

S GEORGE'S PARISH CHURCH

ANNUAL PARISH MEETING

18th MAY 2025

**REPORT OF THE PROCEEDINGS OF THE PAROCHIAL CHURCH
COUNCIL.**

- 1.1 Since our last APM, the PCC has met on seven occasions, plus two Special meetings. At each meeting as routine items of business the Council has considered reports from the Church's Committees and Groups, which have occurred since the last Council meeting. In addition, reports were received from representatives of Diocesan and Deanery Synods of what has occurred at meetings of the respective synods.
- 1.2 As everyone is aware Fr Adrian retired as from the 30th June last. In July we reviewed the Resolution under the House of Bishops "Declaration". After careful consideration of all the points made to us we came to the conclusion that following the tradition of our Church for over a 100 years and the passing of the Resolution in 2016 and the passing of Resolutions of A and B in 2007 it was decided unanimously to reaffirm the previous decision made in 2016 to maintain the unity of the Parish. Following this in September we met with the Arch Deacon and the Area Dean to discuss the steps forward to fill the Vacancy for a new Vicar. There followed two special meeting of the Council to consider the preparation of a Statement describing the conditions, needs and tradition of the Parish and the "Parish Profile" (known as Section 11 meetings). Accordingly the above draft documents were approved and submitted to the Bishops for consideration. We wait to hear from them regarding a further meeting (known as a section 12 meeting) before the Vacancy can be advertised.
- 1.3 The Council's Annual Meeting was held on the 8th May last, with the usual items of business, namely, the election of officers for the year, ie. Andrew Pinkett as Hon. Treasurer and myself as Hon. Secretary. Mr Michael Nicholson was elected as Lay Vice Chairman. The meeting also considered the terms of office of the Lay Members of the Council and the appointment of Committees and Groups.
- 1.4 This has been a further busy period for the Council considering the present circumstances and ensuring the appropriate Risk Assessments have been carried out and measures taken to ensure the Church and any activities allowed have been secure as far Health and Safety and Safeguarding Regulations are concerned. The meetings have been well attended. As indicated above, reports have been received at each meeting from the various committees and Groups. The Fabric Committee have kept Council updated on the

progress of work being undertaken and details of the repairs, which have been completed throughout the period. The Council considered a revised tender that had been received from our Architect, John Barnes for the West End and agreed to accept a tender in the sum of £191,000 plus VAT, this included stone and glazing work for the West End project to which would be added Architect's fees of 10%. The work of applying for grants towards the cost of the work is proceeding, with the help of Mark Brunton, with approximately £20,000 granted from various sources so far. However, having regard to the Architect's Quinquennial Report and the work arising from this, the Council have decided in order to make the Church building more sustainable for the next, say 20 years or so, to apply for National Lottery Heritage Funding for the West End project together with the works required arising from the Quinquennial Report. This is all with the help of the Architect and a firm of consultants, Dig Ventures who specialise in this type of bidding. Also it is hoped to include in the bid an upgrading or rebuild of the Church Hall in line with the need to show links with the Local Community as required as part of the bid. Arising from this, and because of other concerns raised regarding the condition of the hall building the Architect has done a survey and while certain minor repairs are needed, the Hall is safe but is nearing the end of its useful life, being good for another few years.

In addition, some repairs to the rainwater goods has been done and a quotation sort for some additional work. Repairs have also been done to some windows following storm damage. Minor repairs including 'lighting' and other electrical repairs have been undertaken in the Hall together with storm damage to the roof. (Details of all this work are referred to in the Church Wardens Report.)

1.5 During this period, some social events have been organised, Harvest Supper, Christmas and Easter Fairs and have been well supported and enjoyed by all. We look forward to this year when we are again to have such events as concerts, recitals etc. The Friends of St George's have also managed to hold their some events ie, Heritage Weeks in September last and secure some funding from donations and subscriptions and sale of refreshments etc, at concerts.

