



**The Parish Church of
Saint George the Martyr
Waterlooville**

Registered Charity Number 1134613



**ANNUAL REPORT AND
FINANCIAL STATEMENTS
OF THE
PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED
31ST DECEMBER 2025**

Incumbent:

The Reverend Colin Lawlor
The Vicarage, 5 Deanswood Drive, Waterlooville, PO7 7RR

Bank:

Lloyds Bank Plc
272 London Road
Waterlooville
PO7 7HN

Independent Examiner:

Mr Paul Read FCA
Independent Examiner
9 Tamar Down
Waterlooville
PO7 8QJ

HSBC Bank Plc
312 London Road
Waterlooville
PO7 7DX



**The Parish Church of
Saint George the Martyr
Waterlooville**

Registered Charity Number 1134613



2025 Year End Accounts

Contents

- Statement of Financial Activities
- Balance Sheet
- Analysis of Income & Expenditure
- Notes to the Accounts
- Funds Analysis
- Independent Examiner's Report
- Incumbent and Treasurer's confirmation

St George The Martyr Waterlooville - 1134613

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Incoming resources</i>					
Incoming resources from donors	15,630	—	—	15,630	16,851
Other voluntary incoming resources	10,537	721	—	11,259	2,079
Activities in furtherance of the councils objects	6,683	—	—	6,683	6,595
Activities for generating funds	29,040	2,282	—	31,322	36,876
Income from investments	1,317	—	—	1,317	1,472
Other incoming resources	44,854	—	—	44,854	30,199
Total incoming resources	108,064	3,003	—	111,068	94,075
<i>Resources used</i>					
Costs of generating funds	5,960	—	—	5,960	4,855
Activities relating to the work of the Church	97,009	1,977	—	98,986	91,343
Support costs	330	—	—	330	276
Church management and administration	5,736	—	—	5,736	3,290
Total resources used	109,036	1,977	—	111,013	99,765
Net income / (expenditure)	(972)	1,026	—	54	(5,689)
<i>Transfers</i>					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net income / (expenditure)	(972)	1,026	—	54	(5,689)
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	—	—	—	—	4,095
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(972)	1,026	—	54	(1,594)
<i>Reconciliation of funds</i>					
Total funds brought forward	173,322	6,222	—	179,545	181,139
Total funds carried forward	172,350	7,249	—	179,599	179,545

There may be minor discrepancies in the totals if the pence are not being shown

St George The Martyr Waterlooville - 1134613

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
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Fixed assets			
	6000003: CBF 1607 units (PDBF)	35,666.23	37,151.47
	6000004: Church Hall	105,898.70	108,059.90
	Total Fixed assets	141,564.93	145,211.37
Current assets			
	A1501: Bank Church Lloyds TSB	327.10	103.49
	A1502: Bank Church HSBC	8,703.02	6,960.41
	A1504: Legacy Account HSBC	11,485.76	9,320.26
	A1505: CBF Church deposit account	—	—
	A1506: UTB savings account	—	—
	A1507: HSBC Reserve Account	7,389.27	7,269.14
	A1510: Bank Hall Lloyds TSB & Cash	4,988.88	1,719.80
	A1515: CBF Hall Deposit Account	7.67	7.67
	A1520: Cash Flower Fund	111.42	97.72
	A1525: Bank & Cash Youth Club Abbey	—	—
	A1530: Bank Link/Youth Club	—	—
	A1535: Bank Social Lloyds TSB	—	—
	A1540: Bank 100 club Abbey	—	—
	A1545: Bank/Cash Bookstall	—	—
	A1550: Bank Sunday School	—	—
	A1556: Toddler Group	—	—
	A1557: Ladies Group	—	—
	A1558: "Fundraisers Account"	1,333.23	1,105.23
	A1559: St George's Cinema	3,280.70	7,342.55
	A1560: Toddlers Cash Account	408.00	408.00
	Z05: Accounts receivable	—	—
	Total Current assets	38,035.05	34,334.27
Liabilities			
	Z04: Accounts Payable	—	—
	Total Liabilities	—	—
	Net Asset surplus (deficit)	179,599.98	179,545.64
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	As at 31/12/2025	As at 31/12/2024
Reserves		
Excess / (deficit) to date	54.34	(5,689.96)
Z01: Starting balances	179,545.64	181,139.78
Z02: Other gains/(losses)	—	4,095.82
Z03: Gains and losses own use	—	—
Total Reserves	179,599.98	179,545.64

Represented by Funds		
Unrestricted	162,213.95	163,186.15
Designated	10,136.70	10,136.70
Restricted	7,249.33	6,222.79
Endowment	—	—
Total	179,599.98	179,545.64

