



# **Annual Report and Financial Statements of the Parochial Church Council of The Parish of St George's Newcastle Under Lyme**

**For the year ended 31<sup>st</sup> December 2025**

Charity registration number: 1206560



## **The Parochial Church Council of The Parish of St George's Newcastle Under Lyme Trustees' Annual Report for the year ended 31<sup>st</sup> December 2025**

*Charity registration number: 1206560*

### **Objectives and Activities**

The Parochial Church Council of The Parish of St George's Newcastle Under Lyme (the PCC) has the responsibility of co-operating with the incumbent, the Reverend Martin Ball, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St George's Newcastle Under Lyme. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament. Also, through non sacramental activities of hospitality and fellowship we aim to reach non church members of the community.

### **Public Benefit**

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of St George's Newcastle Under Lyme, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

## **Achievements and Performance**

### ***Mission or Vision Statement***

Our vision is to:

**Love God, Build Community and Transform Lives.**

We are continuing to build on the previously identified Lichfield Diocesan mission themes (under the heading of 'Going for Growth') as the vision basis for moving the church into growth.

**• Discovering the heart of God • Growing disciples • Reaching new generations •  
Transforming communities • Practicing generosity**

### **Mission**

Reverend Martin Ball came to St George's in 2011 with the aim of building a strong local church that is evangelical and charismatic in nature. It is continuing to grow into multi-generational and multi-ethnic church, drawing from a wider area than just the local parish. In 2017 the church became more fully part of the HTB network of churches and in 2024 part of the Alliance. (an Orthodox network of churches).

### **Connecting & Outreach:**

#### **Connect Groups**

The church runs midweek Connect Groups which meet in homes. Connect Groups comprise of a wide mix of ages, socio-economic and cultural backgrounds with around 50% of the church as participants. These groups allow for more integration, relational building, encouragement, the ability to meet pastoral needs, accountability, the opportunity to practicalize what is spoken about on Sundays, along with encouraging personal growth. This has been an important way of keeping the church together and establishing a stronger community.

#### **Alpha**

We ran Alpha during the autumn term, and had the largest group attend we have ever had. Almost all participants are now attending the church and many also decided to get baptised. 2025 was the first year we piloted and ran Alpha online at the same time as the in-person course. This gave the opportunity for people to access the course who otherwise, due to work or childcare schedules, could not attend the course in person. The online group and in-person group did combine though for the Saturday Alpha day away.

#### **Kids Church & Youth**

Kids church is continuing to grow, and the children are becoming established in their personal faith. Hosted in St George's Centre on a Sunday morning, we have consistent numbers from week to week of varying ages and needs. We have four groups for Kids church: Creche (Babies), Supertots (toddlers & pre-school), Heroes (Reception-Year 3) and Champions (Year 4-6). Three Sundays a month our Youth (Year 7 & up) also meet led by a wonderful team. On the fourth Sunday of the month the Youth either attend the service or are part of an appropriate team. All our leaders have completed DBS checks and all team follow the Safeguarding Policy at all times. Kids Church & Youth is constantly growing and adapting creatively to deal with the variety of children's needs we have on site.

#### **Women and Men**

Our **Women's Ministry – RISE** and **Men's Ministry – FORGE** – continued to meet this year with the purpose of providing a forum specifically for men and women to be built up, strengthened and encouraged. Both Rise and Forge hosted a variety of social and spiritual events throughout the year including special Christmas events.

**Focus Festival** is an annual 'long weekend' summer camping festival organised by the HTB Network at which about 8,000 people attend. This year more people - about 41 people from St George's attended this, with 40 camping. It was a hugely encouraging time away both spiritually and growing as a community.

**The Light Party** is our alternative Halloween event, which continued to build on the momentum of previous years, welcoming in children of pre-school & primary aged and their families. We had 92 in attendance, and our team curated a brilliant evening where families engaged with crafts, games and heard about Jesus. Our team worked hard to create a safe, fun and light filled night for all those who came and there continues to be positive feedback from the event.

**The Bonfire** was held again on site for church families, friends and direct contacts that we have as a church in our community, with 218 people in attendance. With a bonfire, fireworks and lots of treats foodwise, it continues to be an encouraging community building event. It was a helpful link to the Light Party held the week before and we had many who have graduated from Tots & Dots also attend. The teamwork involved in putting it on was brilliant and a good-sized group of volunteers who worked with very stringent safety procedures did a wonderful job ensuring it was a safe and fun evening for all.