1.6. There have been some items of correspondence received, which. have been considered and decisions made on how to take them forward.

1.7. With regard to Finance, the Council has recognised we continue to have difficulties due to the current economic situation. Thus, we have kept a close eye with the help of the Hon Treasurer between the levels of the working balances this year and last. The Council has reviewed all our charges and fees and made some increases in local charges. As far as the Parish Share is concerned we met our pledge to the Diocese of £48000 in 2024. We had originally pledged to pay £30,000 Parish Share this year. However, HMRC have not paid us Gift Aid for 2023 yet,

despite several enquiries, and this poses a question mark for 2024. On top of this utility bills have been high and over budget together with church maintenance, thus we have reduced the amount paid each month, but we will review the situation later in the year and hopefully “top up” our Parish Share. (See the Treasurers Report)

1.8. As previously reported the Council has adopted the latest Diocesan Model Safeguarding Policy and this has been updated and the Council has approved statements on various aspects of the new Diocesan Safeguarding Dashboard for incorporation into our Safeguarding Action Plan, and work on this is ongoing. Arrangements have been made for appropriate members of the church who work with children and vulnerable people to be checked and registered accordingly. The Council has received regular reports from the Parish Safeguarding Officer, including the completion of Declaration forms by Members of the PCC including participation in appropriate “online” and other safeguarding training and others including those working with children, vulnerable people and others. As a result, I would state that the Council has complied with its duty under Section 5 of the Safeguarding and Clergy Measure 2016 (duty to have regard to House of Bishops guidance on safeguarding children and vulnerable adults). (Further information is in the Parish safeguarding Officer’s Report)

1.9. Tim Hone our Director of Music has been settling in with us and thus the choir has sung at the 9.30 service on Sundays or other special midweek services. Arrangements have been made for to recruit new members to the Choir and to restart the “Choir Club”. We look forward to other expanded activities as the year progresses.

2. Three members of the Council are to stand down this year, namely, Mrs Rosemary Kinghorn, Mrs Ann Lilley and Mr Michael Nicholson, also Mr Nathan Batten has resigned for family reasons and Mr Paul Corrigan no longer attends this Church. I would like to thank them on behalf of the PCC for their services to the Council and the Church.

2.1. During this Interregnum our normal services along with other activities, ie, weddings, funerals, baptisms, Lent Course have continued, due to help from Margaret our Reader, Helen Brunton, Ann Lilley Vivienne Barke, Gordon Wightman and the Servers, Flower Arrangers and others. In particular, I must thank our Retired Clergy for their contribution to keeping our services going. I must thank everyone who has helped to keep everything going as normal.

I would also like to express my thanks to everyone for their support.

B McNally.
Honorary Secretary.

May 2025

SAINT GEORGE'S CHURCH CULLERCOATS

ANNUAL GENERAL MEETING 2025 - CHURCH WARDEN'S REPORT

I am pleased to present this report for the year 2024/2025

Both Brian and I did not start our term of office officially until several months into the year owing to complications with the previous Church Warden not being available for swearing in.

We did act unofficially for some time before we were sworn in properly.

Our thanks to Johnathon who has acted as Super Sideman over the year and covered for much of the time that we have been struggling with time commitments.

This has of course been an awkward year due to Fr. Adrian's retirement, but we were left with many instructions to enable us to battle through.

The list of those who have taken on extra jobs to help out is long and I am certain to miss some out so my apologies to those that I have omitted in our thanks.

Margaret with Funerals

Helen with Weddings

Anne with Baptisms

Vivienne with readers.

Gordon and Brian with arranging relief clergy.

It goes on endlessly.

Great thanks to all the retired clergy who have conducted services at St. George's over the past months.

Bishop's Mark and John.

Fr. Michael.

Fr. John who has covered for so many additional services as well as spending a huge amount of time compiling a profile on aspects of the church which be forwarded to potential priests when we are allowed to advertise the vacancy at St. George's.

