



**Annual Report  
of the  
Parochial Church Council  
for the Year Ending  
31st December 2025**

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# Annual Report of the Parochial Church Council for the Year Ending 31st December 2025

## Reference and Administrative Information

St. George's Church is situated in the High Street of the town centre of Deal. It is in the Deanery of Sandwich which is part of the Diocese of Canterbury within the Church of England. The postal address is Hope House, 8a St George's Rd, Deal, CT14 6BA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission (no. 1130487)

PCC Members and officers who have served from 2025 1<sup>st</sup> January 2025 until the date this report was approved are:

|                         |   |
|-------------------------|---|
| Vicar:                  | The Revd Christopher Spencer (until July 2025)                |
| Wardens:                | Trevor Longman (from May 2025)<br>Lynn Watson (From May 2025) |
| Lay Chair:              | Lynn Watson   |
| PCC Officers:           | Janet Wakeman (Secretary)<br>Trevor Longman (Treasurer)       |
| Deanery Synod Reps:     | Trevor Longman<br>Gillian Chiverton<br>Lynn Watson            |
| Electoral Roll Officer: | Stella Banks (until July 2025)                                |
| Safeguarding Officers:  | Sue Fotheringham<br>Rev. Jean Kerr                            |

## PCC Members

| Elected members who had stepped down at (or before) APCM May 2025                            | Elected members who continued:  | Newly Elected Members (from APCM March 2025)  |
|--|---|---|
| Sarah Fisher<br>Rob Page<br>Des Birchall<br>Sue Fotheringham<br>Jacob Ball<br>Mary Donaldson | Lynn Watson<br>Robbie Langford<br>Janet Wakeman<br>Lynne Williams<br>Craig Ward<br>Julie Gill<br>James Smith (resigned November 2025)<br>Kaitelyn Chappell (Resigned November 2025) | Mick Burr<br>Sharon Page<br>Keith Pavitt<br>Marco Orlando<br>Trevor Smart<br><br>Michael Harris (Co-opted by PCC June 2025) |



|                                       |                  |               |              |
|---------------------------------------|------------------|---------------|--------------|
| <b>Administrator:</b>                 | Stella Banks     | 18 hrs/week   | to 2025/07   |
|                                       | Isobel Wiseman   | 12.5 hrs/week | from 2025/11 |
| <b>Events and Facilities Manager:</b> | Jo Rogers        | 12 hrs/week   | from 2025/05 |
| <b>Church Cleaners:</b>               | Rachel Gillespie | 5 hrs/week    |              |
|                                       | Olha Nastasiuk   | 6 hrs/week    | to 2025/05   |
|                                       | Kateryna Hryb    | 5 hrs/week    | from 2025/07 |
| <b>Verger:</b>                        | James Rogers     | 4 hrs/week    | from 2025/02 |

**Bankers:** NatWest Bank, 31 High Street, Deal, Kent. CT156EE

**Independent Examiner:** SHPD Accountants Ltd. 10 Littlebourne Rd, Maidstone, KENT, ME14 5QP

## Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC registered as an independent charity in September 2009.

The method of appointment of PCC members is set out in the Church Representation Rules. All who are a part of St. George's Church are encouraged to register on the Electoral Roll and stand for election to the PCC. At the first PCC meeting after each APCM, there is a presentation of the role of the PCC and its relationship to other groups in the church as well as an explanation of the church's vision.

### **The Standing Committee**

The Standing Committee executes the business of the Council between meetings, makes recommendations concerning decisions and agrees items for the Council agenda. It acts as the Finance committee and budget monitoring group.

#### **Standing Committee Members**

|                            |   |
|----------------------------|---|
| Rev Chris Spencer (Vicar)  | From Jan 2025 until end July 2025   |
| Pete Gill                  | From Jan 2025 until May 2025  |
| Trevor Longman (treasurer) |   |
| Des Birchall               | From Jan 2025 until May 2025  |
| Lynn Watson                |   |
| Janet Wakeman              | Attended all SC meetings in role as PCC Secretary (no voting rights).<br>Co-opted onto SC (with voting rights) from June 2025 |
| Mick Burr                  | Attended several meetings in order to report on building maintenance work.  |

### **Ministry Leadership Team/Mission and Ministry Team**

For many years at St George's, the Vicar has worked with a team to share oversight of the ministry and mission of St George's. The following people have played a valuable role in supporting the Vicar, Chris Spencer (until July 2025), and the Church through the period of the vacancy; Pete Gill (Chair until October 2025), Robbie Langford, Simon Roscoe, Dave Stafford, Lynne Williams, and Lynn Watson (as Churchwarden). The Churchwardens would like to take this opportunity to acknowledge their faithful service and thank them all for their dedication and support.

## **Pastoral Care**

Chris Spencer continued to have Pastoral oversight until his departure in July.

It is very fortunate that we are blessed with many people who contribute in different ways to Pastoral matters, including the Wednesday Community, Warm Welcome, Anna Chaplaincy and House Groups. St George's is a caring community, and we remain grateful for the guidance provided by Jean and Paul Kerr. However, there is no room for complacency; some people will still be falling through the gaps particularly those not associated to specific groups, newcomers and those people whose life journey and choices keeps them on the edge of society, faith and church. God does equip those he has called for such work. Sometimes hesitation, fear and preconceived ideas are barriers to engagement. It would certainly be beneficial to have a more structured approach to Pastoral matters particularly in leadership and co-ordination. This is an important area that will need to be reviewed in the forthcoming year.

## **Purpose of Sub-groups of PCC**

The PCC has established the following working groups to assist in the management and oversight of its aims and objectives:

- Stewardship Focus Group – formed to oversee the Stewardship Focus and encourage generous giving.
- Mission Partnership Group – to make recommendations to PCC for allocation of Mission Giving
- Personnel Group - HR matters are dealt with by the Vicar, Wardens, the Parish Safer recruitment Officer and two other lay members appointed by PCC.
- Safeguarding Group – this group monitors the implementation of the PCC's safeguarding policy and procedures.

Other groups are created for particular projects.

- Parish Profile Working Group – to create a Parish Profile that forms the basis of the advertisement to attract a new vicar.

All these groups report to the Standing Committee which then reports to the PCC.

## **Objectives and activities**

The primary objective of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. St. George's PCC has the responsibility of cooperating with the Vicar, The Revd. Christopher Spencer, or, in the absence of a Vicar, the Churchwardens (Lynn Watson and Trevor Longman) in promoting in the ecclesiastical parish and surrounding areas the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. George's Church and Extension, St. George's Hall and Hardman Hall, High Street, Deal, and Hope House, 8a St George's Road, Deal.

When planning our activities for the year, the Vicar and PCC consider the Commission's guidance on public benefit and, in particular, the guidance on charities for the advancement of religion.

## **Review of the Year**

The verse chosen for the year 2025 was, 'Now you are the body of Christ, and each one of you is a part of it.' I Cor. 12:27.

### **Gathering for worship**

St George's continued to follow this pattern of regular worship throughout 2025: -

Sundays

8am - weekly quiet spoken service of Holy Communion

10:30am - Family Worship (with Communion once a month and 'Cafe-Church' usually when there is a 5<sup>th</sup> Sunday in a month)

Wednesdays.

10:30am Communion Service

Week by week we are thankful for the many people who contribute to all the various aspects of our gatherings, hosting, making coffee, praying, leading and helping with children and young people's groups, making music, staffing the AV desk, preaching, leading, setting up and clearing away.

### **Church electoral roll and average Sunday attendance**

At the APCM in May 2025 the electoral roll was recorded at 162.

The average attendance at the family services fell from 113 adults and 12 children (under 16) with 12 commonly online. The average weekly attendance at the Wednesday service and 8am Services has remained around 50 and 9 respectively.

### **Worship Teams**

Over the past year, we have continued to be blessed by the talents and contributions of those who serve in the worship teams and provide such a breadth of musical style and accompaniment to our 10:30am services on a Sunday morning. We have a stable team of 18 musicians who form 3 worship bands, led by Dave Stafford, Dai Williams and Ray Horton. In addition, we have a small team who share their skill and experience in providing music for our Wednesday congregation, and a few young musicians within Pulse who regularly enjoy their 'Band and Bake' nights. We said farewell to Brian Addison in May 2025 as he moved away; and of course, Joy Spencer in July 2025, thanking her for all her musical involvement within the church over so many years. We very much enjoyed the challenge, at Chris and Joy's request, of forming one large worship band for their farewell service. Picking up the baton from Joy, we continued at Christmas to bring together an adult choir and orchestra for our annual Carol Service, as well as the junior choir and youth band for our Christingle services. We are very grateful for the hard work and support of the AV team each week, along with the recent upgrades to the equipment, including a bigger monitor on the back gallery so those on the chancel can see the words more easily. We have introduced several new songs, supporting our existing diverse repertoire, continuing in our focus to encounter God's presence as we meet and worship Him.

Alan Fotheringham continued to lead the AV team, developing the number of people involved and managing the increased demands of a weekly livestream for those who cannot be present, and those who are looking in from the outside. This added component is much valued by those who are house-bound, or unwell, or somewhere else in the world.

### **Café Church**

Cafe church is a family service for all ages with tables and chairs set up in a cafe style. The service is interactive with activities and discussions around tables interspersed with a short talk to enable multi generational learning of the same bible passage at the same time.

We have responded to feedback over this last year to evolve the service so that it is more accessible to our church family such as keeping the service to an hour, ensuring people are not on their own on a table and the table activities at the start lend themselves to discussion so new people can easily engage in conversation with others. Also our vulnerable adults have found the style of service easy to follow and access; new families have arrived on a Cafe Church Sunday and then kept coming and many family members have enjoyed looking at passages in a fresh way. Our hope is that Cafe Church will continue to evolve to be a service that families will want to come to and that the Pulse Band will play at Cafe Church within the year.

### **Saturday Prayer**

Since July 2025, we have met fortnightly to pray on a Saturday morning between 10 and 11am. Initially meeting up on the chancel in the church and then moving into the extension where it is warmer during the winter months, there has been a group of between 10 and 15 each time with approximately 40 different people attending at some point in our shared journey. Led by members of the Ministry and Mission Team, we have read scripture, listened to songs and shared reflections to help shape and direct our prayers. As we have waited on God, He has inspired many pictures and woven a series of thoughts, reflections and scripture spoken out by various individuals. This has brought us encouragement and a sense of God's provision, direction and care for us as a church as we have navigated the process of being in a vacancy. We have prayed for specific concerns in church life, within our local community, in our nation and around the world, as well as for individuals known to us. Having established this important rhythm of prayer, we will continue to meet together to listen to God, to grow in faith, and bring our requests *to Him who is able to do immeasurably more than all we can ask or imagine.* (Ephesians 3:20)

### **Advent and Christmas**

During Advent we welcomed Martha Trust for their Carol Service, Deal Parochial School for their nativity play with carols and, this year, Northbourne Park School. These civic events were attended by 855 people. We also held a Christmas Activities morning during which 240 people came into the church. The large Nativity scene was a draw to people passing on the High Street. Carols by Candlelight, with a small choir and orchestra led by Dave Stafford, was attended by 276 people from St Georges congregation, friends and family, and members of other churches in Deal. The Christingles were ticketed and full at both 3pm and 5pm. On Christmas morning, the Leadership team continued the tradition of performing an amusing sketch with meaning. Attendance for the Carol Service, The Christingles and Christmas Morning totalled just over 1800.

## **Youth and Children's Ministry**

### **Youth (Pulse)**

Pulse is our youth group from age 11-18 that meets each Sunday in the extension from 6pm until 7.30pm.

