

S GEORGE'S PARISH CHURCH

ANNUAL PARISH MEETING

3rd MAY 2026

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

- 1.1 Since our last APM, the PCC has met on seven occasions, plus two informal 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 regarding the proceedings of Diocesan and Deanery Synods.**
- 1.2 As everyone is aware Fr Adrian has been retired for nearly two years. Earlier this year we had a meeting with the Archdeacon (Section 12 Meeting) and discussed and reviewed our Parish Profile and Statement. A timetable for the making of an appointment of a new Vicar was also discussed, it being noted according to the Deanery Plan such a post was only a half time appointment. However, following a suggestion from Bishop Stephen we applied to the Additional Curates Society for a grant to provide additional financial support for any appointment. I am pleased to report that we were successful in obtaining such a grant providing for possible additional assistance to any appointment. We have since had another meeting with the Archdeacon and Area Dean to work out the details to fill the vacancy, these discussions are at this point of time ongoing.**
- 1.3 The Council's Annual Meeting was held on the 9th June 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. We have also with the help of Choir members publicised social events and services ie, Christmas and Easter on Social Media namely, a Facebook page, Instagram and "TikTok" and linked to our website. 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 work of applying for grants towards the costs of these works for the West Window is proceeding, with the help of Mark Brunton. 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 urgent works required arising from the Quinquennial Report. This is all with the help of the Architect and the help of a new firm of consultants, Craigmyle who specialise in this type of bidding.

In addition, work for repairs to the rainwater goods has been done at an estimated cost of £42000. 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 and Easter Suppers, Christmas Coffee Morning and a monthly Coffee Morning on the first Saturday of the month 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 could not meet our pledge to the Diocese of £30000 in 2025. We have pledged to pay £12500 Parish Share this year but due to the financial situation early in the year we had to reduce the payments and at the year end we paid £12400.

In addition, Andrew Pickett has decided to stand down as PCC Treasurer with effect from this APM which is a decision he has not made lightly as he has enjoyed being our Treasurer, but after 10 years in the post he has felt it was time to take a break. The PCC have recorded out appreciation to Andrew for his work and we wish him well for the future. Arrangements are in hand to find a new Treasurer.

However, HMRC have not paid us outstanding Gift Aid for despite several enquiries, and this poses a question mark for 2026. On top of this utility bills have been high and over budget together with church

maintenance, thus the situation for this year remains very challenging. (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 DBS registered accordingly. Following a data breach a new provider for Church DBS checks has been put in place by the Diocese. A new service agreement has been accepted and maintained on our behalf by the PSO. We have also adopted a new “Whistleblowing” Policy with the Diocese. 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 is now’s settled in with us and plans a number of Organ Recitals later in the summer. The choir has sung at the 9.30 service on Sundays or other special midweek services. Arrangements have been made for to try and recruit new members to the Choir. We look forward to other expanded activities as the year progresses.

2. Three members of the Council are to stand down this year, namely, Mr Gordon Wightman, Mr Aubrey Bowles and myself. 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 2026.

HONOURARY TREASURER'S REPORT
ST GEORGE'S CHURCH

FINANCIAL YEAR 2025

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

Receipts exceeded payments by £27260 Gross Receipts £116539 and Gross Payments £89279

General fund receipts £104442 and General fund payments £72735

Restricted fund receipts £12087 and Restricted fund payments £16544

Receipts:

Our principal receipts were

Planned Giving	£48489
SSE Refund	£20755
Wedding/funeral fees	£8535
Tax refund	£5287
Misc donations	£5560

Payments:

Our principal payments were

Parish share	£12400
Church Insurance	£12715
General Maintenance	£8792
Gas	£17447
SSE Overpayment	£7411

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. £924 was donated with the money going to 10 different charities.

Parish Share

In 2025 we had originally pledged £30000 but due to the straightened financial situation we actually paid £12400.

We have pledged £12000 for 2026.

