. Seedlings met 73 new children from the local community with their parents/carers during this year. Of that number more than half now attend Seedlings regularly and the weekly attendance at Seedlings rose from an average of 29 children to 34 children. We also now have a wonderful cross pollination from other outreach events hosted by City, such as 'Come and Cook'. We have seen many families from Seedlings, attend 'Come and Cook' and vice versa. Many now attend both events on a regular basis.



## 2.3 Public Benefit Statement

The Trustees have due regard for the public benefit guidance published by the Charities Commission. Specifically, they have studied the following Charity Commission documents and believe that the activities of the Charity and the contents of this report are compliant with the public benefit guidance provided therein.

- Charitable purposes and public benefit (PB1, PB2 and PB3) (September 2013)
- The Advancement of Religion for the Public Benefit (December 2008)
- The Prevention or Relief of Poverty for the Public Benefit (December 2008)
- Charity Reporting and accounting: the essentials (CC15c) (March 2015)

Note that the great majority of the Charity's meetings and events are open to the public. Indeed, it is a key aim of the Charity to attract newcomers into the various activities of the church so that they can participate in and benefit from all that the church has to offer. The Charity values the diversity currently evidenced by the church membership and the wider community of those who interact directly with City Church, and is hopeful of seeing the diverse demographic of the Cambridge area fully reflected in the City Church 'population'. Likewise, the vast majority of City Church events and activities can be accessed free of charge. Where a charge has to be made, every effort is made (e.g. by some form of subsidy) to ensure that cost does not exclude those to whom the activity would be especially beneficial.

In addition, we want to ensure the church continues to serve those living in Abbey Ward, in which the church has its premises. Abbey Ward is a diverse area of Cambridge City with several large housing estates which show levels of deprivation above the county average. We seek to serve our community in many ways to communicate and model the Christian faith.

## 2.4 Grant Making

This year we have continued to support the advance of the Christian faith in our immediate locality, within the United Kingdom and across the world. This support is directed to the training of Christian workers, the planting of new churches, the financial support of existing churches, the relief of the disadvantaged and the pastoral care of Christian workers serving overseas.

In this regard we were able to donate £14,459 to Relational Mission (Registered Charity Number 1150583 in England and Wales), the family of churches to which we belong, to assist in their envisioning and support of existing churches and elders of churches, and the establishing of new churches in the United Kingdom and in further strategic international locations. We separately donated £14,459 each to the individual ministries of the three apostolic leaders of Relational Mission (Mike Betts, via Relational Mission, Maurice Nightingale (Pioneer Mission, Registered Charity Number 1191719) and Stef Liston (via Revelation Church - London, Registered Charity Number 1120790). Relational Mission also ran an appeal (The Call) to raise funds for church planting, and we passed on £33,925 which had been contributed by members of the church family.

Our financial support to those engaged in Christian work overseas was continued, and this year the total support grants for our overseas volunteers amounted to £2316. Our financial support of people engaged in Christian work within the UK amounted to £6556.

City Church continued its support of joint church ventures and Christian organisations committed to the advancement of Christianity and the welfare of the wider community within the city of Cambridge and beyond in the UK.



Recipients this year included:

- The Evangelical Alliance (Registered Charity Number 212325 in England and Wales), the body serving evangelical Christians in the UK to present Christ as good news for spiritual and social transformation. £280 donated.
- Hope into Action (Registered Charity Number 1137686 in England and Wales), which enables churches to house the homeless. £2200 donated.
- Hope Cambridge (Registered Charity Number 1125327 in England and Wales), which is a local inter church organisation. £200 donated.
- The Foundations Trust (Registered Charity Number 1076750 in England and Wales), which runs the Round Church Visitor Centre. £700 donated.
- Jubilee Church Ely (Registered Charity Number 1204217 in England and Wales), our former church plant. £1400 donated.
- River Church Bath (Registered Charity Number 1210271 in England and Wales), another Relational Mission-connected new church. £700 donated.

We continue to seek to bless churches and missional work in other countries. During this financial year, we were able to donate £4296 to Novio Church, Nijmegen ([www.plantnijmegen.com](http://www.plantnijmegen.com)), £1200 to Joining Hands (a charity supporting work in India and elsewhere, including training pastors in East Africa). We were delighted to contribute £1000 in addition to collecting and passing on £17531 of individual donations to the appeal run by Wellspring Family Church, Dereham so that Good News Church in Nis, Serbia (<https://goodnewsserbia.com/>) could purchase additional premises.