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
Incoming resources from donors						
0101010 - Gift Aided Pink Env.	1,955	—	—	—	1,955	2,424
0203A00 - Planned Giving - Green Env	—	—	—	—	—	691
0304000 - Loose plate Collections	4,456	—	—	—	4,456	4,244
0405A00 - Gift days	—	—	—	—	—	2,195
0602000 - Tax recoverable on Gift Aid	9,219	—	—	—	9,219	7,297
Incoming resources from donors Totals	15,630	—	—	—	15,630	16,851
Other voluntary incoming resources						
0403B05 - Liturgical Donations	63	—	721	—	785	1,089
0503B00 - Donations appeals etc.	10,474	—	—	—	10,474	989
Other voluntary incoming resources Totals	10,537	—	721	—	11,259	2,079
Activities in furtherance of the councils objects						
1104000 - Fees rec'd (PCC)	1,861	—	—	—	1,861	3,940
1201A00 - Bookstall sales to promote obj	204	—	—	—	204	216
1202005 - Youth Club Activities	610	—	—	—	610	—
1202006 - Social Committee other income	—	—	—	—	—	—
1202007 - Toddler group income	678	—	—	—	678	—
1202009 - Ladies group income	—	—	—	—	—	—
1203A06 - Parish magazine sales	42	—	—	—	42	44
3104001 - Fees to be Assigned	1,574	—	—	—	1,574	1,556
3104002 - Film Club	1,713	—	—	—	1,713	838
Activities in furtherance of the councils objects Totals	6,683	—	—	—	6,683	6,595
Activities for generating funds						
0903A00 - Fete,Bazaar,Fund raising	6,213	—	—	—	6,213	5,439
1202000 - Church Hire	2,810	—	—	—	2,810	4,000
1202B00 - Ch hall lettings-fund raising	19,121	—	—	—	19,121	20,858
1203A05 - Sales	—	—	—	—	—	—
1203A10 - Magazine income - advertising	70	—	—	—	70	700
1203A15 - Photocopying	141	—	—	—	141	140
1203B01 - Other funds generated	344	—	—	—	344	5,433
3104003 - "Fundraisers" Account	—	—	—	—	—	—
3104007 - Social Fund	—	—	—	—	—	304
3104008 - Bonus Ball Subs	—	—	2,172	—	2,172	—
3104009 - Advert Receipts	340	—	110	—	450	—
Activities for generating funds Totals	29,040	—	2,282	—	31,322	36,876

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income from investments						
1001000 - Dividends	—	—	—	—	—	—
1001001 - Bank & building soc interest	1,317	—	—	—	1,317	1,472
3101002 - Profit on sale of investments	—	—	—	—	—	—
Income from investments Totals	1,317	—	—	—	1,317	1,472
Other incoming resources						
0101005 - Planned Giving S/O	28,968	—	—	—	28,968	25,443
1202008 - Pastoral funds received	—	—	—	—	—	—
3103B03 - Extra Ord. Income	7,346	—	—	—	7,346	2,500
3103B04 - Corrections & Adjustments	—	—	—	—	—	—
3104004 - Bulletin Sponsorship	—	—	—	—	—	—
3104005 - Transfers between funds	7,275	—	—	—	7,275	1,000
3104006 - Tea/Coffee	1,264	—	—	—	1,264	1,255
Other incoming resources Totals	44,854	—	—	—	44,854	30,199
Incoming resources Grand totals	108,064	—	3,003	—	111,068	94,075

Resources used

Costs of generating funds

1700004 - Fundraising & Sales costs	1,232	—	—	—	1,232	745
2500004 - Administrator	4,728	—	—	—	4,728	4,110
Costs of generating funds Totals	5,960	—	—	—	5,960	4,855

Activities relating to the work of the Church

1107004 - Fees paid out (weddings etc)	100	—	—	—	100	675
1809004 - Giving to Missionary	—	—	—	—	—	—
1809007 - Secular Charities	2,080	—	—	—	2,080	2,819
1901005 - Parish Share	31,500	—	—	—	31,500	35,142
2001004 - Assigned fees	975	—	—	—	975	457
2007005 - Honoraria	—	—	—	—	—	—
2009002 - Extra-ordinary expenditure	19,024	—	—	—	19,024	2,969
2009008 - Giving-relief & dev agencies	—	—	—	—	—	—
2009010 - Music Costs	507	—	—	—	507	221
2011000 - Other PCC property upkeep	—	—	—	—	—	—
2101010 - Deanery Share/Capitation fees	10	—	—	—	10	—
2102000 - Clergy Expenses	1,681	—	—	—	1,681	1,140
2102001 - Assist. Clergy Exp	—	—	—	—	—	—
2206001 - Home Mission	—	—	—	—	—	—
2306000 - Church maintenance	1,529	—	—	—	1,529	2,801
2306005 - Organ/piano tuning	—	—	—	—	—	306
2307000 - Liturgical Costs	1,273	—	—	—	1,273	1,041
2308000 - Upkeep of churchyard	720	—	—	—	720	720
2405005 - Church running exp - Gas	4,894	—	—	—	4,894	5,717
2405010 - Church running exp - Elec	990	—	—	—	990	1,403
2405015 - Church running exp - Water	291	—	—	—	291	213
2405020 - Church Insurance	2,640	—	—	—	2,640	2,595
2509000 - Magazine, bookstall, bulletin	850	—	—	—	850	745
2509001 - Mission costs	—	—	—	—	—	191
2509002 - Pastoral costs	—	—	—	—	—	—
2509003 - Sunday School	36	—	—	—	36	34
2509005 - Youth Groups	—	—	—	—	—	—
2509006 - Social Committee other	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
outgoing						
2509007 - Toddler group expenditure	43	—	—	—	43	100
2509008 - Ladies Group Expenditure	—	—	—	—	—	—
2509015 - 40th Birthday support	—	—	—	—	—	—
2510005 - Hall running costs	15,852	—	—	—	15,852	20,297
2510010 - Hall running costs -Deprn	—	—	—	—	—	—
2706003 - Quinquennial Costs	—	—	—	—	—	1,800
2706004 - Director of Music	6,618	—	—	—	6,618	6,987
2706005 - Film Club	4,717	—	—	—	4,717	145
2706008 - "Fundraisers" Account	—	—	—	—	—	—
270610 - Tea/Coffee	674	—	—	—	674	529
27061012 - Social Fund	—	—	—	—	—	52
27061013 - Advertising Monies to PCC	—	—	—	—	—	—
27061014 - Bonus Ball Prizes	—	—	1,977	—	1,977	1,926
27061015 - Bonus Ball Donations to PCC	—	—	—	—	—	310
Activities relating to the work of the Church Totals	97,009	—	1,977	—	98,986	91,343
Support costs						
2706009 - Flower Fund Expenses	330	—	—	—	330	276
Support costs Totals	330	—	—	—	330	276
Church management and administration						
2007007 - Prior Year Adjustment	—	—	—	—	—	0
2500001 - Administration	1,356	—	—	—	1,356	2,376
2500002 - Photocopier costs	528	—	—	—	528	732
2500003 - Depreciation	3,646	—	—	—	3,646	—
2500006 - Bank interest & charges	—	—	—	—	—	—
2706006 - Bank Charges	204	—	—	—	204	180
2706007 - Hall Loan Repayment	—	—	—	—	—	—
Church management and administration Totals	5,736	—	—	—	5,736	3,290
Resources used Grand totals	109,036	—	1,977	—	111,013	99,765