### **Christmas**

Our **RISE** women's event saw around 45 ladies in attendance. This was a wonderful opportunity to gather and catch one's breath by being able to get creative together and enjoy fellowship in a quality environment, before all the Christmas activities.

The **Donkey (Living Nativity)** service was our largest attended yet with 254 people in attendance. The donkey is always a fun and much loved part by all who come. This service has been a great, fun way of presenting the Christmas Story through song and drama, effectively connecting with those who otherwise may not come on a Sunday or know the Christmas story.

The **Advent season** saw over 2640 people coming through our doors attending services! We also had our largest ever Christmas Eve service with 382 in attendance which meant we had to open up the balcony for additional seating. Our Christmas Day service was also our largest with 71 in attendance. It was a season filled with hard work but lots of joy.

### **Family Essentials**

St George's is continuing to run its charity project called 'Family Essentials' under the nationwide 'Love Your Neighbour' ethos, in partnership with our local church school. We have widened the opportunity to another school in the area as well. The aim of the project is to provide personal hygiene and washing products for families who for example would use Food Bank and/or fall through the benefit cracks, as they work but cannot access benefits.

### **Tots & Dots**

Our Tots and Dots parent and toddler group is fully subscribed. The group has a reputation as a high-quality toddler group in the community. A number of the families attend the various outreach events that the church puts on, and strong relationships have been built. Some are now even attending church services too which is encouraging.

### **Schools & College**

The vicar does regular assemblies for St Giles' & St George's CofE Academy, along with some joint assemblies with the rector of St Giles Church. The school also comes to St George's for certain events.

The vicar is chaplain to the local Further Education College (NSGC), with the main influence currently experienced during the Christmas season where they hold their annual carol service in St George's, and at which the vicar preaches.

We continue to host the Newcastle under Lyme School (NULS) for their annual Founders Day service with 700+ in attendance, at which the vicar preaches.

St Giles & St George's Academy visited the school for a Christmas service.

### **Ten Days of Prayer:**

St George's gathered for ten nights of prayer (30<sup>th</sup> May – 8<sup>th</sup> June) after launching with 24 hours of continual prayer on 30<sup>th</sup> May hosted in the church building. This was a significant time in the lead up to Pentecost Sunday with a large number of the church involved.

### **Churches Together (local churches) Joint Services**

St George's continues to be a part of the local network of churches, especially helping in the joint Easter town centre service.

### **Services:**

#### **Online**

Sunday talks are put online each week, maintaining an online presence. This is especially valuable for people who might be serving in the children's ministry or not able to come through work commitments etc.

### **Attendance**

In 2025, we saw an average attendance consistently over 120 adults and children on Sunday mornings.

Encounter is our monthly informal service and continues to be well attended.

Midweek Connect groups are also growing in number which is encouraging with around 50% of the church in participation.

### **Easter:**

**Good Friday 2025** – We had a service with 60 in attendance. From there we then went and helped lead and participate in the 'Churches Together Act of Witness' in the town centre, with about 150 in attendance from local churches.

**Easter Day 2025** – had an attendance of 132 for Easter Sunday.

**Christmas:**

**Living Nativity 2025** – saw 254 in attendance (177 adults & 77 kids)

**Christmas Eve 2025** – saw 382 in attendance (292 adults & 90 kids)

**Christmas Day 2025** – saw 71 in attendance (52 adults & 19 kids)

Through the **Advent** period, including other events in the church, we had about 2648 people through the doors.

**Weddings - 0**

**Funerals – 7**

**Baptisms –11**

**Baby Blessings - 4**

**Giving**

We continue to offer Contactless, Online or Cash giving as a church and are encouraged at the generosity of our congregation.

**Grounds**

**Volunteers** are now regularly taking care of needs in the church grounds. We have been encouraged by our regular weekly volunteer help from individuals.

**Financial Review**

Net Total Assets: £187,454\_2025 [£185,974 2024]

Excess: £1,595\_2025 - Unrestricted Excess: £20,973 - Restricted Deficit: (£16,818)  
[Deficit: (£12,821) 2024]

Overall Income has Increased from £100,913 2024 to £140,314\_2025. The most notable differences being increases in 0101 Gift aid collections, 0550 donations and 0601 Tax recoverable.