## **3 FINANCIAL REVIEW**

### **3.1 Donations**

The church members and adherents of City Church continue to be very faithful and generous in their voluntary financial support. Over 150 donors (individuals and married couples), accounted for over 95% of the church's General Fund income this year.

### **3.2 Investments**

The Charity does not hold substantial investments. Assets such as the Reserve Fund are invested as cash in various interest-bearing bank accounts. The choice of such accounts is aimed at maximising interest whilst maintaining the necessary degree of access. Consideration is also given to ethical and environmental issues in choosing investment institutions. Money is actively moved between accounts in order to optimise returns.

### **3.3 Expenditure**

The General Fund expenditure budget was set with an expectation of creating new staff positions during the year which would increase the Employee Costs by nearly £37000 over the budget for 2023-24. There were delays to some appointments, and this contributed to the lower than expected overall expenditure and a small surplus in the General Fund.

### **3.4 Reserves Policy**

The company's policy is to hold a reserve of a minimum of two months' average unrestricted expenses.

The reserve is managed as a separate fund. At the start of each financial year the directors will determine what the required level of the reserve is, based on the forecasted level of monthly unrestricted expenses and any other factors that they are aware of. If the current level is below that target amount, the annual budget will include provision to transfer money from the General Fund to the reserve to reach the desired amount.

At the end of the financial year any shortfall in the General Fund would be balanced by a transfer from the reserve and any surplus could be transferred to the reserve. The amount held in the reserve is therefore managed via the General Fund budgeting process. Unbudgeted expense items and Capital purchases are expressly managed in regard to their impact on reserves and the pursuance of the Charity's objectives.

Any transfer to or from the reserve fund must be authorised by the directors.

### **3.5 Future plans**

There are currently no uncertainties about City Church's ability to continue as a going concern, and no funds are in deficit.

## **4 STRUCTURE, GOVERNANCE & MANAGEMENT**

### **4.1 Governing Document**

The Charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The company was incorporated and registered on 25 March 1999.

### **4.2 Organisational Structure**

The Directors of City Church have overall legal and financial responsibility for the Charity and act as its Trustees. They have entrusted to the Elders the responsibility for the spiritual and strategic direction of the church. One of the Elders continued this year to serve as a Director to ensure a high level of liaison and cohesion between the two groups. Additionally, a representative of the Elders meets with the Directors regularly.

The Directors have delegated the day-to-day running of the church to the Elders and Staff team.

The Directors meet regularly to review the financial position of the Church, to discuss any financially or legally significant changes, and to ensure that good practice is maintained in regard to the Charity's various legal responsibilities.

Budgetary control and volunteer recruitment for different ministry areas has been delegated to the leaders of those ministries, whether paid staff or volunteers.

### **4.3 Staffing**

There were 16 members in the paid staff team during this year but with 12 of those being part-time, this was the equivalent of 7 full-time heads over the year. This team included two full-time Elders (who oversee many of the church ministries alongside their volunteer and part-time co-elders), operational managers, ministry leaders, and financial and administrative staff.

In response to an exploration of the elder's workloads, in addition to the six new starters who came on staff during the year, another four staff roles were created and the recruitment processes for these led to appointments soon after the end of this financial year.

#### **4.4 Recruitment & Appointment of New Trustees**

Trustees are recruited from within the church membership of City Church. They should be active, reliable members of reasonably long standing. They should be people who clearly demonstrate their understanding and commitment to the vision and values of the church. Furthermore they need to be people who are deemed to have competence commensurate with the fulfilment of the responsibilities of Trustees. New Trustees are proposed by existing Trustees, in consultation with the church Elders. Trustees are appointed to serve for a period of three years. At the end of each three-year period there is an option on both sides to renew the appointment, or to stand down. The Articles of Association prevent a majority of Trustees from receiving remuneration or other benefits for services rendered to the Charity.