There may be minor discrepancies in the totals if the pence are not being shown

ST.GEORGE THE MARTYR, WATERLOOVILLE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.12.2025

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable standards and the SORP 2005.

Funds

Endowment funds are funds, the capital of which must be maintained: only income arising from investment of endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for the specific object. The funds may only be expended on a specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the fete, bazaar, parish lunch and similar events are accounted for gross, wherever practicable.

Sales of books and magazines from the church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted when paid.

Fixed assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and when require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory which can be inspected (at any reasonable time. For inalienable property acquired prior to 2002 there is insufficient cost information available and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2002 is written off as expenditure in the SOFA (Statement of Financial Activities).

Investments

Investments are valued at market value at 31 December.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

2. FIXED ASSETS

(a) Tangible (unrestricted)	2025
	Freehold land and Buildings
	£
Actual/Deemed cost less Depreciation at 1 st January 2025	£108,060
Depreciation at 2%	£2,161
	<hr/>
At 31 st December 2025	£105,899
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The freehold land and buildings comprise the Church Hall at Hambledon Road, Waterlooville, Hampshire and are shown at net book value.

3. INVESTMENTS

Investment of 1607 shares in the CBF Church of England Investment Fund:

Market value at 1 st January 2025	£37,151
A decrease in fund value	£1,485
Market value at 31 st December 2025	£35,666

Interest and dividends earned during 2025 amounted to £521 the majority of which was credited to the HSBC account.

4. ANALYSIS OF NET ASSETS

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Endowment Funds</i>	<i>TOTAL 2022</i>
	£	£	£	£
Tangible assets	105,899	-	-	105,899
Investment assets	35,666	-	-	35,666
Current assets	38,035	-	-	38,035
	179,600			179,600
Liabilities (amounts Falling due within one Year)	-	-	-	-
	179,600	-		179,600

5. RESERVES

Whilst the PCC's stated aim is to maintain unrestricted fund reserves equivalent to one half of normal annual outgoings, this is likely to be difficult to maintain in the short term.

6. RISK MANAGEMENT

The major risks to which we may be exposed are reviewed regularly and steps taken to mitigate any risks identified. In particular, Health & Safety matters receives regular attention and we have in force Child Protection policies in accordance with Home Office and Diocesan guidelines.

7. PARISH SHARE

In 2025 we paid £31,500 in Parish Share against the requested total of £50,000 i.e. a shortfall of £18,500.

*St. George The Martyr Church
Waterlooville
2022 year end Accounts*

St George The Martyr Waterloo - 1134613
Receipts and payments
Selected period: 01 January 2025 to 31 December 2025

<i>Note</i>	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Fclub - Film Club (Restricted) Fund			
		6,082	6,082
		6,082	6,082
Fundraiser - "Fundraisers" Account (Restricted) Fund			
Receipts			
Activities for generating funds			
Bonus Ball Subs		2,172	—
Advert Receipts		110	—
	<i>Total Activities for generating funds</i>	2,282	—
Total receipts		2,282	—
Payments			
Activities relating to the work of the Church			
Bonus Ball Prizes		1,977	1,926
Bonus Ball Donations to PCC		—	310
	<i>Total Activities relating to the work of the Church</i>	1,977	2,236
Total payments		1,977	2,236
	Excess of Incoming resources over Resources used	305	(2,236)
	Brought forward balance	(2,191)	45
Total carried forward balance		(1,886)	(2,191)
Ladies - Ladies Group (Restricted) Fund			
		1,442	1,442
Total carried forward balance		1,442	1,442
Toddlers - Toddlers Fund (Restricted) Fund			
		318	318
Total carried forward balance		318	318