#### **Things we give thanks for.**

We have roughly ten young people that regularly attend. For the last couple of years, we have introduced a Band and Bake night each half term with Dave Stafford. The band has gained confidence and played at both Christingles for the first time on Christmas Eve, which was fantastic. And we of course enjoy the bakes produced each rehearsal under the guidance of Sue Ball. Our evenings are a random mix of exploring who God is to us, alongside sports, games and all sorts. 'On the Hotseat' has enabled us to interview a member of St G's and hear their story, mixed with a healthy dose of madness. We continue to go to the Donaldson farm for bonfire night, which is a great opportunity to invite others, along with other activities such as bowling, the St G's rounders challenge and our infamous 'Trevor Hunts!' We continue to build our link with Danehill Ventures in the Summer for 14-18's to be together, have fun, know Jesus.

**Points for Prayer: -**

- To grow our relationship with God, each other, and other young people we know.
- For the Pulse band to play at Café church.
- For more young people to attend the Summer Danehill venture camp.
- To set up an 18+ group for our young people to attend once they leave school and are no longer able to attend Pulse.

We have a wonderful team who regularly support Pulse and enable it to happen so thanks to the two already mentioned along with Lynne Williams, Trevor Smart, Jenny Blackwell, and Ellie Hobbs.

**Sunday Morning Children's Ministry**

During the normal Family Services (10:30am every Sunday except when there is All-age Worship), the Children's Team continued to run three groups throughout 2025.

These were: -

- Paddlers (Parent's Lounge) for pre-school age children in the extension;
- Divers for Year R - Year 4 in Hope House and
- Emerge for Year 5 - Year 9, initially in the Vicarage but in Hope House after Chris and Joy left, when Emerge also moved to Hope House.

Themes covered in Divers and Emerge included Miracles, Parables, Psalms, Handling Emotions, Lent and Pentecost.

Sue Hurst left in Feb 2025 for personal reasons after faithfully serving on team for a number of years, latterly doing an excellent job working with the pre-school age children. In March 2025, Felicity Smart had to step down from the team due to family commitments. Felicity had been a leader for many years, and we are very thankful for her gifted, sensitive and faithful service; she has been greatly missed so we are now delighted that she will be re-joining the team in March 2026. Emily Smith has also had to take a break in Nov 2025 for personal reasons, and Janet Wakeman's availability has been limited since the summer due to her cancer treatment.

We were delighted to welcome Tanya Peacock, Sally Todd, Gillian Castle and Dawn Jewson onto the team during the year. Each week we need a team member to host the Parents' Lounge and a leader and assistant for Divers and Emerge. The aim is to ask volunteers to serve no more than once a month. Although there were 2-3 leaders for both Divers and Emerge at the beginning of 2025, with some members stepping down or with reduced availability, we have sometimes found it impossible to have a leader for each group and have had to merge Divers and Emerge some Sundays.

The team members (as many as can make it) have met on a few occasions throughout the year at informal team lunches, sharing ideas and encouraging one another. It has been a great opportunity to get to know each other better and feel more like a team.

The numbers of children we have each week fluctuates widely ranging from 3 – 17 (for the first time in memory, there was one week in November when we had no children!) but commonly around 12 -13 children during the first half of the year but dropping off to an average of nine since September. There were several special events during the year.

Ellie Hobbs organised the Big Gospel Sing-along which was supported by the kids' team and was a very popular event for families. Sally Todd organised an Art "workshop" that was open to all age ranges of children and was a great success. The children's team supported the Good Friday morning activities and helped with seven visits from classes at Sandown school as part of their RE curriculum. Year 6 in March (Is anything eternal), Year 3 (Easter) (both whilst Chris was still here), then YR & Y4 (June 25), and finally YR, Y3 & Y4 Christmas story and symbols (Nov 25). The team also helped the volunteers who looked after the children during the school summer holidays to arrange and set up something different.

And the final special event of the year was a trip to Deal Beach Parlour for ice creams at Christmas. We usually do this in the summer, but it would have clashed with Chris and Joy's Farewell service, so we did it at Christmas instead. The children didn't seem to mind having ice creams in winter and several who had not been coming regularly for a while turned up for that!

### **Parent and Baby Group (Tadpoles)**

As part of St. George's Christian ministry of welcome and support to the local community, Tadpoles provides a safe, calm, warm and caring environment that fosters the forming of relationships for new parents. It is unique in the area, as it is the only parent group dedicated to the early stages of parenthood that focuses on facilitating new parents forging their own network.

We meet on Tuesdays from 10am until 12 noon in the church and offer tea, coffee and homemade cake, but, more importantly, a warm welcome. Our numbers range from five to twenty depending on the weather, illness and vaccination appointments.

A smile, a hug and a willingness to listen are so gratefully received. Parents regularly tell us what a life-saver Tadpoles has been for them, being a safe haven. They are thankful for our words of encouragement and our support.

We have held two special events this year. At the summer picnic in the grounds, it was lovely to see many who had now moved on as some mums had returned to work, or their babies, now toddlers, attend nursery or playgroups. The Christmas party exceeded our expectations, with forty attending! The Christmas story was told via a game of Pass the Parcel and Father Christmas graced us with his presence.

## **Groups**

We have six small groups, and we have gathered group leaders a couple of times so far to support the role and life of our groups. These meetings are in their infancy and will evolve as time goes on to better support those who lead our small groups.

There are still many who would like to be part of a small group community, but we have not managed to get new groups off the ground as yet. Instead, we have offered two mid-week courses in the Autumn of 2025 (the Belonging course) and the Spring of 2026 (the Bible course) to enable people to meet others over discussion in small groups in response to the course content.

It has been a real team effort with many contributing to the evening in a whole host of ways. Having the opportunity to meet with others, to talk, to listen, to pray and explore our faith together is certainly something we would like to see more of in the life of our church.

### **No Limits**

The No Limits group is based on the belief that there are no limits to God's love and no limits to what we can do through him.

The group is made up of around 9 families with around 15 people who regularly attend (rarely all together). They meet weekly in term time following a program that includes creative bible study, prayer and also a social element which might be a walk or a shared meal. The group has been involved in supporting Martha Trust, volunteering at the homeless shelter in Dover and recently helping to run the Belonging course. They support each other in prayer and also practical ways when needed and communicate via a what's app group where prayer requests can be sent. The group feels like a family and as well as offering mutual support they have a lot of fun together!

### **Watch This Space**

Watch This Space is a group numbering around 12 curious Christians who love our neighbours, colleagues and friends. We range from our 50's – 80s, some with grown up children and some with grandchildren too.

We meet to share life, study the bible and support one another through the ups and downs of life. We are passionate about aiding each other to support the folks we encounter in our day to day lives and showing those people the love we find in Christ.

This year we have studied various Christian books and talks. We have opened the main Church up for events at Easter and Christmas to welcome in the local community and share the Good News. The Christmas event allowed us to welcome 230 people in on a Saturday morning for craft, company and refreshment.

As a group we were led to run the Belonging Course as a small group, which we were introduced to through our contact with the Winter Night Shelter in Dover. This course allowed us to explore loneliness and belonging and gave us real skills to understand ourselves and help people we encounter. This then led a few of the group to help run the course for the wider church through the Autumn term.

We have an active prayer life together with communication most days through our very active What's App group. We usually meet in Kingsdown, but area based in Deal, Kingsdown and St Margaret's.

### **Walk**

There are currently about 12 members in the group, and we meet weekly on a Wednesday night. We also meet for social events or day trips (i.e. Minister Abbey, Aylesford Priory, HTB London). Occasionally, we meet in 2 or 3s during the week or Saturday mornings.

We have just started a study on Revelation and will possibly look at the Prayer Course (Pete Greig) in the summer.

We are always open to new members. Currently, we are just ladies in the group.

### **Springboard**

We meet at Hope House on most Wednesday afternoons where we have two Bible Studies a month. Martin has produced questions so that we can prepare at home and share in our studies. We have looked at 1 John and are currently studying James. During the year we also discussed a few sermons, had some prayer times, as well as meeting more socially. We host Warm Welcome in the church once a month.

We were all pleased to see Robbie return from Australia to be there with us at our meetings.

Four of us met on two separate occasions for an interesting visit and tour of Chelsea Barracks when we visited Mary Ann Clark, a former member of Springboard.

Sadly, we said goodbye to Liz and Tim as leaders, when we all met for tea at *Wellingtons* where we were kindly given the use of the cafe to ourselves.

The group numbers around 10 when we're all present, and we would be happy for others to join us.

### **Food, Faith and Fitness**

We have our Missional Community 'Food Faith and Fitness'. We organised events in Sandwich combining food and activity to bless the community and spread the Good News. We hold events such as a Shoe Box Appeal Brunch; we have a Pancake morning coming up in February and we have a

weekly Faith & Fitness Circuit Training class (free but donations welcome) every Wednesday in the church hall in Sandwich. We have around 20 people who come along, but about 12-14 on average each week. Only 4 of them are Christians, so all others are non-church goers, and a wide age range from 18-78! We pray at the start and at the end, and it's really lovely. I think all of them have attended other events we have organised and several of them help with the catering etc. Several have been to St George's at Easter and Christmas with us. We have organised walks and a quiz too. We are open to new members. The core team of us from St George's (5 of us) meet to plan and pray every month.

### **Open Table**

It was sad to say, 'Goodbye' to Chris and Joy as leaders of Open Table but we continue to be a community for mutual practical and spiritual support. As many as can meet monthly for a 'bring-and-share' meal that can include friends or family who don't normally come along to church. We have a WhatsApp group where we share news, prayer requests and encouragements. The ladies (we don't have many men now) gather monthly for coffee, prayer and a dive into the Bible and some of us meet in smaller or larger groups for prayer, walks or just to be social.

### **Belonging Course**

St George's hosted The Belonging Course in the Church between October and November. The course, from Safe Families and Home For Good, ran for six teaching sessions and a social. Attendance varied from 25-30 people at each session. Watch This Space and No Limits took responsibility for running the course for church members and guests who joined for the course. The Belonging Course allowed us to explore loneliness and belonging. The video content and group discussions enabled us to relate bible teachings to situations in our lives and helped us to think about how we can build relationships with each other and in our community. We are now planning to run The Bible course this Spring in a similar vein so that people can have another opportunity to learn and grow with others they might not otherwise meet.

### **Wednesday Congregation**

Consider it pure joy James 1:2

That verse goes on to say whenever you face trials and temptations. As Paul and I enter our 11th year of being a part of the Wednesday congregation leadership team we can seriously declare that we consider it pure joy to be a part of the nearly fifty people who gather for the service of Holy Communion every Wednesday. Yes, even when it was Christmas Eve! There are trials of the rota kind, but we are delightfully served by at least three quarters of the folk taking an active part in the service and in hospitality afterwards. We are so grateful for Keith Pavitt, Angela Revis and Dai Williams for providing live music for us. We are so grateful for the ministry of James Archer who sees to the sound for us and has enabled us to develop an online community as well. Some days he does all that and runs down the stairs to preach as well! We always start with an "in house" welcome before we go to the live stream welcome and it has been great to see people joining us who are now housebound plus those watching from far flung countries. What we have noticed is that, as we always take a moment of silence before the service starts, we are experiencing much more of an awareness of God's presence. We consider it pure joy. In this congregation we now see two ordinands being prepared for ordination and we are thrilled to be a part of their formation. Naturally there has been sadness as well, as Gerald and, more recently, Ken died but we are grateful to God for their lives among us. Before all the above happens a group of us gather to pray at around 9.30 which grounds us before the joy of welcoming people happens. We also run a small online prayer group who receive prayer requests. This ministry is hidden from view but has been so faithful. The Wednesday leadership team Liz Lerner, James Archer, Simon and Mary Ann Roscoe, Paul and Jean Kerr.