HMRC

At the end of 2025 we were still owed gift aid tax refunds for 2023 and 2024

Energy Bills

We had problems with the boiler early in 2025 . Not only did this result in expenditure on repairs it also led to an increased gas bill.

SSE

We have a contract with SSE for the electricity in the church and the church hall. The bills for the hall were often based on estimated readings. One of the invoices in 2025 was for £11400 and the balance on the account was £7410. This was clearly incorrect but as we pay by direct debit this amount was deducted from our account before I could rectify the situation. I asked for the money to be refunded. SSE were contacted and a correct meter reading submitted. A credit note for £11400 was raised to offset the incorrect invoice but a second credit note was also raised by SSE. As a result the balance on the account had us £20755 in credit and we received a refund of this amount. I have included a contingent liability of £11400 in the 2026 Budget in case SSE ask for a refund.

Listed places of worship scheme

The listed places of worship scheme has allowed eligible churches such as St Georges to reclaim VAT back on much of the expenditure we incur on the maintenance of the church fabric.

The scheme was funded until 31/03/2025 and the Government has not renewed it. A new scheme has been introduced but it is not clear at the moment what the terms and conditions will be .

End of Year Balances and Reserves

At year end the General fund cash balance was £41943. This is more than I had forecast principally because some significant expenditure originally scheduled for 2025 has been deferred to 2026. As a result I currently forecast we could face a deficit of approx. £29000 on the General fund in 2026. In this case the balance on the General fund at the end of 2026 will be approx.. £13000 about 6-7 weeks normal general expenditure significantly less than the recommended 3-6 months.

At year end the balance on all the Restricted funds was £28380

The Future

Although this report is principally about financial year 2025 I need to make some comments about the future.

As I mentioned in my annual report last year 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.

On a personal note I am looking to stand down as Treasurer with effect from the coming APM.

This has not been an easy decision to make. I have enjoyed being Treasurer (most of the time !) and am very grateful for the opportunity to have served St Georges in this capacity. However I took on the role in 2015 and after over 10 years in the post I feel its time for a break.

I wish the transition to go as smoothly as possible and am willing to help in any way to facilitate this and to support a new Treasurer as they settle into the role.

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

A J PINKETT

Treasurer

March 2026

St. George's Cullercoats MU Branch Leader's report to St. George's Annual Parish Meeting for year ended 31 December 2025

I completed a 4th year as Branch Leader, following a new theme for 3 years: Join us! Join In!

Our branch programme for 2025 included 7 afternoon or evening meetings with a speaker and discussion, plus our usual Preparation for Advent to which we invited ladies from several of our neighbouring churches.

We also enjoyed our strawberry tea in the vicarage back garden in July. Three of us were privileged to meet our new Worldwide President Kathleen Snow last summer, when she visited the MU Something Wonderful outreach project in Benwell.

In our Parish, MU support at Baptism services has continued, together with serving light refreshments after the weekly Thursday morning Eucharist. Both these activities provide valuable outreach. As Branch Leader, I was invited to sit on PCC, and subsequently on the Pastoral Committee. Before Fr. Adrian retired in June 2024, he asked me to respond to baptism inquiries and arrange dates for the ceremony. 9 children and 3 adults were baptised during the year. Helen Brunton also continues the more onerous task of managing church wedding bookings.

As Branch Leader I am still on the Pastoral committee, and very much value the support that committee, and in particular Margaret Patterson, gives me.

We started the year with 33 members. 3 Members moved into care homes. Our average attendance at meetings is still under 20, but we are very good between us at keeping in touch with all members with communications, visits, and most importantly our prayers. Branch members remain involved in the life of the church and the local community, and support diocesan and national MU projects. Many thanks to members of St. George's congregation who have supported us, in particular with the MU Annual Christmas Appeal for the Newcastle People's Kitchen.

We look forward to celebrating the 150th anniversary of the founding of Mothers' Union in 2026 –

WATCH THIS SPACE!