There may be minor discrepancies in the totals if the pence are not being shown

General - General fund (Unrestricted) Fund

Receipts

Incoming resources from donors		
Gift Aided Pink Env.	1,955	2,424
Planned Giving - Green Env	—	691
Loose plate Collections	4,456	4,244
Gift days	—	2,195
Tax recoverable on Gift Aid	9,219	7,297
<i>Total Incoming resources from donors</i>	<i>15,630</i>	<i>16,851</i>
Other voluntary incoming resources		
Liturgical Donations	63	22
Donations appeals etc.	10,474	989
<i>Total Other voluntary incoming resources</i>	<i>10,537</i>	<i>1,011</i>
Activities in furtherance of the councils objects		
Fees rec'd (PCC)	1,861	3,940
Bookstall sales to promote obj	204	216
Youth Club Activities	610	—
Toddler group income	678	—
Parish magazine sales	42	44
Fees to be Assigned	1,574	1,556
Film Club	1,713	838
<i>Total Activities in furtherance of the councils objects</i>	<i>6,683</i>	<i>6,595</i>
Activities for generating funds		
Fete,Bazaar,Fund raising	6,213	5,439
Church Hire	2,810	4,000
Ch hall lettings-fund raising	19,121	20,858
Magazine income - advertising	70	700
Photocopying	141	140
Other funds generated	344	5,433
Social Fund	—	304
Advert Receipts	340	—
<i>Total Activities for generating funds</i>	<i>29,040</i>	<i>36,876</i>
Income from investments		
Bank & building soc interest	1,317	1,472
<i>Total Income from investments</i>	<i>1,317</i>	<i>1,472</i>
Other incoming resources		
Planned Giving S/O	28,968	25,443
Extra Ord. Income	7,346	2,500
Transfers between funds	7,275	1,000
Tea/Coffee	1,264	1,255
<i>Total Other incoming resources</i>	<i>44,854</i>	<i>30,199</i>
Total receipts	108,064	93,007
Payments		
Costs of generating funds		
Fundraising & Sales costs	1,232	745
Administrator	4,728	4,110
<i>Total Costs of generating funds</i>	<i>5,960</i>	<i>4,855</i>
Activities relating to the work of the Church		
Fees paid out (weddings etc)	100	675
Secular Charities	2,080	2,819
Parish Share	31,500	35,142
Assigned fees	975	457
Extra-ordinary expenditure	19,024	2,969
Music Costs	507	221

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025	01 January 2024
		31 December 2025	31 December 2024
		10	—
		1,681	1,140
		1,529	2,801
		—	306
		1,273	889
		720	720
		4,894	5,717
		990	1,403
		291	213
		2,640	2,595
		850	745
		—	191
		36	34
		43	100
		15,852	20,297
		—	1,800
		6,618	6,987
		4,717	145
		674	529
		—	52
	<i>Total Activities relating to the work of the Church</i>	<i>97,009</i>	<i>88,954</i>
Support costs			
Flower Fund Expenses		330	276
	<i>Total Support costs</i>	<i>330</i>	<i>276</i>
Church management and administration			
Prior Year Adjustment		—	0
Administration		1,356	2,376
Photocopier costs		528	732
Depreciation		3,646	—
Bank Charges		204	180
	<i>Total Church management and administration</i>	<i>5,736</i>	<i>3,290</i>
Total payments		109,036	97,376
		(972)	(4,369)
		163,186	167,555
Total carried forward balance		162,213	163,186
 Mission - Mission Fund (Restricted) Fund			
		(474)	(474)
Total carried forward balance		(474)	(474)

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Flowers - Flower Fund (Restricted) Fund			
		145	145
		<u>145</u>	<u>145</u>
ZReval - Revaluation reserves (Designated) Fund			
		4,095	—
		—	4,095
		<u>4,095</u>	<u>4,095</u>
Youth - Youth Club (Restricted) Fund			
		557	557
		<u>557</u>	<u>557</u>
Social - Social Committee (Designated) Fund			
		1,419	1,419
		<u>1,419</u>	<u>1,419</u>
100club - 100 Club (Designated) Fund			
		3,580	3,580
		<u>3,580</u>	<u>3,580</u>
Sunschl - Sunday School Fund (Designated) Fund			
		121	121
		<u>121</u>	<u>121</u>
Liturgical - Liturgical gifts (Designated) Fund			
		919	919
		<u>919</u>	<u>919</u>

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Liturgical - Liturgical gifts (Restricted) Fund			
Receipts			
Other voluntary incoming resources			
Liturgical Donations		721	1,067
<i>Total Other voluntary incoming resources</i>		<u>721</u>	<u>1,067</u>
Total receipts		721	1,067
Payments			
Activities relating to the work of the Church			
Liturgical Costs		—	152
<i>Total Activities relating to the work of the Church</i>		<u>—</u>	<u>152</u>
Total payments		—	152
Excess of Incoming resources over Resources used		721	915
Brought forward balance		341	(573)
Total carried forward balance		1,063	341
Computer - Computer Fund (Restricted) Fund			
Brought forward balance		—	—
Total carried forward balance		<u>—</u>	<u>—</u>
Churyard - Churchyard Fund (Restricted) Fund			
Brought forward balance		—	—
Total carried forward balance		<u>—</u>	<u>—</u>

There may be minor discrepancies in the totals if the pence are not being shown

Independent examiner's report to the Trustees of The Parish Church of Saint George the Martyr, Waterlooville Trust (registered charity number 1134613)

I report on the accounts of the Trust for the year ended 31 December 2025.

Retrospective responsibilities and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- 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 the 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given 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 report

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

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

Paul Read FCA

Professional qualification or body:

Institute of Chartered Accountants in England and Wales

Address:

9 Tamar Down, Waterlooville, Hants. PO7 8QJ

Date: 12 March 2026

Signature:





**The Parish Church of
Saint George the Martyr
Waterlooville**

Registered Charity Number 1134613



Father Colin Lawlor
Incumbent

.....

Date:

Accounts prepared by
Mrs. Sara Pask
Honorary Treasurer

.....

Date:

~~Page~~

1/1



**The Parish Church of
Saint George the Martyr
Waterlooville**

Registered Charity Number 1134613



RICHARD SPURGEON
CHURCH WARDEN
Father Colin Lawlor
Incumbent

[Signature]
.....

Date: 19th April 2026

Accounts prepared by
Mrs. Sara Pask
Honorary Treasurer

S Pask
.....