### **Wednesday Warm Welcome**

This is run by four small teams from the Wednesday congregation and Springboard home group. There are usually 40 people attending which are a mixture of church folk, people living in Deal and Dover, those living on the street and passers-by. A light lunch is served. All the contents of which are provided by congregational members of St Georges. James does a wonderful job keeping all the records up to date as required by Deal Town Council who donate to the church for two hours' worth of heating on a Wednesday in the colder months. We can now access a small grant from them for emergency needs within the Warm Welcome community. We use that word 'community' advisedly because that is what it has become - a real community that notices each other, cares for each other both when within the church building and when outside of it. People who do not normally come to our church services do attend when someone like Ken Spicer dies for his funeral. Those who do not normally attend church describe the Warm Welcome as their family. Like all families, times are sometimes hard, but the sense of togetherness enables us to support each other. Once again, we are blessed by our partnerships with the council, social prescribers and the Community Warden, Martin Dadd.

Once a month now we host the Dementia drop in alongside the Warm Welcome when other agencies come to support our wider mission. When we stand back on a Wednesday and observe what is happening among many types of people, some of whom are in crippling situations, we can only thank God for enabling us as a church to do this.

### **Anna Chaplaincy**

There are now nine people in this chaplaincy team made up of Anna Chaplains and Anna Friends. The work is to enable the spiritual lives of older people both within the community and within the churches in Deal. Currently, with the support of Rev Monica Cameron, the chaplaincy runs services in several care homes across our own parish and that of Upper Deal. In some care homes they run a 'Messy Vintage' type session - a sort of messy church for older people. They attend the Dementia Cafe in St Richards monthly and support the annual Dementia Road Show that takes place in St George's. There is also a monthly Anna group that meets in St George's on a Tuesday where a variety of approaches are taken to help strengthen people's spiritual lives. The Anna Team also responds to requests to visit people in their homes and, when requested, take home communion to them alongside taking home communion to a number of housebound members of St George's. Much of the work of the Anna Chaplaincy team is unseen but it's value cannot be measured in statistics or finance but only in faithfulness of ministry terms. Paul and Jean Kerr are the team leaders.

### **Parochial Church Council**

The PCC has had a busy year with extra meetings to plan for the recruitment of a new vicar. We met twice in the first part of the year leading up to the APCM and eight times between the last APCM (May 2025) and the end of the year. This included a meeting with Archdeacon Darren in September to discern and agree the criteria for what we hope for in a Vicar, and the official Section 11 meeting on 27<sup>th</sup> October at which we presented our Parish Profile (to be used to advertise for a new Vicar) and appointed our Parish Representatives.

Other business included building maintenance and upgrades including approving two faculty applications, financial planning and giving to mission, the sale of St. George's Hall (still subject to local planning permission), planning for staff changes, and updating policies – particularly the changes to our Safeguarding and Safer Recruitment Policies which are legally required.

Every meeting was quorate and no meeting had an attendance of less than 70% of the PCC members.

## **Wider church relationships**

### **Deanery Synod**

In January, Rev. Paul Kerr replaced Chris Spencer as the Area Dean for Sandwich Deanery and St George's was represented by Synod Reps Gillian Chiverton, Lynn Watson and Trevor Longman. Three Deanery Synod meetings were held during the year and, in addition to Synod business, each meeting commenced with a talk from a visiting speaker.

Topics for 2025 were Social Justice, Generous Giving/Cornerstone and Net Carbon Zero/Energy Footprint Tool.

### **Visits from Mission Partners**

#### **Kaleo Madrid May 16<sup>th</sup> -18<sup>th</sup>**

We were delighted to host a missionary team from Kaleo Madrid in May 25 for a long weekend which included three planned events that focused on Encountering Jesus, Sharing Jesus and Celebrating Jesus. There was also plenty of time to renew and build new friendships over shared meals, including an evening at the local curry house. It was a wonderful experience to see so many of the St George's family involved in hosting the events and participating in both the missional training and outreach in Deal town centre that happened throughout the weekend. A special thanks goes out to Michael and Helen Harris for accommodating the four missionaries and the Hospitality Team led by Dan Basford who generously looked after our every need. In all 42 volunteers came together to make this weekend happen. There were many testimonies of healings and answers to prayer and the weekend finished on a high note with the missionaries spending some quality time with Pulse being quizzed on what life is like as a missionary.

#### **Liz Jeggo (OMF Japan) 7<sup>th</sup> September**

Liz told us about the work she and Mike are doing among Japanese people who have studied or worked abroad where they have become Christians. When these converts return to Japan, Mike and Liz support them to integrate into Christian communities in Japan.

## **Community Outreach Events**

A number of events were held for children and their families. We have had three singalong events, two of which were in conjunction with The Gospel Fusion band and choir and the other was a Disney singalong which attracted over 80 people including many primary aged children. The Gospel Singalong in February was very well attended by 180 people, and it raised money for the children's ministry work here at St George's. They returned in November and raised £220 for the children's ministry.

The church has been opened for community activities several times during the year, gathering local families to attend the Good Friday all age craft activities and again in December for the Christmas craft activities.

We would like to thank Watch this Space who led the open church events including the Ride & Stride and the Heritage Days in September.

## Engagement with the Local Community

Six community groups meet regularly on Church premises. These are the Deal Breastfeeding Support Group, the Dementia Drop-in, the Sling Library, the Ukrainian English class, Homestart (a support group for families with pre-school children) and Melody Makers choir.

Once again, we accommodated a short service for Holocaust Memorial Day in January and a ceremony by the United Nations Association in August, both in the garden by the Peace Tree.

We welcomed Deal Parochial CEP School into the Church for their Leavers' Service in July and both Deal Parochial CEP School and Martha House for their Christmas Carol Services. We have also welcomed Northbourne Park School for their Christmas Carol Service. Classes from Sandown School have continued to visit the church for support with their Religious Education sessions helped by the kids' team and Jo Rogers. Jo has also been visiting Deal Parochial CEP School to provide monthly assemblies to the children.

The church has been used for several concerts by the Deal and Walmer Handelians Choral Society, the Manwood's Singers and the Railway Swing Band as well as eight events during the Deal Festival of Music and Arts. We have newly welcomed the Betteshanger Band for their Festival of Remembrance in November and Showtime Choir from Folkestone led by Alex McNeice from Melody Makers.

Over the bank holiday weekend, we hosted the Dragonfly Quilters exhibition where they raised over £6,000 for three local charities.

We continue to support groups who are raising money for the Guide Dogs. We have hosted a tea party in the hall and a Buskathon in the front garden to raise vital funds for their organisation.

We work closely with Age Concern in Sandwich and held a Dementia Awareness Roadshow in September.

We are keen to continue hosting these events as it helps us to forge positive relationships with the local community. However, hosting does require a lot of volunteers. Jo Rogers was appointed as Facilities and Events Manager in May and works to build the teams of volunteers who provide our Christian welcome.

## Occasional Offices

### Funerals

Five funerals were held at the church during 2025, and three further funerals were conducted by members of our team at another venue. We said a fond farewell to Marion Charlesworth, Elise Grist, Kathleen Pawsey, Marshall Spelzini and Daphne Marchant.

### Weddings

There was only one wedding at St. George's in 2025; this was the wedding of Arthur and Vicky Dickenson.

### Baptisms and Renewal of Baptism Promises

We opened the baptismal pool twice in 2025 for baptisms or renewal of baptismal promises. Eight people were baptised or renewed their baptismal promises on Easter Sunday and a further five on 29<sup>th</sup> June.

## Extraordinary Events

### Focus for the Future

During the first half of the year, further meetings were held to identify and agree the priorities for St. George's going forward. In July, Chris Spencer wrote a report outlining the process, the values and foundations of our ministry, and future direction. From the discussions, both at PCC level and those open to the whole congregation, he identified the following priorities for the second half of the year.

- i) Review and reshape our groups.
- ii) Establish a pattern of corporate prayer during the forthcoming Vacancy.
- iii) Communicate opportunities for serving on teams.
- iv) Identify how best to coordinate pastoral care.

In respect of these priorities, Lynne Williams and Fiona Scanlon held two meetings for small group leaders to encourage and inspire them. They have also run the Belonging Course (see above) to draw in people who were not part of a group and are leading The Bible Course during the Spring of 2026 as a follow-up.

Dave Stafford has established fortnightly pattern of corporate prayer in the Church on Saturday mornings. Even though numbers are small, it has often been a time of encouragement for those present and we are confident that the faithful prayers of those who have attended have blessed the leadership and the church through the vacancy.

A few new people have joined various teams (having followed the Safer Recruitment process) but there are still plenty of opportunities for others to serve, especially as some members have moved away or have had to step down due to other commitments or ill-health. We continue to look for ways to help people discover their gifts and find fulfilling ways to bless the church and the wider community.

Identifying how we can best co-ordinate and improve pastoral care is something we will work on with our new vicar.

### Chris and Joy's Leaving Celebration

Having served St. George's for 28 years, Rev Chris Spencer and his wife, Joy, left at the end of July to seek the Lord for the next chapter of their lives. We held a final farewell service for them on July 20<sup>th</sup> which was attended by 287 people, at which Chris and Joy were presented with a painting of Deal that Chris had admired, tickets for the Royal Albert Hall, two memory books filled with photos, memories and wishes that people had sent and a monetary gift of £3,950. Chris and Joy were overwhelmed by the generosity. During the service, the congregation was treated to a trip down memory lane – didn't Chris and Joy look young when they first arrived!

Despite the rain, the service was followed by a farewell buffet lunch in the vicarage garden for around 200 people; it was a good job we were able to beg or borrow 12 party tents to give the crowds some shelter! We were very grateful to the large army of volunteers who put up and took down tents; set up tables and chairs; collected, prepared and served food and drinks; welcomed guests; cleared and washed up and put everything back in the right places! It was a very special day, and we couldn't have done it without you.

### The Vacancy

We are fortunate that six members of our congregation are retired clergy who retain the 'Permission to Officiate' as well as other lay members who have stepped up to lead and preach during the vacancy. This meant we have had a range of different voices and styles to guide us on our faith journey over the last half of 2025, which has been refreshing. We would like to offer a vote of gratitude to Simon Roscoe, Jean Kerr, Paul Kerr, Rob Stevenson, Martin Cleeve, Pat Wright, Stephen Young, Dave Stafford, Alan

Spence, Steve Coneys, Dawn Jewson, Lynne Williams, Rob Page and Ray Horton for leading and preaching through the vacancy. We even had Robbie Langford a few times with recorded messages all the way from Australia! Thank you and God bless you all.

## **Resourcing the vision**

### **Buildings and Grounds**

The buildings team (mainly Mick Burr and Trevor Longman) have carried out or arranged for contractors to carry out many repairs and improvements throughout 2025. Following faculty permissions, new boilers and thermostats were installed and insulation was fitted across the whole of the church roof space. In addition, the flat roof above the store room (ex creche) was repaired and the outer wall re-plastered, several church and garage doors were repaired or replaced and painted, the roof space skylight windows were refurbished, the broken globe lamp (from the gatepost on the High St) was sent off for repair (it had to be custom built), drains and gutters were cleared and many other maintenance tasks were carried out in order to keep the buildings in good order.

We are grateful to Adrian Friend for continuing to maintain the grounds and looking after the vicarage garden after Chris & Joy moved away.

### **Audio Visual Report**

The AV team is made up of 12 skilled and able people who are committed to serving the church through the sharing of their time and talents, ensuring the best possible experience throughout our services. This year has been transformational for this ministry in our church.