Ann Lilley

St. George's Church, Cullercoats
Pastoral Group Report to APM
April, 2026

As you are aware, 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.

There are currently five members of the group, (*Ann, Eleanor, Pauline, Shaun & myself,*) and each of us has been given different people to support.

The agenda at each meeting covers those who are in care homes, those who receive the Sacrament at home, sick communicants, those whom we telephone, text or visit regularly, (*usually once a month,*) others with whom we maintain contact and Safeguarding.

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.

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

Up until December, 2025, we sent first wedding anniversary cards to those married in church, but this has now been taken over by Helen. *Thank you, Helen.* We have a regular slot in the weekly newsletter and 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.

Sadly, we have recently lost four members of the church family, Edith, Wren, Joe and Lorna, and I would ask that we sit in silence for a few minutes to remember them and all that they have given to the church and community. Someone recently showed me an old magazine and it was interesting to read, for example, that Lorna had, at one time, been Parish Secretary.

PAUSE FOR RELECTION

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 readings and others outside the pastoral group who give lifts, friendship 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. George's Church
Fabric Committee Report 2025-
26

22 nd July 2025	Fireshield	Fire Extinguishers £ 191.10
10 th July 2025	Tynemouth Decorators	Southy Porch Exterior £1500.00
woodwork re-painting		
11 th March 2025	Priory Electrical	Repair connection on £ 90.00
central heating control		
10 th Sept 2025	Priory Electrical	Fit new relay to central heating £ 276.00
control		
17 th Oct 2025	Priory Electrical	Fit new thermostat controls to £ 216.00
central heating		
10 th Feb. 2026	Whites Burners (Central Heating)	Heating serviced £ 378.00
23 rd Feb. 2026	East Coast Roofing	Hall roof storm £ 816.00
damage		
10 th March 2026	GE Consultancy	Repair Consultant £2100.00
4 th March 2026	K. L. Venning	Guttering Repair £6495.72
1 st April 2026	K. L. Venning	Guttering Repair £11654.76

		£23717.58

This represents a small proportion of the work that needs to be done to the church.
GE Consultancy will be recommending several different options that may enable us to
apply for grants to help us pay for the work to be completed.
There is no doubt that grants are much more difficult to obtain now and I cannot see
the signs that things will improve in the near future.
Most businesses are finding trade difficult and will need any funds shrinking and will
need reserves to invest in their own funding.
Michael Nicholson

SAINT GEORGE'S CHURCH CULLERCOATS

ANNUAL GENERAL MEETING 2026 - CHURCH WARDEN'S REPORT

I am pleased to present this report for the year 2025/2026
Brian and I attended the Archdeacons Visitation at S. John's Cramlington in June to
get sworn in as Churchwardens.
In many ways little has changed since last year. Still no Vicar so we have had to make
do as we did last year.

Our thanks to Johnathon who has once again acted as Super Sideman over the year and covered for much of the time that we have been struggling with time commitments and only been able to have one Churchwarden at back of church for services.

We have in the main stuck to the system that we had set up last year. 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 and also has conducted some services when there has not been clergy available.

Helen with Weddings

Anne with Baptisms

Vivienne with readers.

Brian has done a marvellous job with arranging relief clergy. It takes a huge amount of time finding out who can be available for each service but he managed to sort it all out resulting in managing to find cover for about every service.

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

Bishop Mark Bryant

Bishop John Packer.

Fr. Michael Vine

Fr. John Chamberlin who despite being unwell for some of the year has still covered for some services.

This year we have been joined by Father Michael Thompson who has made himself available for services as well.

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

Unfortunately things have not been so positive in our search for a new vicar as we have yet to determine whether we will be trying for a full time Vicar or a half time one.

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	£12741.83
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CLI		£313.33
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Thank you all again for you much valued support.