Date: 19th April 2026

Page



**The Parish Church of
Saint George the Martyr
Waterlooville**

Registered Charity Number 1134613



**ANNUAL REPORT AND
FINANCIAL STATEMENTS
OF THE
PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED
31ST DECEMBER 2025**

Incumbent:

The Reverend Colin Lawlor
The Vicarage, 5 Deanswood Drive, Waterlooville, PO7 7RR

Bank:

Lloyds Bank Plc
272 London Road
Waterlooville
PO7 7HN

Independent Examiner:

Mr Paul Read FCA
Independent Examiner
9 Tamar Down
Waterlooville
PO7 8QJ

HSBC Bank Plc
312 London Road
Waterlooville
PO7 7DX



**The Parish Church of
Saint George the Martyr
Waterlooville**

Registered Charity Number 1134613



2025 Year End Accounts

Contents

- Statement of Financial Activities
- Balance Sheet
- Analysis of Income & Expenditure
- Notes to the Accounts
- Funds Analysis
- Independent Examiner's Report
- Incumbent and Treasurer's confirmation

St George The Martyr Waterlooville - 1134613

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Incoming resources</i>					
Incoming resources from donors	15,630	—	—	15,630	16,851
Other voluntary incoming resources	10,537	721	—	11,259	2,079
Activities in furtherance of the councils objects	6,683	—	—	6,683	6,595
Activities for generating funds	29,040	2,282	—	31,322	36,876
Income from investments	1,317	—	—	1,317	1,472
Other incoming resources	44,854	—	—	44,854	30,199
Total incoming resources	108,064	3,003	—	111,068	94,075
<i>Resources used</i>					
Costs of generating funds	5,960	—	—	5,960	4,855
Activities relating to the work of the Church	97,009	1,977	—	98,986	91,343
Support costs	330	—	—	330	276
Church management and administration	5,736	—	—	5,736	3,290
Total resources used	109,036	1,977	—	111,013	99,765
Net income / (expenditure)	(972)	1,026	—	54	(5,689)
<i>Transfers</i>					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net income / (expenditure)	(972)	1,026	—	54	(5,689)
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	—	—	—	—	4,095
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(972)	1,026	—	54	(1,594)
<i>Reconciliation of funds</i>					
Total funds brought forward	173,322	6,222	—	179,545	181,139
Total funds carried forward	172,350	7,249	—	179,599	179,545

There may be minor discrepancies in the totals if the pence are not being shown

St George The Martyr Waterlooville - 1134613

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
<hr/>			
Fixed assets			
	6000003: CBF 1607 units (PDBF)	35,666.23	37,151.47
	6000004: Church Hall	105,898.70	108,059.90
	Total Fixed assets	141,564.93	145,211.37
Current assets			
	A1501: Bank Church Lloyds TSB	327.10	103.49
	A1502: Bank Church HSBC	8,703.02	6,960.41
	A1504: Legacy Account HSBC	11,485.76	9,320.26
	A1505: CBF Church deposit account	—	—
	A1506: UTB savings account	—	—
	A1507: HSBC Reserve Account	7,389.27	7,269.14
	A1510: Bank Hall Lloyds TSB & Cash	4,988.88	1,719.80
	A1515: CBF Hall Deposit Account	7.67	7.67
	A1520: Cash Flower Fund	111.42	97.72
	A1525: Bank & Cash Youth Club Abbey	—	—
	A1530: Bank Link/Youth Club	—	—
	A1535: Bank Social Lloyds TSB	—	—
	A1540: Bank 100 club Abbey	—	—
	A1545: Bank/Cash Bookstall	—	—
	A1550: Bank Sunday School	—	—
	A1556: Toddler Group	—	—
	A1557: Ladies Group	—	—
	A1558: "Fundraisers Account"	1,333.23	1,105.23
	A1559: St George's Cinema	3,280.70	7,342.55
	A1560: Toddlers Cash Account	408.00	408.00
	Z05: Accounts receivable	—	—
	Total Current assets	38,035.05	34,334.27
Liabilities			
	Z04: Accounts Payable	—	—
	Total Liabilities	—	—
	Net Asset surplus (deficit)	179,599.98	179,545.64
<hr/>			

	As at 31/12/2025	As at 31/12/2024
Reserves		
Excess / (deficit) to date	54.34	(5,689.96)
Z01: Starting balances	179,545.64	181,139.78
Z02: Other gains/(losses)	—	4,095.82
Z03: Gains and losses own use	—	—
Total Reserves	179,599.98	179,545.64

Represented by Funds		
Unrestricted	162,213.95	163,186.15
Designated	10,136.70	10,136.70
Restricted	7,249.33	6,222.79
Endowment	—	—
Total	179,599.98	179,545.64