Not forgetting Fr. Andrew who has been present to assist in many services.

A special thank you to the readers and intercessors, together with all the volunteers, for their contributions and ensuring that services run smoothly.

By the time that this report is read for the AGM we should be almost back to normal with everything as it was before March 2020.

Churchwardens have responsibilities to the Incumbent, the Archdeacon, and the Bishop and normally need to be sworn in at special services but because of the delays Brian and I had to go to Church House to be sworn in at a special meeting this year.

We also have responsibility to ensure the inventory of Church belongings is up to date and accurate, and once again we have carried out an audit, and found everything to be satisfactory.

I can also report that the insurances for the church buildings and contents are up to date, together with those for the church hall. Our CCLI Licence for music has also been paid. Currently the premiums that are paid for insurances are:

Church	& Church Hall	£12387.36
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CLI	£305.44
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Thank you all again for you much valued support.

Brian McNally

Michael Nicholson

HONOURARY TREASURER'S REPORT
ST GEORGE'S CHURCH

FINANCIAL YEAR 2024

Before I make comments on the Accounts I would like to thank those other people who play an active and important part in managing the finance of this church. A very loyal, but small group of people meet on a Monday morning to open planned giving envelopes, reconcile loose cash, record monies against income categories and take these monies to the bank. I know that this group works diligently and unseen but make my task that much easier. I would like to thank the Planned Giving team who keep the records on planned giving and deal with all the Inland Revenue returns. Others I would like to mention are Father John ,William Burgess the Honorary Auditor whose support and help is much appreciated and Churchwardens Brian McNally and Michael Nicholson for their support.

Overall Surplus/Deficit

Payments exceed Receipts by £11164 Gross Receipts £116203 and Gross Payments £127367
General fund receipts £90615 and General fund payments £99057
Restricted fund receipts £25588 and Restricted fund payments £28310

Receipts:

Our principal receipts were

Planned Giving	£49458
Wedding/funeral fees	£11199
Tax refund	£11233
Grants /VAT Refunds	£12224

I also think it is worth noting we received an anonymous donation of £5000 for repairs to the Organ , £1919 interest on our Deposit fund , £1725 from concert fees ,£2175 from Fayres and £1210 from coffee donations.

Payments:

Our principal payments were

Parish share	£48000
Church Insurance	£12387
General Maintenance	£15895
Gas	£7050
Organ repairs	£8606

Our contributions towards charities has continued. Half of the collections raised from weddings, baptisms and funerals is given to a charity nominated by the families. £854 was donated with the money going to 15 different charities.

Parish Share

In 2024 we achieved our Parish share pledge of £48000.

We have had to reduce our pledge to £30000 for 2025.

HMRC

In early 2020 HMRC made an overpayment to us of £9321. They have offset this against the tax refund they owe us for 2020 and 2021. They also owed us a refund for 2022. This money was paid in 2024. However the tax refund they owe us for 2023 had still not been paid at the end of 2024.

Energy Bills

The Gas contract ended in October 2024. The new contract reflects the new prices for energy and are significantly more than the old contract.

End of Year Balances and Reserves

At year end the General fund cash balance was £14877 This equates to about 7 weeks normal general expenditure. To put that in context the diocese recommends we should have reserves of 3- 6 months.

At year end the balance on all the Restricted funds was £28186.

Over the last 10 years we have incurred expenditure of just under £90,000 on repairs to the Church fabric . This has been financed from various sources such as donations, legacies, grants , VAT refunds . However this income has not covered the expenditure and we have gradually had to run down the reserves in the Church maintenance restricted fund. This fund is now effectively empty. Consequently for the foreseeable future general maintenance of the church fabric will have to be financed from the General fund and will be competing with other demands for money such as Parish share ,Insurance premiums and utility bills.

The Future

Although this report is principally about financial year 2024 I need to make some comments about the future.