The upgrades to the equipment not only enhance our worship during the Wednesday and Sunday services but also provide a valuable facility for other events such as weddings, funerals, concerts and the many groups who use our church throughout the week.

The addition of the new hardware on the sound desk should provide a better experience for everyone both in the church and for those joining us on the Livestream. Further software upgrades are planned which will make our experience more inclusive for everyone and easier to run for the team. The installation of two new, high-definition TV screens was planned and approved but didn't happen until early 2026.

Using iPads, the service leaders can now directly communicate with those who join us on the Livestream through being able to respond to comments or prayer requests as the service is in progress.

James Archer continues to be heavily involved in all aspects of AV support on a Wednesday. James has added the livestream to this service and continues to provide a valuable service to this congregation on a weekly basis.

Over the past year, the team has supported two young people with work experience placements as part of their academic studies.

Our appreciation is extended to the whole team for continuing to support this ministry. Special thanks go to Matt Bennett, Marco Orlando and Malc Mackay who have spent many hours developing the new upgrade over the last two years.

### **St George's Hall**

Conditional Contracts subject to Planning on the Hall were signed at the end of 2024. 2025 was taken up with the Developer finalising plans for the development of the site and submitting the necessary Planning Application. The application was supported by the Officers of Dover District Council but unfortunately was rejected by the Members at the meeting at the end of October 2025. The Developer plans to lodge an appeal to the Planning Inspectorate in 2026.

### **Risk Management**

The following risks to which the PCC is exposed have begun to be considered and procedures designed to manage those risks are either in the process of being established or are already established.

### **Financial Risk**

The PCC has a Treasurer who manages the day-to-day banking requirements and reporting. He is supported by an Assistant Treasurer (bookkeeper) who checks all payments and receipts and inputs the monthly accounts onto the financial spreadsheets. In addition, a second Assistant Treasurer has recently been appointed to take responsibility for collating the planned giving records and reporting to HMRC for gift aid claims. They work together as a team to crosscheck the various aspects of the accounts and share the responsibility for our finances.

The Standing Committee acts as a Buildings and Finance committee and, at least once a term, monitors financial income and expenditure.

We seek to balance regular expenditure against regular income and to use our reserves for funding projects and upgrades plus major repairs and upkeep to the buildings.

### **Statutory and legal requirements**

All PCCs are charities, regardless of size, and the PCC members are Trustees of the Charity. As such, each member must sign a declaration that they are a 'Fit and Proper Person' i.e. they have no relevant criminal convictions or bankruptcy orders against them. In 2025, all our PCC members met these requirements. All members have had DBS checks and have undertaken all relevant Safeguarding training.

The PCC is legally required to follow General Data Protection Regulations. St. George's has a current Privacy Notice which is reviewed annually. We are currently checking our database (Churchsuite) to ensure that it is up to date.

The PCC must have Policies for Safeguarding, Health and Safety, and certain policies and guidance relating to staff and volunteer employment. We have current policies for Safeguarding, Safer Recruitment, Health and Safety and Lone Working. We follow ACAS (Advisory, Conciliation and Arbitration Service) for Grievance, Disciplinary and Capability.

As St George's has an annual income greater than £100K, we are required to register with the Charity Commission and the Treasurer must prepare annual financial statements (accounts) in accordance with the Charities Act 2011 and the Church Accounting Regulations 2006. These accounts must be independently examined or audited annually and filed with the Charity Commission. Our 2024 accounts were audited and filed on time in 2025. In addition, the PCC is responsible for insuring the Church building and its contents as well as maintaining public liability insurance. St. George's has taken out full insurance cover with Ecclesiastical Insurance.

## **Safeguarding**

The PCC appoints a Parish Safeguarding Officer and an Assistant Safeguarding Officer. The PCC agrees Safeguarding Policy in accordance with Diocesan Guidelines.

Sue Fotheringham is the Parish Safeguarding Officer and Jean Kerr is the Assistant Parish Safeguarding Officer, with particular responsibility for vulnerable adults and the Anna Chaplaincy. Sue Barritt was the Parish Disclosure Officer until May when Andrew Jewson took on that role. The PCC Safeguarding group has updated policies and procedures to ensure the PCC conforms with Church of England Safeguarding standards.

Safeguarding is everyone's responsibility, and basic online training provided by the Diocese is available to everyone. Appropriate safeguarding training is required for all church officers, including PCC members, all those working with children, young people and vulnerable adults, and other positions of responsibility. Sue and Alan Fotheringham manage the Church of England Safeguarding Hub and Dashboard, which is a national database which tracks the DBS and training requirements of all those who volunteer in church.

A full safeguarding report to be presented at the APCM is also available on request from the Secretary.

# **ST GEORGE'S PCC**

## **Annual Financial Report of the Parochial Church Council for the year ending 31 December 2025**

### **AUDIT**

St George's annual accounts for the financial year January to December 2025 have been subject to "Independent Examination" by SHPD Accountants and the "Balance Sheet" and the "Statement of Financial Activities" are shown on pages 6 & 7 of this report.

The "Summary of Activities for the Year 2025", on page 5 below, gives a breakdown of income and expenditure for the year and comparison with 2024.

The Independent Examiner's report, "Financial Statements of the PCC, 2025", contains full details of the income and expenditure for the year and is available to St George's members on request.

### **OVERVIEW**

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income, allowing St George's to readily meet its financial commitments.

The vast majority of donors regularly contribute through St George's planned giving schemes and most have signed up for Gift Aid. Regular planned giving makes up 72% of our income & all voluntary income accounts for 82% of our total annual income (2004 figures)

The Parish Giving Scheme is our preferred option for receiving donations to St George's and over 35% of our regular donors now give in this way. Of the remainder, about 60% still give directly through bank standing orders and others by PG envelopes, cash into the plate or by the use of our digital giving machine

St George's also holds occasional "gift days" to encourage those who do not regularly contribute to the mission and ministry of the church to do so. Gift days can also be held for specific ministry or projects.

Our accounts are subject to annual "Independent Examination". We have been able to meet all our expenditure needs each year, although some years we have had to draw down funds from our reserves to cover shortfalls and/or major repairs/replacements. We are confident that capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of five years, at the present rate of use.

We continue to pay our full parish share, and we are up to date with all submissions to the Charity Commission.

### **INCOME 2025**

#### **Regular PCC Income**

Regular PCC Income totalled £237,822 for the year, an increase of £1,055 on the 2024 figure.

Income from all voluntary giving, including Appeals and Gift Aid tax reclaims, totalled £199,901, an increase of £3,553 on the amount for 2024, but £9,600 under the budget set for the year.

Our other main source of income, from the hiring of the church and halls plus car parking, totalled £24,380; a decrease of £5,957 on 2024, due to the planned closure of the church hall.

Income for church groups; i.e. evangelism, Youth & Children's work, training costs, hospitality, etc. totalled £811 for the year.



Dividends of £5,360 were received from the C of E Investment Fund, equating to approximately 3.0% interest for the year. Dividends were paid into the PCC current account.

Additional income from copying, PCC fees and audio/visual was £2,120, plus a donation of £6,250 (with Gift Aid) towards the planned AV upgrade.

### **Supplementary PCC Income**

#### Grants

A grant of £10,000 was received from the Canterbury Diocese (Quick Wins Grants) towards the insulation of the main church roof space. This was to assist in reducing STG's carbon footprint, in line with the CofE Carbon Zero by 2030 campaign.

A grant of £1,838 was received from Dover District Council at the end of 2024 (for Warm Spaces use in 2025) and was used mainly for providing a replacement cooker, for the provision of the regular Wednesday lunch time meals.

No other grants were received in 2025. However, two further grants were applied for in 2025 but not awarded until 2026. These were £3,900 from the Benefact Trust towards the roof insulation work and £6,575 from the Listed Places of Worship Grant Scheme, which is basically a repayment of VAT paid on the 2025 major repairs.

#### Bequests & Legacies

A bequest of £678 was received from the estate of Brian Stevens.

#### Trust Income

The Harrison Trust was closed down in 2025, resulting in a final disbursement of £2,308 being received.

#### Other Income

Interest on our reserve savings accounts totalled £2,451 for the year.

### **Total Church Income**

The total PCC income for 2025 was therefore £255,097 an increase of £13,629 on 2024.

### **The C of E Investment Fund**

Towards the end of the year, £40,000 was transferred to the CCLI Harrison deposit account to be readily accessible to transfer to the current account to pay for the major repair/renewals work.

At 31<sup>st</sup> December, the fund "share price" was 4.0% down on the previous year and our investment fund value totalled £148,420. However, this remains 14% above the original purchase price of the "shares".

## **EXPENDITURE 2025**

### **Regular Church Expenditure**

Expenditure for regular church running costs and activities totalled £235,915 in 2025, a decrease of £16,987 on the 2024 figure, and was about £10,000 under the budget set for the year.

The principal budget savings were on salaries & staff costs, mainly due to changes in staff earlier in 2025

Other below budget items were admin, worship and training costs, probably as a result of the present vicar vacancy.

### **Supplementary PCC Expenditure**

The fourth year of the Hope House lease was £4,500.

This is accounted for at £4,500 per year over the 5-year term of the lease, 2022 to 2026.

Major Repairs & Renewals undertaken in 2025 totalled £53,998, and are shown below -

|                                 |         |
|---------------------------------|---------|
| Church roof Insulation          | £36,077 |
| Church boiler replacements      | £10,439 |
| Renewing of the church web site | £ 5,940 |
| Other unplanned repairs         | £ 1,542 |

### **Total Church Expenditure**

The total PCC expenditure for 2025 was £294,413, an increase of £24,223 on the 2024 figure.

### **Transfers to/from Reserves**

£15,000 was transferred from the current account into our CCLA "General Savings" deposit account early in 2025, to earn interest.

£15,000 was transferred from the CCLA Harrison Fund to the current account later in 2025; for payment of the boiler repair work. A further £30,000 was transferred from the Harrison Fund to the current account in January 2026 to pay for the Roof Insulation work, which was completed at the end of December.

### **ANNUAL BALANCE OF ACCOUNT**

Regular income for the year was £1,907 above expenditure.

However, with supplementary income and expenditure included, there was a net funds deficit of £39,316 for the year, which was covered by drawing down from reserves.

### **STEWARDSHIP**

The PCC actively encourages the use of planned giving schemes in order to receive a steady flow of income, allowing St George's to readily meet its financial commitments.

In December 2025 there were 118 persons or families who regularly contributed to one of our planned giving schemes, down 4 donors (net) from 2024. The donors include 93 tax efficient givers plus 25 non-gift aid donors.

Although total voluntary giving was higher in 2025 than in 2024, mainly due to the receipt of one single large donation, planned giving from church members was £159,500, a decrease of £10,500 on the 2024 figure.

St George's held just one gift day at Easter 2025, when nearly £13,000 was raised, including gift aid.

The number of regular donors using the Parish Giving Scheme increased from 33 in December 2024 to 47 in December 2025, a net increase of 11, meaning that 40% of our regular donors now give through PGS.

In 2024, St George's acquired a Digital Giving machine (card machine). It is being used regularly each week and in 2025 over £2,350 was donated towards church funds plus £420 to our Christmas Charities and other appeals.

A big thank you to ALL our donors for their invaluable support.

## FINANCE POLICY

### PCC Responsibilities:

**Best Practice Guidelines:** The PCC follows best practice guidelines as advised by the Charity Commission and Church of England.

It ensures that proper accounting records are kept for at least six years, reflecting all financial transactions and managing assets and liabilities.