#### **4.5 Relationships & Related Parties**

City Church (Cambridge) is a member of the Evangelical Alliance (Registered Charity Number 212325) and is an autonomous part of the family of churches known as Relational Mission (Registered Charity Number 1150583). The apostolic leaders of Relational Mission are part of the Newfrontiers group (in the UK, Registered Charity Number 1060001). These affiliations have no effect on the operating policies of the Church.

#### **4.6 Major Risks to the charity**

Responsibility for risk management lies with the directors. A risk register has been developed based on a model developed for churches by Stewardship Services, and is kept under review by the directors. The more serious risks identified in this process, and the related existing controls and mitigations, and any subsequently required changes to policies, and management and operational procedures have been recorded in the minutes of the Directors' Meetings. These policy and procedure documents are reviewed by the directors after each change. The directors also oversee the periodic monitoring of how the various control systems are being complied with, and followed by, the employees and volunteers of the church.

As one of the major risks to the organisation is the potential loss of voluntary donations, income trends are monitored on a monthly basis by the directors and they have developed a plan for how to reduce church expenditure should this risk become a reality.

## **5 REFERENCE AND ADMINISTRATIVE DETAILS**

### **5.1 Registration Details**

Name:	City Church (Cambridge)
Registered Company Number (England and Wales):	03741507
Registered Charity Number (England and Wales):	1076291
Registered and Principal Office:	Brickfields House 15-16 Cheddars Lane Cambridge CB5 8LD

### **5.2 Trustees for the purposes of charity law and directors for the purposes of company law**

Matthew Waterson (Chair)  
Ken Dickson (resigned 17<sup>th</sup> July 2025)  
John Hall  
Gbenga Kazeem  
Andrew Sharpe  
Kathryn Thomas

### **5.3 Elders of the church**

Daniel Goodman  
Simeon Dry  
Jon Ogborn  
Matthew Waterson  
Dan Gould  
Matt Fell  
Alex Boes

### **5.4 Key Advisors**

Independent Examiners:

Marsh Solutions Ltd  
82 Berechurch Hall Road  
Colchester  
Essex  
CO2 8RF

Solicitors:

Tees Law  
Titan House  
Castle Park  
Castle Street  
Cambridge  
CB3 0AY

## 5.5 Audit Exemption Statement

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

This report has been prepared in accordance with the Charities SORP (FRS 102) second edition applicable for reporting periods beginning on or after 1 January 2019.

Approved by the trustees and directors and signed on their behalf

  
.....

Kathryn Thomas – Trustee, Director and Company Secretary

11/11/2025

Date: .....

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
CITY CHURCH CAMBRIDGE**

**Independent examiner's report to the trustees of City Church Cambridge ('the Company')**

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

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Christopher Marsh FMAAT  
The Association of Accounting Technicians

Marsh Solutions Limited  
82 Berechurch Hall Road  
Colchester  
Essex  
CO2 8RF

Date: 13/11/2025  
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**CITY CHURCH CAMBRIDGE****STATEMENT OF FINANCIAL ACTIVITIES****(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)****for the year ended 31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	580,121	55,773	635,894	638,499
<b>Charitable activities</b>					
Church running costs	5	5,322	834	6,156	12,252
Other trading activities	3	8,449	-	8,449	11,035
Investment income	4	<u>6,870</u>	<u>-</u>	<u>6,870</u>	<u>4,198</u>
<b>Total</b>		<u>600,762</u>	<u>56,607</u>	<u>657,369</u>	<u>665,984</u>
<b>EXPENDITURE ON</b>					
Raising funds	6	232	-	232	-
<b>Charitable activities</b>					
Church running costs	7	<u>561,298</u>	<u>56,406</u>	<u>617,704</u>	<u>759,965</u>
<b>Total</b>		<u>561,530</u>	<u>56,406</u>	<u>617,936</u>	<u>759,965</u>
<b>NET INCOME/(EXPENDITURE)</b>		39,232	201	39,433	(93,981)
<b>Transfers between funds</b>	16	<u>403,085</u>	<u>(403,085)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		442,317	(402,884)	39,433	(93,981)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>425,277</u>	<u>409,496</u>	<u>834,773</u>	<u>928,754</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>867,594</u>	<u>6,612</u>	<u>874,206</u>	<u>834,773</u>

**CONTINUING OPERATIONS**

All income and expenditure has arisen from continuing activities.