The original 2025 Budget forecast a £8200 deficit on the General fund. However since the Budget was set there have been a number of significant changes to the financial situation.

As mentioned above we are still owed money from the HMRC for 2023 and will be due more for 2024. It is not clear when this money will be paid.

We have had extra unforeseen expenditure on the maintenance of the Boilers and the knock on effect of this means this years Gas bill will be significantly over budget.

We have also had extra unforeseen expenditures on the church fabric. As noted above this has now to be financed from the General fund.

All these factors means the deficit on the General fund this year is likely to be significantly more than originally forecast. We have therefore decided to reduce the monthly direct debit payment of Parish share. If this monthly reduction continues for the rest of 2025 the Parish share we actually pay this year would be £12400 not £30000 - a considerable reduction . The financial situation will be monitored in the coming months .

Whatever Parish share we pay in 2025 - unless the finances improve dramatically - the Parish share we can pledge in 2026 will be significantly less than £30,000.

Basically expenditure is rising faster than income and we cannot continue running down the reserves. We need to increase regular ,recurring income if we are to pledge the Parish share we would like to.

We plan to put in a bid to the National Heritage Lottery fund to finance repairs and upgrades to both the church and the church hall. However even if this bid is successful such monies are unlikely to be made available in the near future.

I would like to express my thanks to everyone for their support throughout the year.

A J PINKETT
Treasurer

April 2025

Deanery Synod Report
April 2025

This has been another important year for the Deanery Synod as it continues to develop and implement the Deanery plan at a time of falling Church attendance and challenging financial constraints. The Deanery Synod has also spent time discussing ideas in making safe-guarding central to all church activities and also launched the programme 'Seeking, Sharing and Sending', a three -year plan to develop mission in the diocese.

The Deanery Synod met on March 7th 2024 at St Mary's Monkseaton, June 26th 2024 at St Mary's Willington, October 3rd 2024 and 18th February 2025 at Holy Saviour's Tynemouth.

March 7th 2024. St Mary's, Monkseaton.

This was Tim Mayfield's last meeting as Area Dean. He stood down on the 30th April and was replaced by Rev. Nigel Taylor.

A presentation was made by Tara Russell the Diocesan Education Lead and Sue White on the Church 'Growing Younger'. This is a programme to increase church attendance by young people. Different scenarios were outlined and then discussed in small groups. Feedback was given. The importance of toddler groups and growing relationships with schools were key in bringing more young people into church it was decided.

There was a presentation from the Finance Officer, Iain Shaw. All financial targets were met and exceeded in 2023.

June 26th 2024. St Mary's, Willington

Rev. Nigel Taylor introduced himself as the new Area Dean. He explained the purpose of the Deanery Synod and asked for greater participation from those attending the Synod.

The issue of safeguarding was discussed. It was stressed that safeguarding was not just a tick box exercise but needed to be integrated into all aspects of church life.

There was feedback from the Deanery planning group. The costing of the plan was presented and discussed. Tynemouth Deanery has been cut by two Stipends. Across the Diocese there is a deficit of 1.1 million and the intention is to make savings of 330k this year.

Iain Shaw the Financial Officer gave a presentation and thanked Churches as financial targets are ahead.

Tim Mayfield discussed Environmental issues affecting the Diocese. A carbon Net Zero Officer is to be appointed soon.

Oct 3rd 2024. Holy Saviours, Tynemouth.

The meeting begun with a moment of silent prayer for Reverend Katie Watson who died recently.

Two questions were asked after the previous meetings minutes were approved.

It was asked whether in this time of financial constraints the levels of staffing at Church House would be under the same level of financial scrutiny as the number of Stipends in the Deanery.

It was also asked if the Diocesan running costs are, disproportionately high in comparison to other Dioceses, and whether there was a benchmark against which this could be judged. It was decided a question would be asked at the next Diocesan Synod.