**Financial Risk:** The PCC has a Treasurer who manages the day-to-day banking requirements and reporting. He is supported by an Assistant Treasurer (bookkeeper) who checks all payments and receipts and inputs the monthly accounts onto the financial spreadsheets. In addition, a second Assistant Treasurer has recently been appointed to take responsibility for collating the planned giving records and reporting to HMRC for gift aid claims. They work together as a team to crosscheck the various aspects of the accounts and share the responsibility for our finances.

The Standing Committee acts as a Buildings and Finance committee and, at least once a term, monitors financial income and expenditure.

We seek to balance regular expenditure against regular income and to use our reserves for funding projects and upgrades plus major repairs and upkeep to the buildings.

### Financial Controls:

**Cash Handling:** Cash payments are minimized, and all money received is deposited promptly into the PCC current account.

**Payments:** Online banking is used to make payments whenever possible; this contains checks on recipients' names and bank account details for added security.

**Expenses:** Clergy and other expenses require detailed breakdowns and receipts and are subject to prompt payment.

**Transparency & Reporting:** Financial management is open, with annual reports, budgets, and regular updates provided to PCCs and church members.

**Audit and Examination:** The annual accounts are subject to audit or independent examination, as appropriate, by an appropriately qualified accountant.

### Investment Policy:

It is the PCC's policy to invest reserve capital in CCLA or CAF deposit accounts or the CCLA Church of England Investment Fund; all of which are considered secure investments. We aim for a return to at least meet the UK Consumer Prices Index including owner occupiers' housing costs (CPIH).

It is also the PCC's policy to, when necessary, use capital from the Doris Salter Bequest to support regular church expenditure on mission and outreach and the Harrison Fund and Eastes Bequest if support is required for church maintenance and upkeep, in particular major repairs and renewals.

It is the PCC's intention that a minimum of three months regular expenditure be held in reserve to cover future shortfalls. Ultimately, the reserves of the church reside with its members, not just the funds in the church accounts. We therefore propose that if and when the level of the total useable church reserves in all unrestricted funds approaches a sum equal to three months regular expenditure, urgent action will be taken to alert the church members to prayer and generosity.

We are confident that capital held in St George's reserve funds will cover any planned annual budget deficits for a minimum of four years, at the present rate of use (2026).

## GIVING FOR MISSION

As in previous years, St George's gave over 10% of the annual church voluntary income to mission and charitable purposes, plus other amounts raised in special appeals.

In 2025 the total church giving was £25,270; a list of major recipients is given below.

### Mission and Charitable Giving Recipients – 2025

|                                  |                |   |
|----------------------------------|----------------|---|
| Tearfund                         | 3250           | Alleviation of poverty worldwide  |
| CMS –Chris & Veronica Padayachee | 2260           | Christian leaders in Middle East  |
| Abi and Manu Moldenhauer         | 1500           | Mission in Spain with Kaleo ministries  |
| Kairos Connexion                 | 1300           | Raising Missionary Disciples  |
| Kody and Amy Friessen            | 1000           | Presently based in Canada, but reaching Persians in Turkey and elsewhere via the internet                 |
| Dane Hill Ventures (CPAS)        | 1000           | Christian holidays for young people aged 10 – 18  |
| Mike and Liz Jeggo - OMF         | 1000           | Global fellowship of Christians with a heart for East Asia, demonstrating and proclaiming the good news   |
| Embrace (ex Bible Lands Society) | 1000           | Helping children & families, providing emotional and practical support to heal pain and rebuilding lives. |
| Christians Against Poverty       | 1000           | Releasing Families from poverty through the local church  |
| Bible Reading Fellowship         | 1000           | Enabling people of all ages to grow in faith  |
| Christian Concern                | 1000           | Standing up for Christian beliefs in the public sphere  |
| Dover Outreach Centre            | 1000           | Supporting local homeless people  |
| Martha Trust                     | 500            | Caring for severely disabled people   |
| CPAS                             | 500            | Growing leaders, evangelism and youth, UK   |
| Living Well Nonnington           | 500            | Spiritual Development and healing   |
| Fusion                           | 500            | Student mission through local churches  |
| Disasters Emergency Committee    | 500            | Sudan Disaster appeal   |
| Mercy Ministries                 | 500            | Bringing hope to young women with life-controlling issues   |
| Hope in Action                   | 500            | Committed to the poor and marginalised, the hungry, children with disabilities, etc in Albania            |
| Barnabas Aid                     | 500            | Serving persecuted Christians worldwide   |
| Canterbury Street Pastors        | 500            | Helping to keep people safe and off the streets   |
|                                  |                |   |
| <b>Other Gifts under £500</b>    | <b>£4,460</b>  |   |
|                                  |                |   |
| <b>Total Church Giving 2025</b>  | <b>£25,270</b> |   |

# Summary of Activities for the Year 2025

| INCOME                                | 2025           |              | 2024           |
|---------------------------------------|----------------|--------------|----------------|
|                                       |                |              |                |
| <b>Regular PCC Income</b>             | £              | %            | £              |
| Gift-Aided Planned Giving             | 112,054        | 47.1         | 115,590        |
| Gift Aid Tax Recovered                | 26,691         | 11.2         | 27,761         |
| GAYE & CAF Planned Giving             | 6,157          | 2.6          | 11,577         |
| Non Gift-Aided Planned Giving         | 14,593         | 6.1          | 15,124         |
| Collections                           | 7,327          | 3.1          | 6,868          |
| Donations & Charity Appeals           | 19,161         | 8.1          | 5,231          |
| Gift Day Donations + G-Aid            | 12,918         | 5.4          | 13,197         |
| Church & Hall Rentals + Car Park      | 24,380         | 10.3         | 30,337         |
| Income for Church Groups              | 811            | 0.3          | 1,953          |
| Investment Income                     | 5,360          | 2.3          | 5,700          |
| Other Income                          | 8,370          | 3.5          | 3,429          |
|                                       |                |              |                |
| <b>Sub Total - Regular PCC Income</b> | <b>237,822</b> | <b>100.0</b> | <b>236,767</b> |
|                                       |                |              |                |
| <b>Supplementary PCC Income</b>       |                |              |                |
| Grants Major Repairs/Renewals         | 10,000         |              | 0              |
| Grants, Warm Spaces                   | 1,838          |              | 1,984          |
| Bequests & Legacies                   | 678            |              | 0              |
| Trust Income                          | 2,308          |              | 0              |
| Interest on Reserve Funds             | 2,451          |              | 2,717          |
| <b>TOTAL PCC INCOME</b>               | <b>255,097</b> |              | <b>241,468</b> |

| EXPENDITURE   | 2025           |              | 2024           |
|---|----------------|--------------|----------------|
|   |                |              |                |
| <b>REGULAR PCC EXPENDITURE</b>                          | £              | %            | £              |
| Clergy Costs (Stipend, training, housing, pension, etc) | 53,822         | 22.8         | 83,967         |
| Diocesan Shared Costs                                   | 66,748         | 28.3         | 56,763         |
| Clergy Expenses   | 1,659          | 0.7          | 2,355          |
| Youth/Children's Work + Staffing                        | 1,832          | 0.8          | 1,564          |
| Other Ministry Salaries & Costs                         | 13,199         | 5.6          | 15,139         |
| Worship, Training, Discipleship, Evang                  | 17,365         | 7.4          | 13,418         |
| Admin Costs & Staffing                                  | 15,005         | 6.4          | 15,370         |
| Buildings Maintenance & Equipment                       | 41,015         | 17.4         | 41,891         |
| Giving for Mission                                      | 25,270         | 10.7         | 22,435         |
|   |                |              |                |
| <b>Total Regular PCC Expenditure</b>                    | <b>235,915</b> | <b>100.0</b> | <b>252,902</b> |
|   |                |              |                |
| <b>Supplementary PCC Expenditure</b>                    |                |              |                |
| Hope House Lease  | 4500           |              | 4500           |
| Major Repairs/Renewals                                  | 53998          |              | 0              |
| Legal & Professional                                    | 0              |              | 12,788         |
| <b>TOTAL PCC EXPENDITURE</b>                            | <b>294,413</b> |              | <b>270,190</b> |

# BALANCE SHEET

## THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL

### BALANCE SHEET

### AS AT 31ST DECEMBER 2025

|  | Notes | 2025            | 2024            |
|--|-------|-----------------|-----------------|
|  |       | £               | £               |
| <b>FIXED ASSETS</b>                          | 6     |                 |                 |
| Tangible assets                              |       | 0               | 0               |
| <i>Investments:</i>                          |       |                 |                 |
| Church of England Investment Fund            |       | 148,420         | 195,476         |
| <i>Other:</i>                                |       |                 |                 |
| Hope House Lease                             |       | 4,500           | 9,000           |
| <b>TOTAL FIXED ASSETS</b>                    |       | <u>152,920</u>  | <u>204,476</u>  |
| <b>CURRENT ASSETS</b>                        |       |                 |                 |
| Debtors                                      | 7     | 1,808           | 324             |
| <i>Investments:</i>                          |       |                 |                 |
| Short term deposits                          |       | 91,430          | 48,979          |
| Cash at bank and in hand                     |       | 22,550          | 25,322          |
| <b>TOTAL CURRENT ASSETS</b>                  |       | <u>115,788</u>  | <u>74,625</u>   |
| <b>LIABILITIES:</b>                          |       |                 |                 |
| Amounts falling due within one year          | 8     | <u>44,993</u>   | <u>9,014</u>    |
| <b>NET CURRENT ASSETS</b>                    |       | 70,795          | 65,611          |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <u>223,715</u>  | <u>270,087</u>  |
| <b>LIABILITIES:</b>                          |       |                 |                 |
| Amounts falling due after more than one year |       | 0               | 0               |
| <b>TOTAL NET ASSETS</b>                      |       | <u>£223,715</u> | <u>£270,087</u> |
| <b>THE FUNDS OF THE CHARITY:</b>             |       |                 |                 |
| Unrestricted funds                           |       | 152,533         | 139,458         |
| Restricted funds                             |       | <u>71,182</u>   | <u>130,629</u>  |
| <b>TOTAL CHARITY FUNDS</b>                   |       | <u>£223,715</u> | <u>£270,087</u> |