**CITY CHURCH CAMBRIDGE (REGISTERED NUMBER: 03741507)****BALANCE SHEET****31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	455,897	-	455,897	509,879
<b>CURRENT ASSETS</b>					
Debtors	14	20,093	-	20,093	39,542
Cash at bank		<u>405,047</u>	<u>6,612</u>	<u>411,659</u>	<u>295,658</u>
		425,140	6,612	431,752	335,200
<b>CREDITORS</b>					
Amounts falling due within one year	15	(13,443)	-	(13,443)	(10,306)
<b>NET CURRENT ASSETS</b>		<u>411,697</u>	<u>6,612</u>	<u>418,309</u>	<u>324,894</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>867,594</u>	<u>6,612</u>	<u>874,206</u>	<u>834,773</u>
<b>NET ASSETS</b>		<u><u>867,594</u></u>	<u><u>6,612</u></u>	<u><u>874,206</u></u>	<u><u>834,773</u></u>
<b>FUNDS</b>	16				
Unrestricted funds				867,594	425,277
Restricted funds				<u>6,612</u>	<u>409,496</u>
<b>TOTAL FUNDS</b>				<u><u>874,206</u></u>	<u><u>834,773</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**BALANCE SHEET - continued**

**31 March 2025**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on  
..11/11/2025..... and were signed on its behalf by:



.....  
K Thomas - Trustee



.....  
M Waterson - Trustee

**CITY CHURCH CAMBRIDGE****CASH FLOW STATEMENT**  
**for the year ended 31 March 2025**

	Notes	31.3.25 £	31.3.24 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>123,103</u>	<u>(31,040)</u>
Net cash provided by/(used in) operating activities		<u>123,103</u>	<u>(31,040)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(13,972)	(4,714)
Interest received		<u>6,870</u>	<u>4,198</u>
Net cash used in investing activities		<u>(7,102)</u>	<u>(516)</u>
		<hr/>	<hr/>
<b>Change in cash and cash equivalents in the reporting period</b>		116,001	(31,556)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>295,658</u>	<u>327,214</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>411,659</u></u>	<u><u>295,658</u></u>

The notes form part of these financial statements

**CITY CHURCH CAMBRIDGE**

**NOTES TO THE CASH FLOW STATEMENT**  
**for the year ended 31 March 2025**

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	31.3.25 £	31.3.24 £
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	39,433	(93,981)
<b>Adjustments for:</b>		
Depreciation charges	67,954	86,578
Interest received	(6,870)	(4,198)
Decrease/(increase) in debtors	19,449	(9,912)
Increase/(decrease) in creditors	<u>3,137</u>	<u>(9,527)</u>
<b>Net cash provided by/(used in) operations</b>	<u><u>123,103</u></u>	<u><u>(31,040)</u></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.24 £	Cash flow £	At 31.3.25 £
<b>Net cash</b>			
Cash at bank	<u>295,658</u>	<u>116,001</u>	<u>411,659</u>
	<u>295,658</u>	<u>116,001</u>	<u>411,659</u>
<b>Total</b>	<u><u>295,658</u></u>	<u><u>116,001</u></u>	<u><u>411,659</u></u>

**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements and assessment of going concern**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are presented in sterling (£).

**Critical accounting judgements and key sources of estimation uncertainty**

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements. The following judgements and estimates are considered by the trustees to have most significant effect on amounts recognised in the financial statements.

Useful economic life of tangible fixed assets:

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reassessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Commercial buildings	- 10% on reducing balance
AV Equipment	- 20% on cost
Fixtures and fittings	- 10% on cost
Computer equipment	- 25% on cost

Only items over £500 are capitalised and depreciated by the charity.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Debtors**

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

**Cash at bank and in hand**

Cash at bank and in hand includes cash, current bank accounts and deposit bank accounts with no withdrawal limitations.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 March 2025**

**1. ACCOUNTING POLICIES - continued**

**Creditors**

Creditors are recognised where then charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

**Fund accounting**

Unrestricted funds are those available for use at the discretion of the directors in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

Designated funds are earmarked by the directors for particular purposes.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2. DONATIONS AND LEGACIES**

	31.3.25	31.3.24
	£	£
General gift income	55,450	73,649
Gift aid donations	509,017	514,572
Charities Aid Foundation	29,103	26,467
Gift day income	<u>42,324</u>	<u>23,811</u>
	<u>635,894</u>	<u>638,499</u>