There was the launch of the programme, Seeking, Sharing and Sending. The first year of the programme was concerned with 'Seeking' and a 'Seeking' prayer cycle card and 'Seeking' response postcard were given out as part of the launch. People are invited to fill in and return the Postcard.

There was a discussion on Safeguarding with an emphasis in changing the culture and embedding safeguarding as part of Church life and not seeing it as a tick-box exercise. There was a report on the progress of the Deanery Plan. Stipends in the Deanery will be reduced by 2 (14-12). The Diocese would the number of stipends will be eventually reduced to 11. We are asked to pray for the Deanery Planning Group.

Iain Shaw, the Deanery Finance Officer presented the Financial Statements for 2023 this was to assist with both the Mid-year review and planning for next year. The report highlighted average weekly giving of each church in relation to the Deanery Average, and the reserves of each church against the Deanery Average. St George's Church has weekly giving just above the Deanery Average and reserves well above the Deanery Average

Finally, Tim Mayfield, the new Bishop's Advisor on the Environment talked about the progress of appointing Net Zero advisors.

February 18th 2025. Holy Saviours, Tynemouth.

The main item was a talk from the Revd. Canon Dr. Rae Caro, Mission Enabler, on "Building from the Ground Up."

Canon Rae said that mission is critical. She talked about all the motivations that we have for mission, eg biblical, compassion, justice, survival, money, social, discernment, salvation, joy, discipleship and top-down projects, and the barriers to mission, eg people not being able to express who God is for them.

Canon Rae went on to ask "Who is God" and mentioned that God is love, God is our refuge and strength, God is with us, God is faithful and God is a God of justice. She then asked, "Which images of God dominate our Church?" "Which images of God do we want to communicate more deeply?" and we discussed this in small groups.

Canon Rae then asked, "What is the message?" She said that whatever we do speaks of who God is. The next question was "What are we trying to tell people?" and she mentioned the Diocesan strap line, 'Seeking, Sharing and Sending.'

“Who is God?” was the next question, again discussed in small groups, and Canon Rae talked of her own experience, adding that God transforms lives. She said that “Who God is” is reflected in our church buildings and asked “Does what we already do speak of who God is?” She said that authenticity is very important and that we need to increase confidence in our congregations.

After Canon Rae’s presentation, we had safeguarding – *there is a new diocesan team in place* – the Deanery plan – *it is being re-done, looking at priorities* – and the report from Iain Shaw, the Deanery Finance Officer. Although some numbers had gone down over the last two years, the Easter Day attendance, usual child attendance, usual adult attendance and usual Sunday attendance had gone up.

There is currently no Deanery Environment Champion and the Diocesan Environment Adviser was in Tanzania, so there was no report and the reports from General Synod and on the ALM Course were to be sent round.

Emma Doran, Vice-Chair, reported briefly on the November Diocesan Synod, saying that the main focus was finance and that the 80 stipendiary posts we currently have may have to go down to 60 in three years’ time. She said that every deanery is losing people. In AOB, Revd. Nigel, Area Dean, reminded us that we have to do new electoral rolls this year and that Revd. Daniel McCarthy was being inducted as Rector of the North Shields Parish on Monday, 3rd March.

Sean Dowinton and Margaret Patterson.

St. George’s Church **Fabric Committee Report 2024-** **25**

28 th May 2024	P. A. Harrison	North Guttering
High Level		£6646.80
9 th July 2024	P. A. Harrison	North Guttering
Low Level		£4026.00
31 st July 2024	Fireshield	Fire Extinguishers
		£ 163.50
10 th Sept. 2024	Priory Electrical	RCD
		£ 108.00
24 th Sept. 2024	Lightning Protection Services	Lightning Conductor
		£ 144.00
12 TH Oct. 2024	Tynemouth Decorators	Vestry re-painting
		£1176.00
19 th Dec. 2024	Priory Electrical	Chancel Lights
		£1080.00
28 th Jan 2025	Whites Burners (Central Heating)	
		£2978.00
5 th March 2025	East Coast Roofing	Hall Storm Damage
£250 insurance excess to pay		£ 744.00
11 th March 2025	Priory Electrical	Thermostat
		£ 90.00