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
<i>Incoming resources from donors</i>						
0101010 - Gift Aided Pink Env.	1,955	—	—	—	1,955	2,424
0203A00 - Planned Giving - Green Env	—	—	—	—	—	691
0304000 - Loose plate Collections	4,456	—	—	—	4,456	4,244
0405A00 - Gift days	—	—	—	—	—	2,195
0602000 - Tax recoverable on Gift Aid	9,219	—	—	—	9,219	7,297
Incoming resources from donors Totals	15,630	—	—	—	15,630	16,851
<i>Other voluntary incoming resources</i>						
0403B05 - Liturgical Donations	63	—	721	—	785	1,089
0503B00 - Donations appeals etc.	10,474	—	—	—	10,474	989
Other voluntary incoming resources Totals	10,537	—	721	—	11,259	2,079
<i>Activities in furtherance of the councils objects</i>						
1104000 - Fees rec'd (PCC)	1,861	—	—	—	1,861	3,940
1201A00 - Bookstall sales to promote obj	204	—	—	—	204	216
1202005 - Youth Club Activities	610	—	—	—	610	—
1202006 - Social Committee other income	—	—	—	—	—	—
1202007 - Toddler group income	678	—	—	—	678	—
1202009 - Ladies group income	—	—	—	—	—	—
1203A06 - Parish magazine sales	42	—	—	—	42	44
3104001 - Fees to be Assigned	1,574	—	—	—	1,574	1,556
3104002 - Film Club	1,713	—	—	—	1,713	838
Activities in furtherance of the councils objects Totals	6,683	—	—	—	6,683	6,595
<i>Activities for generating funds</i>						
0903A00 - Fete,Bazaar,Fund raising	6,213	—	—	—	6,213	5,439
1202000 - Church Hire	2,810	—	—	—	2,810	4,000
1202B00 - Ch hall lettings-fund raising	19,121	—	—	—	19,121	20,858
1203A05 - Sales	—	—	—	—	—	—
1203A10 - Magazine income - advertising	70	—	—	—	70	700
1203A15 - Photocopying	141	—	—	—	141	140
1203B01 - Other funds generated	344	—	—	—	344	5,433
3104003 - "Fundraisers" Account	—	—	—	—	—	—
3104007 - Social Fund	—	—	—	—	—	304
3104008 - Bonus Ball Subs	—	—	2,172	—	2,172	—
3104009 - Advert Receipts	340	—	110	—	450	—
Activities for generating funds Totals	29,040	—	2,282	—	31,322	36,876

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income from investments						
1001000 - Dividends	—	—	—	—	—	—
1001001 - Bank & building soc interest	1,317	—	—	—	1,317	1,472
3101002 - Profit on sale of investments	—	—	—	—	—	—
Income from investments Totals	1,317	—	—	—	1,317	1,472
Other incoming resources						
0101005 - Planned Giving S/O	28,968	—	—	—	28,968	25,443
1202008 - Pastoral funds received	—	—	—	—	—	—
3103B03 - Extra Ord. Income	7,346	—	—	—	7,346	2,500
3103B04 - Corrections & Adjustments	—	—	—	—	—	—
3104004 - Bulletin Sponsorship	—	—	—	—	—	—
3104005 - Transfers between funds	7,275	—	—	—	7,275	1,000
3104006 - Tea/Coffee	1,264	—	—	—	1,264	1,255
Other incoming resources Totals	44,854	—	—	—	44,854	30,199
Incoming resources Grand totals	108,064	—	3,003	—	111,068	94,075

Resources used

Costs of generating funds

1700004 - Fundraising & Sales costs	1,232	—	—	—	1,232	745
2500004 - Administrator	4,728	—	—	—	4,728	4,110
Costs of generating funds Totals	5,960	—	—	—	5,960	4,855

Activities relating to the work of the Church

1107004 - Fees paid out (weddings etc)	100	—	—	—	100	675
1809004 - Giving to Missionary	—	—	—	—	—	—
1809007 - Secular Charities	2,080	—	—	—	2,080	2,819
1901005 - Parish Share	31,500	—	—	—	31,500	35,142
2001004 - Assigned fees	975	—	—	—	975	457
2007005 - Honoraria	—	—	—	—	—	—
2009002 - Extra-ordinary expenditure	19,024	—	—	—	19,024	2,969
2009008 - Giving-relief & dev agencies	—	—	—	—	—	—
2009010 - Music Costs	507	—	—	—	507	221
2011000 - Other PCC property upkeep	—	—	—	—	—	—
2101010 - Deanery Share/Capitation fees	10	—	—	—	10	—
2102000 - Clergy Expenses	1,681	—	—	—	1,681	1,140
2102001 - Assist. Clergy Exp	—	—	—	—	—	—
2206001 - Home Mission	—	—	—	—	—	—
2306000 - Church maintenance	1,529	—	—	—	1,529	2,801
2306005 - Organ/piano tuning	—	—	—	—	—	306
2307000 - Liturgical Costs	1,273	—	—	—	1,273	1,041
2308000 - Upkeep of churchyard	720	—	—	—	720	720
2405005 - Church running exp - Gas	4,894	—	—	—	4,894	5,717
2405010 - Church running exp - Elec	990	—	—	—	990	1,403
2405015 - Church running exp - Water	291	—	—	—	291	213
2405020 - Church Insurance	2,640	—	—	—	2,640	2,595
2509000 - Magazine, bookstall, bulletin	850	—	—	—	850	745
2509001 - Mission costs	—	—	—	—	—	191
2509002 - Pastoral costs	—	—	—	—	—	—
2509003 - Sunday School	36	—	—	—	36	34
2509005 - Youth Groups	—	—	—	—	—	—
2509006 - Social Committee other	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
outgoing						
2509007 - Toddler group expenditure	43	—	—	—	43	100
2509008 - Ladies Group Expenditure	—	—	—	—	—	—
2509015 - 40th Birthday support	—	—	—	—	—	—
2510005 - Hall running costs	15,852	—	—	—	15,852	20,297
2510010 - Hall running costs -Deprn	—	—	—	—	—	—
2706003 - Quinquennial Costs	—	—	—	—	—	1,800
2706004 - Director of Music	6,618	—	—	—	6,618	6,987
2706005 - Film Club	4,717	—	—	—	4,717	145
2706008 - "Fundraisers" Account	—	—	—	—	—	—
270610 - Tea/Coffee	674	—	—	—	674	529
27061012 - Social Fund	—	—	—	—	—	52
27061013 - Advertising Monies to PCC	—	—	—	—	—	—
27061014 - Bonus Ball Prizes	—	—	1,977	—	1,977	1,926
27061015 - Bonus Ball Donations to PCC	—	—	—	—	—	310
Activities relating to the work of the Church Totals	97,009	—	1,977	—	98,986	91,343
Support costs						
2706009 - Flower Fund Expenses	330	—	—	—	330	276
Support costs Totals	330	—	—	—	330	276
Church management and administration						
2007007 - Prior Year Adjustment	—	—	—	—	—	0
2500001 - Administration	1,356	—	—	—	1,356	2,376
2500002 - Photocopier costs	528	—	—	—	528	732
2500003 - Depreciation	3,646	—	—	—	3,646	—
2500006 - Bank interest & charges	—	—	—	—	—	—
2706006 - Bank Charges	204	—	—	—	204	180
2706007 - Hall Loan Repayment	—	—	—	—	—	—
Church management and administration Totals	5,736	—	—	—	5,736	3,290
Resources used Grand totals	109,036	—	1,977	—	111,013	99,765