# STATEMENT OF FINANCIAL ACTIVITIES

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2025**

|                                     | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | <b>TOTAL FUNDS</b> |                 |
|-------------------------------------|-------|----------------------------|--------------------------|--------------------|-----------------|
|                                     |       |                            |                          | 2025<br>£          | 2024<br>£       |
| <b>INCOME FROM:</b>                 |       |                            |                          |                    |                 |
| <i>Donations and legacies:</i>      |       |                            |                          |                    |                 |
| Incoming resources from donors      | 2 (a) | 192,692                    | 7,698                    | 200,390            | 197,301         |
| Other voluntary incoming resources  | 2 (b) | 0                          | 11,838                   | 11,838             | 1,984           |
| <i>Charitable Activities</i>        | 2 (c) | 25,093                     | 7,657                    | 32,750             | 33,766          |
| <i>Investment income</i>            | 2 (d) | 4,387                      | 3,424                    | 7,811              | 8,417           |
| <i>Trust income</i>                 | 2 (e) | 0                          | 2,308                    | 2,308              | 0               |
| <b>TOTAL INCOME</b>                 |       | <b>222,172</b>             | <b>32,925</b>            | <b>255,097</b>     | <b>241,468</b>  |
| <b>EXPENDITURE ON:</b>              |       |                            |                          |                    |                 |
| <i>Charitable Activities:</i>       |       |                            |                          |                    |                 |
| Church Giving to Mission            | 4 (a) | 19,500                     | 5,770                    | 25,270             | 22,435          |
| Directly for the work of the Church | 4 (b) | 163,583                    | 76,645                   | 240,228            | 215,772         |
| Management and administration       | 4 (c) | 22,209                     | 6,706                    | 28,915             | 31,983          |
| <i>Other:</i>                       |       |                            |                          |                    |                 |
| Capital Projects                    | 4 (d) | 0                          | 0                        | 0                  | 0               |
| <b>TOTAL EXPENDITURE</b>            |       | <b>205,292</b>             | <b>89,121</b>            | <b>294,413</b>     | <b>270,190</b>  |
| <b>NET INCOME/(EXPENDITURE)</b>     |       | <b>16,880</b>              | <b>(56,196)</b>          | <b>(39,316)</b>    | <b>(28,722)</b> |
| Net transfers between funds         | 5 (a) | 0                          | 0                        | 0                  | 0               |
| Other recognised gains/(losses)     | 5 (b) | 0                          | 0                        | 0                  | 0               |
| Net gains/(losses) on investments   | 5 (c) | (3,805)                    | (3,251)                  | (7,056)            | 5,132           |
| <b>NET MOVEMENT IN FUNDS</b>        |       | <b>13,075</b>              | <b>(59,447)</b>          | <b>(46,372)</b>    | <b>(23,590)</b> |
| <b>RECONCILIATION OF FUNDS:</b>     |       |                            |                          |                    |                 |
| TOTAL FUND BALANCES BROUGHT FORWARD |       |                            |                          |                    |                 |
| AT 1ST JANUARY                      |       | 139,458                    | 130,629                  | 270,087            | 293,677         |
| <b>TOTAL FUNDS CARRIED FORWARD</b>  |       |                            |                          |                    |                 |
| <b>AT 31ST DECEMBER</b>             |       | <b>£152,533</b>            | <b>£71,182</b>           | <b>£223,715</b>    | <b>£270,087</b> |

# CHURCH RESERVE FUNDS

| TRUST FUNDS 2025                              |                      |  |         |         |  |
|---|----------------------|--|---------|---------|--|
| Summary                                       |                      |  |         |         |  |
|   | At 31st December     |  | 2025    | 2024    |  |
| <b>Funds included in the PCC main account</b> |                      |  |         |         |  |
|   |                      |  | £       | £       |  |
| <b>CCLA Deposit Fund</b>                      |                      |  |         |         |  |
| Restricted Reserve                            | Harrison Trust       |  | 30,778  | 5,476   |  |
|   | Mission Fund         |  | 11,454  | 10,958  |  |
| Unrestricted Reserves-                        | General Fund         |  | 49,198  | 32,545  |  |
| Total   |                      |  | 91,431  | 48,980  |  |
| <b>CCLA, C of E Investment Fund</b>           |                      |  |         |         |  |
| Restricted Reserve                            | Harrison Trust       |  | 57,045  | 100,296 |  |
| Unrestricted Reserves-                        | Doris Salter Bequest |  | 69,811  | 72,718  |  |
|   | Eastes Bequest       |  | 21,564  | 22,462  |  |
| Total   |                      |  | 148,420 | 195,476 |  |
| <b>Vicar &amp; Churchwardens' Funds</b>       |                      |  |         |         |  |
| <i>Not included in the PCC main account</i>   |                      |  |         |         |  |
| <b>Eastes Bequest</b>                         |                      |  |         |         |  |
| Restricted Reserve                            | CCLA A/C             |  | 22,520  | 20,081  |  |
| Endowment                                     |                      |  | 52,394  | 54,575  |  |
| Total   |                      |  | 74,913  | 74,656  |  |
| <b>School Fund</b>                            |                      |  |         |         |  |
| Restricted Reserve                            | CCLA A/C             |  | 2,859   | 2,736   |  |
| <b>Totals</b>                                 |                      |  |         |         |  |
| Unrestricted Reserves                         |                      |  | 49,198  | 32,545  |  |
| Restricted Reserves                           |                      |  | 67,612  | 39,251  |  |
| Total Cash Reserves                           |                      |  | 116,810 | 71,796  |  |
| Investments                                   |                      |  | 148,420 | 195,476 |  |
| Total Reserves                                | See Note below       |  | 265,229 | 267,272 |  |
| Eastes Fund Endowment                         |                      |  | 52,394  | 54,575  |  |

## NOTE

Although the reserves at 31.12.25 show a total value of £265,229, the PCC's end of year accounts show liabilities of £44,993. These are mainly for the roof insulation work which was completed at the end of December but not invoiced until January 2026.

£30,000 was transferred from the Harrison Fund deposit account to the PCC current account in January 2026 towards these liabilities, leaving usable EOY reserves of £235,229.



**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**

**FINANCIAL STATEMENTS  
OF THE**

**PAROCHIAL CHURCH COUNCIL**

**FOR THE YEAR ENDED 31ST DECEMBER 2025**

**INDEPENDENT EXAMINER**

Peter J Acott FCCA

Detailed examination conducted by

R A JONES  
of SHPD Accountants Ltd  
10 Littlebourne Road  
Maidstone  
Kent, ME14 5QP

# **THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**

## **CONTENTS**

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## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE PAROCHIAL CHURCH COUNCIL OF ST GEORGE THE MARTYR, DEAL**

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 4 to 13, is in respect of an examination carried out under Regulation 3 of the Church Accounting Regulations 2006 and section 145 of the Charities Act 2011.

#### **Respective Responsibilities of PCC Members and Examiner**

As the members of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulation 3 of the Church Accounting Regulations 2006 and Section 144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. The PCC is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

It is my responsibility to:

- \* examine the accounts under section 145 of the Charities Act 2011 as well as with Regulation 4 of the Church Accounting Regulations 2006;
- \* to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- \* to state whether particular matters have come to my attention.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the 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 PCC members concerning any such matters.

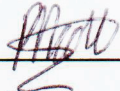
The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

#### **Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

- (i) 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 2011 Act and Regulation 4 of the 2006 Church Accounts Regulations;
  - \* to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, as also contained in the Church Accounting Regulations.have not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I consider that I am able to sign this report on the basis of the above paragraph.

  
\_\_\_\_\_  
Peter J Acott FCCA  
for SHPD Accountants Ltd  
10 Littlebourne Road  
Maidstone  
Kent, ME14 5QP

Dated 23rd March 2026

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2025**


|   | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | <b>TOTAL FUNDS</b> |                 |
|---|-------|----------------------------|--------------------------|--------------------|-----------------|
|   |       |                            |                          | 2025<br>£          | 2024<br>£       |
| <b>INCOME FROM:</b>                                 |       |                            |                          |                    |                 |
| <i>Donations and legacies:</i>                      |       |                            |                          |                    |                 |
| Incoming resources from donors                      | 2 (a) | 192,692                    | 7,698                    | 200,390            | 197,301         |
| Other voluntary incoming resources                  | 2 (b) | 0                          | 11,838                   | 11,838             | 1,984           |
| <i>Charitable Activities</i>                        | 2 (c) | 25,093                     | 7,657                    | 32,750             | 33,766          |
| <i>Investment income</i>                            | 2 (d) | 4,387                      | 3,424                    | 7,811              | 8,417           |
| <i>Trust income</i>                                 | 2 (e) | 0                          | 2,308                    | 2,308              | 0               |
| <b>TOTAL INCOME</b>                                 |       | <b>222,172</b>             | <b>32,925</b>            | <b>255,097</b>     | <b>241,468</b>  |
| <b>EXPENDITURE ON:</b>                              |       |                            |                          |                    |                 |
| <i>Charitable Activities:</i>                       |       |                            |                          |                    |                 |
| Church Giving to Mission                            | 4 (a) | 19,500                     | 5,770                    | 25,270             | 22,435          |
| Directly for the work of the Church                 | 4 (b) | 163,583                    | 76,645                   | 240,228            | 215,772         |
| Management and administration                       | 4 (c) | 22,209                     | 6,706                    | 28,915             | 31,983          |
| <i>Other:</i>                                       |       |                            |                          |                    |                 |
| Capital Projects                                    | 4 (d) | 0                          | 0                        | 0                  | 0               |
| <b>TOTAL EXPENDITURE</b>                            |       | <b>205,292</b>             | <b>89,121</b>            | <b>294,413</b>     | <b>270,190</b>  |
| <b>NET INCOME/(EXPENDITURE)</b>                     |       | <b>16,880</b>              | <b>(56,196)</b>          | <b>(39,316)</b>    | <b>(28,722)</b> |
| Net transfers between funds                         | 5 (a) | 0                          | 0                        | 0                  | 0               |
| Other recognised gains/(losses)                     | 5 (b) | 0                          | 0                        | 0                  | 0               |
| Net gains/(losses) on investments                   | 5 (c) | (3,805)                    | (3,251)                  | (7,056)            | 5,132           |
| <b>NET MOVEMENT IN FUNDS</b>                        |       | <b>13,075</b>              | <b>(59,447)</b>          | <b>(46,372)</b>    | <b>(23,590)</b> |
| <b>RECONCILIATION OF FUNDS:</b>                     |       |                            |                          |                    |                 |
| TOTAL FUND BALANCES BROUGHT FORWARD AT 1ST JANUARY  |       |                            |                          |                    |                 |
|   |       | 139,458                    | 130,629                  | 270,087            | 293,677         |
| <b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER</b> |       | <b>£152,533</b>            | <b>£71,182</b>           | <b>£223,715</b>    | <b>£270,087</b> |




**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
**BALANCE SHEET**  
**AS AT 31ST DECEMBER 2025**

|  | Notes | 2025<br>£       | 2024<br>£       |
|--|-------|-----------------|-----------------|
| <b>FIXED ASSETS</b>                          | 6     |                 |                 |
| Tangible assets                              |       | 0               | 0               |
| <i>Investments:</i>                          |       |                 |                 |
| Church of England Investment Fund            |       | 148,420         | 195,476         |
| <i>Other:</i>                                |       |                 |                 |
| Hope House Lease                             |       | 4,500           | 9,000           |
| <b>TOTAL FIXED ASSETS</b>                    |       | <u>152,920</u>  | <u>204,476</u>  |
| <b>CURRENT ASSETS</b>                        |       |                 |                 |
| Debtors                                      | 7     | 1,808           | 324             |
| <i>Investments:</i>                          |       |                 |                 |
| Short term deposits                          |       | 91,430          | 48,979          |
| Cash at bank and in hand                     |       | 22,550          | 25,322          |
| <b>TOTAL CURRENT ASSETS</b>                  |       | <u>115,788</u>  | <u>74,625</u>   |
| <b>LIABILITIES:</b>                          |       |                 |                 |
| Amounts falling due within one year          | 8     | <u>44,993</u>   | <u>9,014</u>    |
| <b>NET CURRENT ASSETS</b>                    |       | 70,795          | 65,611          |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <u>223,715</u>  | <u>270,087</u>  |
| <b>LIABILITIES:</b>                          |       |                 |                 |
| Amounts falling due after more than one year |       | 0               | 0               |
| <b>TOTAL NET ASSETS</b>                      |       | <u>£223,715</u> | <u>£270,087</u> |
| <b>THE FUNDS OF THE CHARITY:</b>             |       |                 |                 |
| Unrestricted funds                           |       | 152,533         | 139,458         |
| Restricted funds                             |       | <u>71,182</u>   | <u>130,629</u>  |
| <b>TOTAL CHARITY FUNDS</b>                   |       | <u>£223,715</u> | <u>£270,087</u> |

Approved by the Parochial Church Council on ..... <sup>23<sup>rd</sup></sup> March 2026  
and signed on its behalf by:-

(Chairman) 

(Member) 

*The notes on pages 6 to 13 form part of these accounts*

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2025**

**1 ACCOUNTING POLICIES**

**1 (a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the Church Accounting regulations.

The Parochial Church Council (PCC) meets the definition of a public benefit entity under FRS102

The PCC members consider that there are no material uncertainties about the PCC's ability to continue as a going concern. The members consider that with the current held funds, along with no indication of a significant decline in income, that it would be reasonable to consider the PCC as a going concern.