28 th March 2025	Classic Masonry	Clerestory Repair (Storm Damage)
	Insurers refused to accept the claim	£3234.00
9 th April 2025	Castle Scaffolding	Chancel Window Repair
(storm Damage)	£1000.00 Insurance excess	£1350.00

£21740.30

All prices are inclusive of VAT some of which we should be able to claim back.
The figures on some of the storm repairs are subject to Insurance repayments
In some cases not included above the repairer's waived charges and donated the work FOC

The list above does not include repairs still to be carried out on the lower part of the North Guttering

which will cost a minimum of £29,000 and could be as much as £37000.

We have been promised a substantial grant towards this work.

St. George's Church, Cullercoats
Pastoral Group Report to APM
April, 2025

St. George's has been without an incumbent since 30th June, 2024. However, during the time since then, the Pastoral Group has continued to meet bi-monthly, as it always did prior to Father Adrian's retirement.

Without Fr. Adrian, there were only four members in the group, namely Ann, Eleanor, Shaun and myself, so I am pleased that Pauline accepted our invitation to join the group, bringing the membership back up to five. We are especially thankful to Pauline for doing so, as she is also our Parish Safeguarding Officer.

Each member of the group has different people to support and the agenda at each meeting covers those who are in care homes, those who receive the Sacrament at home, the sick communicants, those whom we telephone, text or visit regularly, (*usually once a month,*) and others with whom we maintain contact.

The members also check and update the newsletter intercessions and monthly lists and monitor how many people receive the weekly newsletter by email. This currently stands at ninety-one.

The group looks at the pastoral attendance list, notes any newcomers to the congregation and this year did the yearly statistics which are required by the Church of England.

We send out first wedding anniversary cards to those who have been married in church – *baptism and wedding cards are sent out by the Mothers' Union* - and have a regular slot in the weekly newsletter. We would be grateful if you could check with the group before adding anyone to the newsletter prayer list, as not everyone is comfortable with having their names publicised.

We could not run the pastoral group without the support of so many people, the bishops and priests who celebrate the Eucharist, Carol who compiles the newsletter and others outside the pastoral group who give lifts and support to

our parishioners, welcome newcomers and visitors to our congregation and provide refreshments after the Sunday and Thursday Eucharists. Our grateful thanks go to you all.
Margaret Patterson
(Reader & Pastoral Group Co-ordinator)

St. Georges Parish Church

Annual Parish Meeting 2025

Safeguarding Report

We continue to use the safeguarding dashboard that the Diocese rolled out in 2021 which ensures we are compliant with the House of Bishops recommendations (2016) on Safeguarding. At the time of writing this report the dashboard shows us as 'green', 100% compliant, however some training refreshers are due soon, which will change the dashboard percentage 'amber' showing these are for action, not red which would deem them urgent. Those requiring to refresh their certificates, which is every three years, are being contacted individually so their safeguarding training remains up to date.

The Safeguarding team has met three times since last year to discuss any issues, most notable was concerns following the Makin report and the resignation of the Archbishop of Canterbury. No criticism was levelled at Parish level and discussions at the General synod has raised further concerns nationally, on who should deal with Safeguarding, whether the church, or an external body. We will continue to monitor the issue.

As a parish we continue to work to maintain and improve procedures and what follows is a brief summary.

- The PCC regularly approve the action plans generated by the dashboard and are made aware of the areas requiring attention, completed or updated.
- The Safeguarding Policy statement is followed by the PCC.
- DBS checks continue to be maintained and updated.
- Declaration forms for the major groups within the Church are updated and completed when required.
- Risk Assessments have been completed for the major groups within the Church and others reviewed and renewed when necessary, as well as an additional one being recently completed.
- During the year, the Diocese Safeguarding caseworker has changed several times, however, a new person has now been appointed. We are currently in the process of updating the St Georges Church website, as it is a requirement to have all Safeguarding personnels contact details listed from a link on the front page of the website.
- Core Safeguarding training has been undertaken by all members of the PCC including those appointed within the last year.