**3. OTHER TRADING ACTIVITIES**

	31.3.25	31.3.24
	£	£
Premises Income	<u>8,449</u>	<u>11,035</u>

**CITY CHURCH CAMBRIDGE****NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 March 2025****4. INVESTMENT INCOME**

	31.3.25	31.3.24
	£	£
Deposit account interest	<u>6,870</u>	<u>4,198</u>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	31.3.25	31.3.24
	£	£
Admin income	119	195
Visiting speaker income	60	5,907
Children & Youth work income	4,377	4,987
Events Income	<u>1,600</u>	<u>1,163</u>
	<u>6,156</u>	<u>12,252</u>

**6. RAISING FUNDS****Other trading activities**

	31.3.25	31.3.24
	£	£
Bad debts	<u>232</u>	<u>-</u>

**7. CHARITABLE ACTIVITIES COSTS**

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Church running costs	<u>615,360</u>	<u>2,344</u>	<u>617,704</u>

**8. SUPPORT COSTS**

	Finance	Governance costs	Totals
	£	£	£
Church running costs	<u>119</u>	<u>2,225</u>	<u>2,344</u>

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	67,954	86,578
Independent examiners fees	<u>2,225</u>	<u>2,150</u>



## CITY CHURCH CAMBRIDGE

### NOTES TO THE FINANCIAL STATEMENTS - continued for the year ended 31 March 2025

#### **10. TRUSTEES' REMUNERATION AND BENEFITS**

	31.3.25	31.3.24
	£	£
Trustees' salaries	23,791	26,027
Trustees' social security	2,132	2,337
Trustees' pensions paid	<u>1,845</u>	<u>1,822</u>
	<u>27,768</u>	<u>30,186</u>

#### **Trustees' expenses**

Expenses either reimbursed to, or paid on behalf of, Trustees were mainly in respect of travel expenses, conferences and office refurbishment relating to roles other than those of trusteeship.

#### **Key management personnel**

The charity considers its key management personnel to comprise the trustees and elders.

The total remuneration for Key Management Personnel for the year was £153,105 (2023: £150,876). This comprises gross pay £129,860, employer's NI contribution £14,155 and employer's pension contributions of £9,090.

#### **Key Management Personnel's expenses**

Expenses either reimbursed to or paid on behalf of the Key Management Personnel were directly relating to the Charities activities.

#### **11. STAFF COSTS**

	31.3.25	31.3.24
	£	£
Wages and salaries	224,324	260,087
Social security costs	13,783	10,744
Other pension costs	<u>13,751</u>	<u>16,371</u>
	<u>251,858</u>	<u>287,202</u>

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Full time equivalent	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

**CITY CHURCH CAMBRIDGE****NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 March 2025****12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	554,990	83,509	638,499
<b>Charitable activities</b>			
Church running costs	11,700	552	12,252
Other trading activities	11,035	-	11,035
Investment income	<u>4,198</u>	<u>-</u>	<u>4,198</u>
<b>Total</b>	<u>581,923</u>	<u>84,061</u>	<u>665,984</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church running costs	<u>527,156</u>	<u>232,809</u>	<u>759,965</u>
<b>NET INCOME/(EXPENDITURE)</b>			
Transfers between funds	<u>54,767</u> <u>(3,184)</u>	<u>(148,748)</u> <u>3,184</u>	<u>(93,981)</u> <u>-</u>
Net movement in funds	51,583	(145,564)	(93,981)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>373,695</u>	<u>555,059</u>	<u>928,754</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>425,278</u>	<u>409,495</u>	<u>834,773</u>