**1 (b) Funds**

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

The purposes of restricted funds are -

|                               |   |
|-------------------------------|---|
| <i>Harrison Fund -</i>        | The maintenance and other costs incurred in the upkeep of the church<br><i>Note - the Harrison Fund forms the restricted part of the Church of the Church of England Investment Fund account, plus a restricted savings account with the CCLA</i> |
| <i>Mission Fund -</i>         | For missional costs and salaries, e.g. youth/children's workers   |
| <i>Restricted Donations -</i> | Donations received for specified charities, groups or persons   |
| <i>Youth Bursary</i>          | Donations received for youth work, particularly to be used as a bursary to assist young people for youth events and camps   |

The accounts include transactions, assets and liabilities for the which the PCC are held responsible . They do not include the accounts of church groups that owe an affiliation to another body nor those that are informal gatherings of church members.

**1 (c) Remuneration**

The cost of employing members of staff are summarised in note 3 below.

In accordance to Charity Commission guidelines -

Any PCC member who is related to anyone employed by the PCC shall be asked to leave all meetings where staff salaries, remunerations or other benefits are discussed

**1 (d) Incoming resources & income recognition**

*Voluntary income and capital sources*

Collections are recognized when made.

Income tax recoverable on gift-aided donations is recognized when received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its entitlement and the likely amount due.

*Other ordinary income*

Rental income from letting of church premises is accounted for when earned.

*Bequests received*

No bequests were received in 2025

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2025**

**1 ACCOUNTING POLICIES - CONTINUED**

*Trust Income* (Note 2e, below. )

As all properties had been disposed of, the Harrison Trust was closed in 2025

A final disbursement was made to the 2 churches with St George's receiving £2,308

**1 (e) Resources expended and expenditure recognition**

*Costs*

Costs are accounted for on an accruals basis.

**1 (f) Transfers between funds**

Transfers between funds are summarised in note 5 (a), below.

**1 (g) Fixed assets and depreciation (Note 6, below. )**

*Consecrated land and buildings and movable church furnishings*

Consecrated and beneficed property is excluded from the accounts by s. 96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by churchwardens on special trusts for the PCC and which require a faculty for disposal since the PCC considers this to be an inalienable property. All expenditure during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off

*Office equipment*

Equipment used within church premises is depreciated as follows:

Office equipment - Written down value at 25% per annum on original cost

Individual items of equipment with a purchase price of £5,000 or less are written off in the period in which the asset is acquired.

*Lease on Hope House*

A new 5 year lease was taken out on 1st January 2022, with Canterbury DBF

A payment of £22,500 was made for the lease, discounted at £4,500 per year over the 5 years

**There are no other assets accounted for at the present time.**



**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2025**

**2 INCOME**

|       |   | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | <b>TOTAL FUNDS</b>  |           |
|-------|---|----------------------------|--------------------------|---------------------|-----------|
|       |   |                            |                          | 2025<br>£           | 2024<br>£ |
| 2 (a) | <b>Incoming resources from donors</b>                         |                            |                          |                     |           |
|       | <i>Planned giving:</i>  |                            |                          |                     |           |
|       | Gift Aided  | 112,054                    | ' 0                      | 112,054             | 115,590   |
|       | Gift Aid received on P Giving                                 | 25,441                     | 0                        | 25,441              | 27,761    |
|       | GAYE, CAF, etc.   | 6,157                      | 0                        | 6,157               | 11,577    |
|       | Non Gift Aided Planned Giving                                 | 14,593                     | 0                        | 14,593              | 15,124    |
|       | Collections   | 7,327                      | 0                        | 7,327               | 6,868     |
|       | Sundry donations  | 23,041                     | 5,770                    | 28,811              | 14,678    |
|       | Gift Aid received on donations + GASDS                        | 3,268                      | 1,250                    | 4,518               | 3,750     |
|       | Bequests / Legacies   | 0                          | 678                      | 678                 | 0         |
|       | Training Costs  | 0                          | 0                        | 0                   | 0         |
|       | Church Away Weekend   | 0                          | 0                        | 0                   | 0         |
|       | Alpha / Evangelism / MC's                                     | 190                        | 0                        | 190                 | 50        |
|       | Hospitality Income  | 26                         | 0                        | 26                  | 768       |
|       | Youth & Children's Work Income                                | 595                        | 0                        | 595                 | 1,135     |
|       |   | 192,692                    | 7,698                    | 200,390             | 197,301   |
| 2 (b) | <b>Grants and other incoming resources</b>                    |                            |                          |                     |           |
|       | Grants Diocesan grant for Roof Space Insulation               | 0                          | 10,000                   | 10,000              | 0         |
|       | Warm Spaces   | 0                          | 1,838                    | 1,838               | 1,984     |
|       |   | 0                          | 11,838                   | 11,838              | 1,984     |
| 2 (c) | <b>Income from charitable activities</b>                      |                            |                          |                     |           |
|       | Duplicating income  | 0                          | 0                        | 0                   | 45        |
|       | PCC Fees  | 2,462                      | 0                        | 2,462               | 2,814     |
|       | Fees for music & sound system + flowers                       | 228                        | 5,000                    | 5,228               | 45        |
|       | Hire of premises Church & Hope House                          | 13,762                     | 0                        | 13,762              | 9,123     |
|       | Church Halls  | 5,382                      | 0                        | 5,382               | 16,287    |
|       | Car Parking   | 2,579                      | 0                        | 2,579               | 2,915     |
|       | Warm Spaces   | 0                          | 2,657                    | 2,657               | 2,012     |
|       | Insurance Reclaims  | 534                        | 0                        | 534                 | 192       |
|       | Sundry sales  | 146                        | 0                        | 146                 | 333       |
|       |   | 25,093                     | 7,657                    | 32,750              | 33,766    |
|       | <b>TOTAL NORMAL INCOME</b>                                    | £217,785                   | £27,193                  | £244,978            | £233,051  |
|       | <b>(Excluding investments and other income, BELOW)</b>        |                            |                          |                     |           |
| 2 (d) | <b>Income from investments</b>                                |                            |                          |                     |           |
|       | CCLA Deposit A/es Interest                                    | 1,653                      | 798                      | 2,451               | 2,717     |
|       | Cof E Investment Fund Dividends to current a/c                | 2,734                      | 2,626                    | 5,360               | 5,700     |
|       |   | 4,387                      | 3,424                    | 7,811               | 8,417     |
| 2 (e) | <b>Trust Income</b>   |                            |                          |                     |           |
|       | Harrison Trust, final disbursement following closure of trust | 0                          | 2,308                    | 2,308               | 0         |
|       |   | 0                          | 2,308                    | 2,308               | 0         |
|       |   | Unrestricted<br>funds      | Restricted<br>funds      | <b>TOTAL INCOME</b> |           |
|       |   |                            |                          | 2025                | 2024      |
|       | <b>TOTAL INCOME</b>   | £222,172                   | £32,925                  | £255,097            | £241,468  |



**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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**3 ANALYSIS OF STAFF COSTS**

**SUMMARY**

|                      | 2025           | 2024           |
|----------------------|----------------|----------------|
|                      | £              | £              |
| Salaries and wages   | 25,442         | 27,217         |
| NICS & pension costs | 515            | 286            |
|                      | <u>£25,957</u> | <u>£27,503</u> |

**BREAKDOWN**

|                | Salaries /<br>Wages | Pension<br>& NICS<br>(Net) | Total<br>2025  | Total<br>2024  |
|----------------|---------------------|----------------------------|----------------|----------------|
| Administrator  | 10,858              | 135                        | 10,993         | 14,401         |
| Church Manager | 6,328               | 380                        | 6,708          | 0              |
| Verger         | 1,792               | 0                          | 1,792          | 0              |
| Caretaker      | 0                   | 0                          | 0              | 6,916          |
| Interns        | 0                   | 0                          | 0              | 0              |
| Cleaners       | 6,464               | 0                          | 6,464          | 6,186          |
| <b>Totals</b>  | <u>£25,442</u>      | <u>£515</u>                | <u>£25,957</u> | <u>£27,503</u> |

No employees received employee benefits in excess of £60,000 during the year (2025: none)

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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| 4     | EXPENDITURE                                | Unrestricted    | Restricted     | TOTAL FUNDS     |                 |
|-------|--|-----------------|----------------|-----------------|-----------------|
|       |  | funds           | funds          | 2025            | 2024            |
|       |  | £               | £              | £               | £               |
| 4 (a) | <b>Church Giving (See Note 12)</b>         |                 |                |                 |                 |
|       | <i>Missionary and charitable giving</i>    |                 |                |                 |                 |
|       | Church overseas:                           |                 |                |                 |                 |
|       | - missionary societies                     | 6,500           | 260            | 6,760           | 4,300           |
|       | - relief and development agencies          | 4,000           | 1,250          | 5,250           | 7,100           |
|       | Home missions and other Church Societies   | 7,800           | 0              | 7,800           | 7,685           |
|       | Secular charities                          | 1,200           | 4,260          | 5,460           | 3,350           |
|       |  | <u>19,500</u>   | <u>5,770</u>   | <u>25,270</u>   | <u>22,435</u>   |
| 4 (b) | <b>Directly for the work of the church</b> |                 |                |                 |                 |
|       | <i>Ministry:</i>                           |                 |                |                 |                 |
|       | Parish share                               | 120,570         | 0              | 120,570         | 107,471         |
|       | Associate Minister                         | 0               | 0              | 0               | 33,259          |
|       | Clergy expenses                            | 1,259           | 0              | 1,259           | 1,555           |
|       | Kairos Connection Support                  | 400             | 0              | 400             | 800             |
|       | <i>Church running expenses</i>             |                 |                | 0               |                 |
|       | Repair/maintenance, fittings & churchyard  | 1,476           | 8,849          | 10,325          | 4,750           |
|       | Major Repairs/Relacements                  | 0               | 48,058         | 48,058          | 0               |
|       | Website costs                              | 0               | 5,940          | 5,940           | 0               |
|       | Utilities                                  | 13,062          | 0              | 13,062          | 16,432          |
|       | Insurances                                 | 6,245           | 0              | 6,245           | 6,216           |
|       | Cleaning                                   | 7,640           | 0              | 7,640           | 6,656           |
|       | Music, audio & video                       | 1,236           | 6,250          | 7,486           | 2,384           |
|       | Upkeep of services                         | 1,030           | 0              | 1,030           | 1,230           |
|       | <i>Church Halls running expenses</i>       |                 |                |                 |                 |
|       | General Running Costs & Upkeep             | 219             | 0              | 219             | 968             |
|       | Utilities                                  | 2,811           | 0              | 2,811           | 5,395           |
|       | <i>Support Costs</i>                       |                 |                |                 |                 |
|       | Training & Discipleship                    | 501             | 0              | 501             | 605             |
|       | Church Away Weekend                        | 0               | 0              | 0               | 0               |
|       | Missional Communities, Alpha & Evangelism  | 1,618           | 0              | 1,618           | 3,233           |
|       | Warm Spaces                                | 0               | 3,048          | 3,048           | 3,160           |
|       | Catering/Hospitality                       | 3,682           | 0              | 3,682           | 2,806           |
|       | Children & Youth groups                    | 1,832           | 0              | 1,832           | 1,564           |
|       | Hope House Lease                           | 0               | 4,500          | 4,500           | 4,500           |
|       | Legal & Professional                       | 0               | 0              | 0               | 12,788          |
|       | Sundries                                   | 2               | 0              | 2               | 0               |
|       |  | <u>163,583</u>  | <u>76,645</u>  | <u>240,228</u>  | <u>215,772</u>  |
| 4 (c) | <b>Management and administration</b>       |                 |                |                 |                 |
|       | Church Manager employment related costs    | 0               | 6,706          | 6,706           | 0               |
|       | Administrator employment related costs     | 10,993          | 0              | 10,993          | 14,401          |
|       | Verger/Caretaker employment related costs  | 1,792           | 0              | 1,792           | 6,915           |
|       | Minor Salaries & Payroll Costs             | 414             | 0              | 414             | 738             |
|       | Office Equipment                           | 713             | 0              | 713             | 1,474           |
|       | Printing, stationery & office supplies     | 803             | 0              | 803             | 1,453           |
|       | Communications (Phone, internet, etc.)     | 4,403           | 0              | 4,403           | 3,816           |
|       | Audit and accountancy fees                 | 2,310           | 0              | 2,310           | 2,310           |
|       | Bank Charges                               | 781             | 0              | 781             | 876             |
|       | Equipment written off                      | 0               | 0              | 0               | 0               |
|       | Depreciation                               | 0               | 0              | 0               | 0               |
|       |  | <u>22,209</u>   | <u>6,706</u>   | <u>28,915</u>   | <u>31,983</u>   |
|       | <b>TOTAL EXPENDITURE</b>                   | <u>£205,292</u> | <u>£89,121</u> | <u>£294,413</u> | <u>£270,190</u> |
|       | <b>(Excluding Funds expenditure)</b>       |                 |                |                 |                 |