- Safeguarding contact details are posted in the Church porch and Church hall together with details of how to access any information, handbooks and policies.

We continue to track our progress using the Safeguarding dashboard as well as reviewing and updating our policies and procedures to make our church a safer place for all.

In accordance with Safeguarding guidelines, we need to report that there have been no Safeguarding issues recorded and this has been noted by the PCC.

This concludes the Safeguarding annual report for 2025 and I would like to thank the Safeguarding team, the PCC and everyone else for their support and input. In particular, I would like to thank Alison French the previous Safeguarding Officer, for all the assistance, guidance and advice she has given me this past year.

Pauline Murray
Parish Safeguarding Officer



Name of PCC

ST GEORGES CULLERCOATS

Receipts and payments accounts

For the year from 1 January to 31 December 2024

Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
Receipts				
Voluntary Income:				
Planned giving net of tax	49,458		49,458	47,944
Collections at Services	5,190	696	5,886	10,269
Other giving and donations (recurring and non-recurring)	3,719	7,767	11,486	6,132
Tax recovered via Gift Aid	11,233		11,233	5,746
Legacies received (capital value)				0
Recurring grants				0
Non-recurring grants		15,825	15,825	3,350
Activities for Generating Funds	6,971		6,971	5,798
Investment Income (including Property)	1,919		1,919	1,721
Receipts from Church Activities:				
Parochial fees	6,681		6,681	7,217
Income from trading and other church activities	925		925	700
Other Income		1,300	1,300	0
Sub total	86,096	25,588	111,684	88,877
Asset & investment sales, etc.			0	0
Total receipts	86,096	25,588	111,684	88,877
Payments				
Costs of Generating Funds	115		115	0
Mission / Charitable Grants		699	699	2,127
Church Activities:				
Diocesan parish share	48,000		48,000	48,000
Salaries / honoraria	8,413		8,413	4,578
Expenses of clergy etc	3,373		3,373	3,892
Mission and evangelism costs		1,200	1,200	1,600
Church running expenses	21,567	11,723	33,290	20,910
Church utility costs	11,638		11,638	8,378
Costs of trading	1,432		1,432	1,278
Costs of other activities (not fund-raising)		1,300	1,300	7,000
Governance costs			0	0
Sub total	94,538	14,922	109,460	97,763
Major repairs and building works		13,388	13,388	0
Asset & investment purchases			0	0
Total payments	94,538	28,310	122,848	97,763
Receipts minus (payments)	(8,442)	(2,722)	(11,164)	(8,886)
Transfers between funds	(7,545)	7,545	0	
Cash funds last year end	30,864	23,359	54,223	
Cash funds this year end	14,877	28,182	43,059	(8,886)

Statement of assets and liabilities at the end of the year

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Cash funds	Bank current account	5,976	3,186	
	CBF deposit fund	8,000	25,000	
	Other cash funds	901		
	Total cash funds	14,877	28,186	-
	(agree balances with receipts and payments accounts)	OK	OK	
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Other monetary assets	Details			
	HMRC Gift Aid tax refund for	5,000		
	2023 owed to ST Georges			
Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Assets retained for the PCC's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	. The Parish Hall. It is not possible to put an accurate valuation on the land and building			
Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Signed by the chairman of the PCC and the treasurer or a church warden on behalf of the PCC		Signature	Print Name	Date of approval
			Rev A hughes A Pinkett	

An Independent Examiner's Report

To the PCC of St George's Cullercoats.

This report on the financial statements of the PCC for the year ended 31 December 2024 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 and s.43 of the Charities Act 1993.

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 41 of the Act; and
 - ◆ to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr W Burgess

May 2025