There may be minor discrepancies in the totals if the pence are not being shown

ST.GEORGE THE MARTYR, WATERLOOVILLE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.12.2025

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable standards and the SORP 2005.

Funds

Endowment funds are funds, the capital of which must be maintained: only income arising from investment of endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for the specific object. The funds may only be expended on a specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Incoming resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by the fete, bazaar, parish lunch and similar events are accounted for gross, wherever practicable.

Sales of books and magazines from the church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognised when the rental is due.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources used

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The diocesan parish share is accounted when paid.

Fixed assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and when require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory which can be inspected (at any reasonable time. For inalienable property acquired prior to 2002 there is insufficient cost information available and therefore such assets are not valued in the accounts.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2002 is written off as expenditure in the SOFA (Statement of Financial Activities).

Investments

Investments are valued at market value at 31 December.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

2. FIXED ASSETS

(a) Tangible (unrestricted)	2025
	Freehold land and Buildings
	£
Actual/Deemed cost less Depreciation at 1 st January 2025	£108,060
Depreciation at 2%	£2,161
	<hr/>
At 31 st December 2025	£105,899
	<hr/>

The freehold land and buildings comprise the Church Hall at Hambledon Road, Waterlooville, Hampshire and are shown at net book value.

3. INVESTMENTS

Investment of 1607 shares in the CBF Church of England Investment Fund:

Market value at 1 st January 2025	£37,151
A decrease in fund value	£1,485
Market value at 31 st December 2025	£35,666

Interest and dividends earned during 2025 amounted to £521 the majority of which was credited to the HSBC account.

4. ANALYSIS OF NET ASSETS

	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Endowment Funds</i>	<i>TOTAL 2022</i>
	£	£	£	£
Tangible assets	105,899	-	-	105,899
Investment assets	35,666	-	-	35,666
Current assets	38,035	-	-	38,035
	179,600			179,600
Liabilities (amounts Falling due within one Year)	-	-	-	-
	179,600	-		179,600

5. RESERVES

Whilst the PCC's stated aim is to maintain unrestricted fund reserves equivalent to one half of normal annual outgoings, this is likely to be difficult to maintain in the short term.

6. RISK MANAGEMENT

The major risks to which we may be exposed are reviewed regularly and steps taken to mitigate any risks identified. In particular, Health & Safety matters receives regular attention and we have in force Child Protection policies in accordance with Home Office and Diocesan guidelines.

7. PARISH SHARE

In 2025 we paid £31,500 in Parish Share against the requested total of £50,000 i.e. a shortfall of £18,500.

*St. George The Martyr Church
Waterlooville
2022 year end Accounts*

St George The Martyr Waterloo - 1134613
Receipts and payments
Selected period: 01 January 2025 to 31 December 2025

<i>Note</i>	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Fclub - Film Club (Restricted) Fund			
		6,082	6,082
		6,082	6,082
Fundraiser - "Fundraisers" Account (Restricted) Fund			
Receipts			
Activities for generating funds			
Bonus Ball Subs		2,172	—
Advert Receipts		110	—
	<i>Total Activities for generating funds</i>	2,282	—
Total receipts		2,282	—
Payments			
Activities relating to the work of the Church			
Bonus Ball Prizes		1,977	1,926
Bonus Ball Donations to PCC		—	310
	<i>Total Activities relating to the work of the Church</i>	1,977	2,236
Total payments		1,977	2,236
	Excess of Incoming resources over Resources used	305	(2,236)
	Brought forward balance	(2,191)	45
Total carried forward balance		(1,886)	(2,191)
Ladies - Ladies Group (Restricted) Fund			
		1,442	1,442
Total carried forward balance		1,442	1,442
Toddlers - Toddlers Fund (Restricted) Fund			
		318	318
Total carried forward balance		318	318