Brian McNally

Michel Nicholson

Deanery Synod Report

April 2026

This has been an important year for the Deanery as it continues to develop and implement the Deanery plan at a time of challenging financial constraints. The number of clergy is to be reduced to 11. This will involve issues around the deployment of clergy, parish boundaries and commonality and co-operation between churches.

The Deanery Synod has also spent time discussing ideas in making safe-guarding central to

The Deanery Synod met on June 25th 2025 at St Mark's Shiremoor, October 23rd 2025, at Christchurch North Shields, and 10th February 2025 at St Mary's Monkseaton.

Holy Saviour's, Tynemouth. February 18th, 2025

A presentation was given by Reverend Canon Dr Rae Caro. Rae explained that although most of the churches will have seen this presentation, this one has been done for Deanery Synod mission.

Three questions were considered, Who is God in the Deanery? Barriers to Mission? And What is the Message? Members talked within small groups and gave their suggestions.

Dr Rae Caro confirmed her willingness to visit churches within the Deanery to give advice and information on 'Building from the Ground Up'.

Iain Shaw gave out a pack of detailing the Diocesan finances was given to all in attendance. Iain highlighted that average church attendance was up by 3%. The percentage of those attending over the age of 70 is increasing.

The finance news is less cheerful, the Diocese were hoping for an 8% rise, however the overall figure was only a rise of 0.8% for all Deaneries. The rise was 0.5% for our Deanery.

Dates at the bottom of the presentation are to be noted. 24.10.25 is the deadline for return with a window of 12.09.25 until 24.10.25 to be held for discussion within churches. It is hoped that the diocese will be able to achieve balance by 2027.

St Mark's Shiremoor, June 25th 2025

There was a talk from Maggi Creese the Lead Officer in chaplaincy to survivors of abuse. There was a discussion on what is meant by moral injury, the betrayal of trust and the churches failure to prevent abuse.

Maggi Creese introduced 'Jagged Edges' an illustrated book that is intended as a resource for confronting and discussing the impact of abuse on individual and the church as a community. The book contains poems, illustrations and woodcuts by three survivors of abuse. The poems and images are based on the Gospel Passion narrative and create a set of new Stations of the Cross that connect their individual stories of abuse with Jesus's suffering.

We then were put into small groups. Each group chose a poem. After discussing the poem, we fed-back our ideas and responses to the poem and how we could improve in helping and understanding survivors of abuse.

Deanery plan is being reviewed with particular focus on new communities at Forest Hall and the Fish Quay, North Shields.

Tim Mayfield has been appointed the programme manager for net zero. He is hoping to build a network of environment champions

There was a short report back from the Diocesan Synod. They had discussed Living in Love and Faith and there was an update on the appointment of a Racial Justice Officer.

Christchurch North Shields, October 23rd, 2025

Reverend Anne Marr was a visiting speaker. She gave an interesting and informative talk on 150 years of the Mother's Union. Examples of the work undertaken by the Mother's Union were presented to the meeting. Reverend Anne was thanked. St Alban's Church, Earsdon and St John's Church, Backworth welcomed their new Reader, Jo Mcevedy.

The Deanery Plan was discussed. The number of clergy will be reduced to 11 in the Deanery. The next stage of the plan will be how the 11 clergy will be deployed. Iain Shaw, the Deanery Finance Officer, gave out a handout detailing the Deanery finances. He felt things were going well but couldn't predict whether financial targets would be met.

The position of Environment Champion remained vacant.

St Mary's Monkseaton, February 10th 2025

There was a discussion of the new Deanery Plan. The number of clergy will be reduced to 11. This will entail a rethink of how those clergy are deployed, parish boundaries and areas of commonality across the Deanery. It is hoped the Deanery will not only maintain what it has but will thrive and grow through the implementation of the Deanery plan.

This was Emma Doran's last meeting as Lead chair of the Deanery.

Sean Dowinton.

St. Georges Parish Church

Annual Parish Meeting 2026

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 risk assessment reviews are due soon, which will change the dashboard percentage 'amber' showing these are for action, not red which would deem them urgent. These will be reviewed at the next PCC meeting.