**13. TANGIBLE FIXED ASSETS**

	Commercial buildings £	AV Equipment £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>					
At 1 April 2024	986,903	14,714	98,613	18,735	1,118,965
Additions	<u>-</u>	<u>-</u>	<u>12,960</u>	<u>1,012</u>	<u>13,972</u>
At 31 March 2025	<u>986,903</u>	<u>14,714</u>	<u>111,573</u>	<u>19,747</u>	<u>1,132,937</u>
<b>DEPRECIATION</b>					
At 1 April 2024	516,881	3,072	76,650	12,483	609,086
Charge for year	<u>57,885</u>	<u>1,611</u>	<u>4,717</u>	<u>3,741</u>	<u>67,954</u>
At 31 March 2025	<u>574,766</u>	<u>4,683</u>	<u>81,367</u>	<u>16,224</u>	<u>677,040</u>
<b>NET BOOK VALUE</b>					
At 31 March 2025	<u>412,137</u>	<u>10,031</u>	<u>30,206</u>	<u>3,523</u>	<u>455,897</u>
At 31 March 2024	<u>470,022</u>	<u>11,642</u>	<u>21,963</u>	<u>6,252</u>	<u>509,879</u>

**CITY CHURCH CAMBRIDGE****NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 March 2025****14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Trade debtors	9,065	11,645
Other debtors	7,805	26,864
Prepayments	<u>3,223</u>	<u>1,033</u>
	<u>20,093</u>	<u>39,542</u>

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Social security and other taxes	4,711	3,610
Other creditors	624	594
Accrued expenses	<u>8,108</u>	<u>6,102</u>
	<u>13,443</u>	<u>10,306</u>

**16. MOVEMENT IN FUNDS**

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	425,277	107,095	(120,766)	411,606
Church Planting	-	90	-	90
Asset Fund	-	(10,068)	53,829	43,761
Building Fund	<u>-</u>	<u>(57,885)</u>	<u>470,022</u>	<u>412,137</u>
	425,277	39,232	403,085	867,594
<b>Restricted funds</b>				
Members	598	(361)	-	237
Building Fund	403,085	-	(403,085)	-
Designated Gifts	213	(213)	-	-
MF Africa	3,392	-	-	3,392
Community Outreach	2,193	341	-	2,534
Hardship Fund	<u>15</u>	<u>434</u>	<u>-</u>	<u>449</u>
	<u>409,496</u>	<u>201</u>	<u>(403,085)</u>	<u>6,612</u>
<b>TOTAL FUNDS</b>	<u>834,773</u>	<u>39,433</u>	<u>-</u>	<u>874,206</u>

**CITY CHURCH CAMBRIDGE**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 March 2025**

**16. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	599,002	(491,907)	107,095
Church Planting	1,760	(1,670)	90
Asset Fund	-	(10,068)	(10,068)
Building Fund	-	(57,885)	(57,885)
	600,762	(561,530)	39,232
<b>Restricted funds</b>			
Members	998	(1,359)	(361)
Gift Days	51,504	(51,504)	-
Designated Gifts	1,050	(1,263)	(213)
Community Outreach	1,390	(1,049)	341
Hardship Fund	1,665	(1,231)	434
	56,607	(56,406)	201
<b>TOTAL FUNDS</b>	<u>657,369</u>	<u>(617,936)</u>	<u>39,433</u>

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	366,191	63,447	(4,361)	425,277
Self Funding	254	(1,431)	1,177	-
Church Planting	<u>7,250</u>	<u>(7,250)</u>	-	-
	373,695	54,766	(3,184)	425,277
<b>Restricted funds</b>				
Members	(2,470)	851	2,217	598
Gift Days	19	(26)	7	-
Building Fund	457,933	(54,847)	-	403,086
Designated Gifts	129	121	(38)	212
MF Africa	4,892	(1,500)	-	3,392
Community Outreach	2,542	(349)	-	2,193
Church Planting	92,014	(93,012)	998	-
Hardship Fund	-	15	-	15
	<u>555,059</u>	<u>(148,747)</u>	<u>3,184</u>	<u>409,496</u>
<b>TOTAL FUNDS</b>	<u>928,754</u>	<u>(93,981)</u>	-	<u>834,773</u>