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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|  | Unrestricted<br>funds | Restricted<br>funds | <b>TOTAL FUNDS</b> |                 |
|--|-----------------------|---------------------|--------------------|-----------------|
|  |                       |                     | 2025               | 2024            |
| <b>4 (d) Capital Projects</b>                  |                       |                     |                    |                 |
| Redevelopment Costs                            | 0                     | 0                   | 0                  | 0               |
| New Building Costs                             | 0                     | 0                   | 0                  | 0               |
|  | <u>0</u>              | <u>0</u>            | <u>0</u>           | <u>0</u>        |
| <b>TOTAL EXPENDITURE</b>                       | <u>£205,292</u>       | <u>£89,121</u>      | <u>£294,413</u>    | <u>£270,190</u> |
| <b>5 OTHER MOVEMENTS IN FUNDS</b>              |                       |                     |                    |                 |
| <b>5 (a) Transfers between Accounts</b>        | Unrestricted<br>funds | Restricted<br>funds | 2025<br>£          | 2024<br>£       |
| Current A/c                                    | (15,000)              | 15,000              | 0                  | 14,345          |
| CofE Investment Fund                           | 0                     | (40,000)            | (40,000)           | (15,000)        |
| CCLA Harrison Fund Deposit A/c                 | 0                     | 25,000              | 25,000             | (10,000)        |
| CCLA Mission Fund Deposit A/c                  | 0                     | 0                   | 0                  | 10,655          |
| CCLA General Funds Deposit A/c                 | 15,000                | 0                   | 15,000             | 0               |
| <b>Total Net Transfers between Funds</b>       | <u>0</u>              | <u>0</u>            | <u>0</u>           | <u>0</u>        |
| <b>5 (b) Other recognised gains/(losses)</b>   | 0                     | 0                   | 0                  | 0               |
| <b>Total other recognised gains/(losses)</b>   | <u>0</u>              | <u>0</u>            | <u>0</u>           | <u>0</u>        |
| <b>5 (c) Net gains/(losses) on investments</b> |                       |                     |                    |                 |
| CofE Investment Fund                           | (3,805)               | (3,251)             | (7,056)            | 5,132           |
| <b>Total net gains/(losses) on investments</b> | <u>(3,805)</u>        | <u>(3,251)</u>      | <u>(7,056)</u>     | <u>5,132</u>    |
| <b>6 FIXED ASSETS</b>                          |                       |                     |                    |                 |
| <b>6 (a) Tangible fixed assets</b>             | <b>NONE</b>           |                     |                    |                 |
| <b>6 (b) Fixed asset Investments</b>           | Unrestricted<br>£     | Restricted<br>£     | 2025<br>£          | 2024<br>£       |
| CofE Investment Fund - Income Shares           | 91,375                | 57,045              | 148,420            | 195,476         |
|  | <u>91,375</u>         | <u>57,045</u>       | <u>148,420</u>     | <u>195,476</u>  |
| <b>6 (c) Other fixed assets</b>                |                       |                     |                    |                 |
| Hope House - 5 Year Lease                      | 0                     | 4,500               | 4,500              | 9,000           |
|  | <u>0</u>              | <u>4,500</u>        | <u>4,500</u>       | <u>9,000</u>    |



**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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| 7 | <b>DEBTORS</b>                 | Unrestricted<br>£ | Restricted<br>£ | 2025<br>£    | 2024<br>£  |
|---|--------------------------------|-------------------|-----------------|--------------|------------|
|   | Sundry debtors and prepayments | 1,808             | 0               | 1,808        | 324        |
|   |                                | <u>1,808</u>      | <u>0</u>        | <u>1,808</u> | <u>324</u> |

| 8 | <b>LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR</b> | Unrestricted | Restricted    | 2025          | 2024         |
|---|--|--------------|---------------|---------------|--------------|
|   | Accruals and deferred income                             | 3,610        | 37,494        | 41,104        | 4,444        |
|   | Creditors for goods and services -                       | 3,889        | 0             | 3,889         | 4,570        |
|   |  | <u>7,499</u> | <u>37,494</u> | <u>44,993</u> | <u>9,014</u> |

Accruals and deferred income include audit and accountancy charges + VAT at 20%

| 9 | <b>NET ASSETS BY FUND</b>         | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | <b>TOTAL</b><br>£ |
|---|-----------------------------------|----------------------------|--------------------------|-------------------|
|   | Fixed assets                      |                            |                          |                   |
|   | Church of England Investment Fund | 91,375                     | 57,045                   | 148,420           |
|   | Hope House Lease                  | 0                          | 4,500                    | 4,500             |
|   | Current assets                    | 59,355                     | 54,625                   | 113,980           |
|   | Debtors                           | 1,808                      | 0                        | 1,808             |
|   | Current liabilities               | (7,499)                    | (37,494)                 | (44,993)          |
|   | Long term liabilities             | 0                          | 0                        | 0                 |
|   | Fund balances                     | <u>145,039</u>             | <u>78,676</u>            | <u>223,715</u>    |

| 10 | <b>UNRESTRICTED FUNDS</b>                               | Balance at<br>1st<br>January<br>2025<br>£ | Incoming<br>£  | Outgoing<br>£    | Transfers<br>£ | Balance at<br>31st<br>December<br>2025<br>£ |
|----|---|---|----------------|------------------|----------------|---|
|    | Current a/c. General Fund                               | 11,732                                    | 220,519        | (205,292)        | (22,494)       | 4,465                                       |
|    | CCLA Savings Accounts (General Funds)                   | 32,545                                    | 1,653          | 0                | 15,000         | 49,198                                      |
|    | CofE Investment Fund<br>(General Units value at 31 Dec) | 95,181                                    | (3,805)        | 0                | 0              | 91,376                                      |
|    |   | <u>139,458</u>                            | <u>218,367</u> | <u>(205,292)</u> | <u>(7,494)</u> | <u>145,039</u>                              |

| 11 | <b>RESTRICTED FUNDS</b>  | 0              | 26,357        | (48,851)        | 22,494       | 0             |
|----|--|----------------|---------------|-----------------|--------------|---------------|
|    | Current a/c. Restricted Funds  |                |               |                 |              |               |
|    | CCLA Savings Accounts (Restricted Fund)                                    | 16,434         | 798           | (30,000)        | 55,000       | 42,232        |
|    | Youth Bursary  | 4,900          | 0             | 0               | 0            | 4,900         |
|    | Restricted collections   | 0              | 5,770         | (5,770)         | 0            | 0             |
|    | CofE Investment Fund (Harrison Fund)<br>(Restricted Units value at 31 Dec) | 100,295        | (3,251)       | 0               | (70,000)     | 27,044        |
|    | Hope House Lease   | 9,000          | 0             | (4,500)         | 0            | 4,500         |
|    |  | <u>130,629</u> | <u>29,674</u> | <u>(89,121)</u> | <u>7,494</u> | <u>78,676</u> |

|  |                  |                |                |                  |          |                |
|--|------------------|----------------|----------------|------------------|----------|----------------|
|  | <b>ALL FUNDS</b> | <u>270,087</u> | <u>248,041</u> | <u>(294,413)</u> | <u>0</u> | <u>223,715</u> |
|--|------------------|----------------|----------------|------------------|----------|----------------|

**THE CIVIC CHURCH OF ST GEORGE THE MARTYR, DEAL**  
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**12 CHURCH GIVING**

Details of Church Giving to Mission made during the year, are as follows:

|                                  |                |  |   |
|----------------------------------|----------------|--|---|
| Tearfund                         | 3250           |  | Alleviation of poverty worldwide  |
| CMS –Chris & Veronica Padayachee | 2260           |  | Christian leaders in Middle East  |
| Abi and Manu Moldenhauer         | 1500           |  | Mission in Spain with Kaleo ministries  |
| Kairos Connexion                 | 1300           |  | Raising Missionary Disciples  |
| Kody and Amy Friessen            | 1000           |  | Presently based in Canada, but reaching Persians in Turkey and elsewhere via the internet               |
| Dane Hill Ventures (CPAS)        | 1000           |  | Christian holidays for young people aged 10 – 18  |
| Mike and Liz Jeggo - OMF         | 1000           |  | Global fellowship of Christians with a heart for East Asia, demonstrating and proclaiming the good news |
| Embrace (ex Bible Lands Society) | 1000           |  | Helping children & families, providing emotional and practical support to heal pain and rebuilding      |
| Christians Against Poverty       | 1000           |  | Releasing Families from poverty through the local church  |
| Bible Reading Fellowship         | 1000           |  | Enabling people of all ages to grow in faith  |
| Christian Concern                | 1000           |  | Standing up for Christian beliefs in the public sphere  |
| Dover Outreach Centre            | 1000           |  | Supporting local homeless people  |
| Martha Trust                     | 500            |  | Caring for severely disabled people   |
| CPAS                             | 500            |  | Growing leaders, evangelism and youth, UK   |
| Living Well Nonnington           | 500            |  | Spiritual Development and healing   |
| Fusion                           | 500            |  | Student mission through local churches  |
| Disasters Emergency Committee    | 500            |  | Sudan Disaster appeal   |
| Mercy Ministries                 | 500            |  | Bringing hope to young women with life-controlling issues   |
| Hope in Action                   | 500            |  | Committed to the poor and marginalised, the hungry, children with disabilities, etc in Albania          |
| Barnabas Aid                     | 500            |  | Serving persecuted Christians worldwide   |
| Canterbury Street Pastors        | 500            |  | Helping to keep people safe and off the streets   |
|                                  |                |  |   |
| <b>Other Gifts under £500</b>    | <b>£4,460</b>  |  |   |
|                                  |                |  |   |
| <b>Total Church Giving 2025</b>  | <b>£25,270</b> |  |   |