There may be minor discrepancies in the totals if the pence are not being shown

General - General fund (Unrestricted) Fund

Receipts

Incoming resources from donors		
Gift Aided Pink Env.	1,955	2,424
Planned Giving - Green Env	—	691
Loose plate Collections	4,456	4,244
Gift days	—	2,195
Tax recoverable on Gift Aid	9,219	7,297
<i>Total Incoming resources from donors</i>	<i>15,630</i>	<i>16,851</i>
Other voluntary incoming resources		
Liturgical Donations	63	22
Donations appeals etc.	10,474	989
<i>Total Other voluntary incoming resources</i>	<i>10,537</i>	<i>1,011</i>
Activities in furtherance of the councils objects		
Fees rec'd (PCC)	1,861	3,940
Bookstall sales to promote obj	204	216
Youth Club Activities	610	—
Toddler group income	678	—
Parish magazine sales	42	44
Fees to be Assigned	1,574	1,556
Film Club	1,713	838
<i>Total Activities in furtherance of the councils objects</i>	<i>6,683</i>	<i>6,595</i>
Activities for generating funds		
Fete,Bazaar,Fund raising	6,213	5,439
Church Hire	2,810	4,000
Ch hall lettings-fund raising	19,121	20,858
Magazine income - advertising	70	700
Photocopying	141	140
Other funds generated	344	5,433
Social Fund	—	304
Advert Receipts	340	—
<i>Total Activities for generating funds</i>	<i>29,040</i>	<i>36,876</i>
Income from investments		
Bank & building soc interest	1,317	1,472
<i>Total Income from investments</i>	<i>1,317</i>	<i>1,472</i>
Other incoming resources		
Planned Giving S/O	28,968	25,443
Extra Ord. Income	7,346	2,500
Transfers between funds	7,275	1,000
Tea/Coffee	1,264	1,255
<i>Total Other incoming resources</i>	<i>44,854</i>	<i>30,199</i>
Total receipts	108,064	93,007
Payments		
Costs of generating funds		
Fundraising & Sales costs	1,232	745
Administrator	4,728	4,110
<i>Total Costs of generating funds</i>	<i>5,960</i>	<i>4,855</i>
Activities relating to the work of the Church		
Fees paid out (weddings etc)	100	675
Secular Charities	2,080	2,819
Parish Share	31,500	35,142
Assigned fees	975	457
Extra-ordinary expenditure	19,024	2,969
Music Costs	507	221

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025	01 January 2024
		31 December 2025	31 December 2024
		10	—
		1,681	1,140
		1,529	2,801
		—	306
		1,273	889
		720	720
		4,894	5,717
		990	1,403
		291	213
		2,640	2,595
		850	745
		—	191
		36	34
		43	100
		15,852	20,297
		—	1,800
		6,618	6,987
		4,717	145
		674	529
		—	52
	<i>Total Activities relating to the work of the Church</i>	<i>97,009</i>	<i>88,954</i>
Support costs			
Flower Fund Expenses		330	276
	<i>Total Support costs</i>	<i>330</i>	<i>276</i>
Church management and administration			
Prior Year Adjustment		—	0
Administration		1,356	2,376
Photocopier costs		528	732
Depreciation		3,646	—
Bank Charges		204	180
	<i>Total Church management and administration</i>	<i>5,736</i>	<i>3,290</i>
Total payments		109,036	97,376
		(972)	(4,369)
		163,186	167,555
Total carried forward balance		162,213	163,186
 Mission - Mission Fund (Restricted) Fund			
		(474)	(474)
Total carried forward balance		(474)	(474)

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Flowers - Flower Fund (Restricted) Fund			
		145	145
		<u>145</u>	<u>145</u>
ZReval - Revaluation reserves (Designated) Fund			
		4,095	—
		—	4,095
		<u>4,095</u>	<u>4,095</u>
Youth - Youth Club (Restricted) Fund			
		557	557
		<u>557</u>	<u>557</u>
Social - Social Committee (Designated) Fund			
		1,419	1,419
		<u>1,419</u>	<u>1,419</u>
100club - 100 Club (Designated) Fund			
		3,580	3,580
		<u>3,580</u>	<u>3,580</u>
Sunschl - Sunday School Fund (Designated) Fund			
		121	121
		<u>121</u>	<u>121</u>
Liturgical - Liturgical gifts (Designated) Fund			
		919	919
		<u>919</u>	<u>919</u>

There may be minor discrepancies in the totals if the pence are not being shown

Note	From To	01 January 2025 31 December 2025	01 January 2024 31 December 2024
Liturgical - Liturgical gifts (Restricted) Fund			
Receipts			
Other voluntary incoming resources			
Liturgical Donations		721	1,067
		<hr/>	<hr/>
<i>Total Other voluntary incoming resources</i>		721	1,067
		<hr/>	<hr/>
Total receipts		721	1,067
Payments			
Activities relating to the work of the Church			
Liturgical Costs		—	152
		<hr/>	<hr/>
<i>Total Activities relating to the work of the Church</i>		—	152
		<hr/>	<hr/>
Total payments		—	152
		<hr/>	<hr/>
Excess of Incoming resources over Resources used		721	915
Brought forward balance		341	(573)
		<hr/>	<hr/>
Total carried forward balance		1,063	341
Computer - Computer Fund (Restricted) Fund			
Brought forward balance		—	—
		<hr/>	<hr/>
Total carried forward balance		—	—
Churyard - Churchyard Fund (Restricted) Fund			
Brought forward balance		—	—
		<hr/>	<hr/>
Total carried forward balance		—	—

There may be minor discrepancies in the totals if the pence are not being shown

Independent examiner's report to the Trustees of The Parish Church of Saint George the Martyr, Waterlooville Trust (registered charity number 1134613)

I report on the accounts of the Trust for the year ended 31 December 2025.

Retrospective responsibilities and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- 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 the 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given 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 report

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

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

Paul Read FCA

Professional qualification or body:

Institute of Chartered Accountants in England and Wales

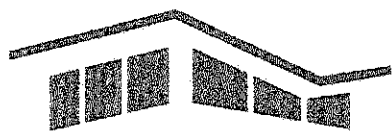
Address:

9 Tamar Down, Waterlooville, Hants. PO7 8QJ

Date: 12 March 2026

Signature:





**The Parish Church of
Saint George the Martyr
Waterlooville**

Registered Charity Number 1134613



Father Colin Lawlor
Incumbent

.....

Date:

Accounts prepared by
Mrs. Sara Pask
Honorary Treasurer

.....

Date:

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1/1