**CITY CHURCH CAMBRIDGE****NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 March 2025****16. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	580,985	(517,538)	63,447
Self Funding	938	(2,369)	(1,431)
Church Planting	-	(7,250)	(7,250)
	581,923	(527,157)	54,766
<b>Restricted funds</b>			
Members	11,522	(10,671)	851
Gift Days	3,079	(3,105)	(26)
Building Fund	-	(54,847)	(54,847)
Designated Gifts	1,586	(1,465)	121
MF Africa	-	(1,500)	(1,500)
Community Outreach	2,387	(2,736)	(349)
Church Planting	64,997	(158,009)	(93,012)
Hardship Fund	490	(475)	15
	84,061	(232,808)	(148,747)
<b>TOTAL FUNDS</b>	<u>665,984</u>	<u>(759,965)</u>	<u>(93,981)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
<b>Unrestricted funds</b>				
General fund	366,191	170,542	(125,127)	411,606
Self Funding	254	(1,431)	1,177	-
Church Planting	7,250	(7,160)	-	90
Asset Fund	-	(10,068)	53,829	43,761
Building Fund	-	(57,885)	470,022	412,137
	373,695	93,998	399,901	867,594
<b>Restricted funds</b>				
Members	(2,470)	490	2,217	237
Gift Days	19	(26)	7	-
Building Fund	457,933	(54,847)	(403,086)	-
Designated Gifts	129	(92)	(37)	-
MF Africa	4,892	(1,500)	-	3,392
Community Outreach	2,542	(8)	-	2,534
Church Planting	92,014	(93,012)	998	-
Hardship Fund	-	449	-	449
	<u>555,059</u>	<u>(148,546)</u>	<u>(399,901)</u>	<u>6,612</u>
<b>TOTAL FUNDS</b>	<u>928,754</u>	<u>(54,548)</u>	<u>-</u>	<u>874,206</u>

## **CITY CHURCH CAMBRIDGE**

### **NOTES TO THE FINANCIAL STATEMENTS - continued** **for the year ended 31 March 2025**

#### **16. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,179,987	(1,009,445)	170,542
Self Funding	938	(2,369)	(1,431)
Church Planting	1,760	(8,920)	(7,160)
Asset Fund	-	(10,068)	(10,068)
Building Fund	-	(57,885)	(57,885)
	1,182,685	(1,088,687)	93,998
<b>Restricted funds</b>			
Members	12,520	(12,030)	490
Gift Days	54,583	(54,609)	(26)
Building Fund	-	(54,847)	(54,847)
Designated Gifts	2,636	(2,728)	(92)
MF Africa	-	(1,500)	(1,500)
Community Outreach	3,777	(3,785)	(8)
Church Planting	64,997	(158,009)	(93,012)
Hardship Fund	2,155	(1,706)	449
	140,668	(289,214)	(148,546)
<b>TOTAL FUNDS</b>	<b>1,323,353</b>	<b>(1,377,901)</b>	<b>(54,548)</b>

#### **Fund Descriptions**

##### Unrestricted:

Self Funding - Projects and Events which

Church Planting - funds received to help the establishment of new churches (NB I thought this should be restricted as we were receiving Ely-specific donations (especially after a Gift Day specifically for their building purchase), and only using the money for the Ely church-plant's running costs etc)

Building Fund -capital costs of site purchases and development

##### Restricted:

Members - deals with gifts received to provide additional financial support for individuals or organisations approved by the trustees

as being those who are working in accordance with our charitable objectives.

Gift Days - one-off charitable purposes

Building Fund -capital costs of site purchases and development

Designated Gifts - deals with gifts received so that they may be passed on (usually anonymously) to named individuals within the church family.

MF Africa - Initially set up to cover an elder's travel expenses for participating in a School of African Leadership run by Edfri International.

In Feb 23, an application was made to the Charities Commission to repurpose this fund so that grants can be made directly to Edfri

International for their projects dealing with poverty relief.

Community Outreach - local outreach projects

Church Planting - funds received to help the establishment of new churches, including the Jubilee Church Ely plant

Hardship Fund - funds received to pass on to individuals for poverty relief

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 March 2025**

**16. MOVEMENT IN FUNDS - continued**

**Transfers between funds**

During the year the trustees deemed the restricted covenant of the Building Fund to have been completed with the building now completed and in full use. Therefore, the cost of the building was transferred from the restricted fund and into a specific unrestricted Building Fund to better reflect the carrying value of the building.

During the year the trustees deemed it prudent to move the non-building assets into an Asset Fund to better reflect the carrying value of the Assets.

**17. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2025.

**18. GUARANTEE STATUS**

The company is limited by guarantee, which means that every member undertakes to contribute to the assets of the company in the event of a winding up, including any members up to one year after ceasing to be a member, such amounts as may be required not exceeding ten pounds.