The Safeguarding team regularly discuss any current issues and when necessary advise the PCC and Diocese.

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, reviewing, completing or updating.
 - The Safeguarding Policy statement is followed by the PCC.
 - DBS checks continue to be maintained and updated. Following a breach of data from the DBS company provider, those people whose details were taken, were notified and action taken to minimise the risk. A new DBS provider was found and we are now registered with this company. Thanks must be expressed to Sheila Wightman for steering us through this difficult time and new process.
 - Declaration forms for the major groups within the Church are updated and completed when required.
 - Risk Assessments have been completed for a number groups within the Church and others reviewed and renewed when necessary.
 - The new Diocese Safeguarding Team (DST) has introduced a number of training sessions both online and face to face for all those requiring training, and those wishing additional training. Several members of the PCC and the PSO have undergone further training on the courses offered, including Domestic Abuse and Leadership courses. The DST have also started regular online meetings to update all PSO's and those involved with Safeguarding on current issues and this also gives the opportunity for any questions or issues to be raised and answered.
- In February, the General Synod approved the new 'Safer Recruitment and People Management Code of Practice' This comes into force on 1st June 2026, but is now available on the Church of England 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 and Hub 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 two Safeguarding issues recorded and dealt with in the past year. These have been noted by the PCC.

This concludes the Safeguarding annual report for 2026 and I would like to thank the Safeguarding team, the PCC and everyone else for their support and input.

Pauline Murray. PSO.



Name of PCC

ST GEORGES CULLERCOATS

Receipts and payments accounts

For the year from 1 January to 31 December 2025

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	48,489		48,489	49,458
Collections at Services	4,347	1,040	5,387	5,886
Other giving and donations (recurring and non-recurring)	5,560	3,761	9,321	11,486
Tax recovered via Gift Aid	5,287		5,287	11,233
Legacies received (capital value)	0	5,000	5,000	0
Recurring grants				0
Non-recurring grants		2,286	2,286	15,825
Activities for Generating Funds	8,929		8,929	6,971
Investment Income (including Property)	1,154		1,154	1,919
Receipts from Church Activities:				
Parochial fees	4,153		4,153	6,681
Income from trading and other church activities	1,394		1,394	925
Other Income	20,755		20,755	1,300
Sub total	100,068	12,087	112,155	111,684
Asset & investment sales, etc.			0	0
Total receipts	100,068	12,087	112,155	111,684
Payments				
Costs of Generating Funds	282		282	115
Mission / Charitable Grants		925	925	699
Church Activities:				
Diocesan parish share	12,400		12,400	48,000
Salaries / honoraria	6,000		6,000	8,413
Expenses of clergy etc	2,736		2,736	3,373
Mission and evangelism costs		1,200	1,200	1,200
Church running expenses	18,401	5,627	24,028	33,290
Church utility costs	20,036		20,036	11,638
Costs of trading	1,088		1,088	1,432
Costs of other activities (not fund-raising)	7,411		7,411	1,300
Governance costs			0	0
Sub total	68,354	7,752	76,106	109,460
Major repairs and building works		8,792	8,792	13,388
Asset & investment purchases			0	0
Total payments	68,354	16,544	84,898	122,848
Receipts minus (payments)	31,714	(4,457)	27,257	(11,164)
Transfers between funds	(4,648)	4,648	0	
Cash funds last year end	14,877	28,186	43,063	
Cash funds this year end	41,943	28,377	70,320	(11,164)

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	20,764	8,380	
	CBF deposit fund	21,000	20,000	
	Other cash funds	179		
	Total cash funds	41,943	28,380	-
	(agree balances with receipts and payments accounts)	OK	OK	

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Other monetary assets				

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

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Assets retained for the PCC's own use	. The Parish Hall. It is not possible to put an accurate valuation on the land and building			

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Liabilities	Contingent liability	General	11,400	

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
	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 2025 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 2026