With the hard work of Paulo we have been able to submit claims for Tax recoverable dating back to 2021. This has resulted in an increase in 0601 Tax recoverable on Gift Aid from £4,147 2024 to £23,653\_2025. This of course will reduce in 2026 to what should be normal levels.

Expenditure has increased/decreased from £113,734 2024 to £138,719\_2025. The most notable differences being increases in 2701 and 2710 Church major repairs. All other areas have seen slight increases or reductions.

The General fund is currently £6,987. The recommendation is that the PCC transfer all of the designated funds of £23,632 to the General fund. The position would then show a fund of £30,619. The PCC intend to open a new designated fund 'Love thy Neighbour' the recommendation is not to and to concentrate on ensuring that the General fund is built up to ensure there is a sustainable reserve fund.

Thanks go to Melody for her continued support and hard work during the year and to Paulo for all his hard work with ensuring all Gift aid on donations was claimed.

**Reserves Policy**

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £29,282\_2025 [£28,214 2024]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £6,987\_2025 [(£12,864) 2024] however the PCC holds designated funds of £23,632\_2025 [£26,290 2024] which can be transferred back to General funds. The overall total is therefore £30,619\_2025 [£13,426 2024] which is marginally higher than this target. This could give rise to the question as to whether Newcastle St George remain a going concern. The PCC are aware of this and will look at the income and expenditure from the General funds, ensuring that expenditure is recorded against restricted funds if it is appropriate.

### **Investment Policy**

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- \* will develop their business in the interests of shareholders;
- \* demonstrate responsible employment practices;
- \* are conscientious concerning issues of corporate governance, the environment and human rights;
- \* are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

### **Safeguarding**

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

### **Reporting Serious Incidents**

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

### **Fundraising**

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

### **Volunteers**

The members of the PCC would like to thank all of the 41 volunteers who work so hard to make our Church a lively and vibrant community. Our special thanks go to Paulo Sardinha, and Martin Ball, who has helped us all understand the church's accounts and its finances.

### **Risk Management**

Martin Ball and Melody Ball carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing.

### **Structure, Governance and Management**

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2<sup>nd</sup> January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC met 5 times during the year.

### **Related Parties**

The PCC employs Melody Ball who is the daughter of Revd Martin Ball. The PCC discussed the appointment some years ago without Revd Ball present and decided that she was the best candidate for the job. Melody joined the PCC during 2021

### **Donations from Related Parties**

Donations from 4 related parties [PCC members] during the year totalled £17,423\_2025 [£21,488 2024]. All these donations were received without conditions.

### **Remuneration paid to Trustees**

One of the trustees has been paid remuneration of £28,485\_2025 [£27,990 2024].

### **Expenses paid to Trustees**

One trustee was reimbursed £612\_2025 [£647 2024] for travel and subsistence during the year.

**Reference and Administrative Details**

**Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of St George's Newcastle Under Lyme

**Other names the charity is known by:** N/A

**Registered Charity Number:** 1206560

**Charity's principal address:** St George's Church Queen Street Newcastle Under Lyme ST5 2UB

**Correspondence address:** St George's Church and Centre Cherry Orchard Newcastle Under Lyme ST5 2UB

**Website address:** <https://www.stgn.org>

**PCC Members: Who Served from 1 January 2025 to the date this report was approved**

Trustee name	Office (if any)	Dates acted if not for whole period
<b>Ex-Officio</b>		
Revd Martin Ball	Chairperson	
David Murray	Churchwarden	
<b>Elected Members</b>		
Paulo Sardinha	Gift Aid Secretary	
Steven Edge		
Melody Ball		
Simone Bouwer	PCC Secretary	
Andre Rabbi Tarroni Barbosa		
Lorrany De Oliveira Gomes Tarroni		
Abigail Wong		



**Bank** National Westminster 75 High Street Newcastle ST5 1PN

**Investment  
Managers** CCLA  
1 Angel Ln London EC4R 3AB

**Independent  
Examiner** Lichfield Diocesan Board of Finance  
St Marys House, The Close, Lichfield. WS13 7LD

Approved by the PCC on 17.03.26 and signed on its behalf by:



.....  
Revd Martin Ball

**Independent Examiner's report to the trustees/members of The PCC of The Parish of St George's  
Newcastle Under Lyme**

Charity registration number: 1206560

I report on the accounts for the year ended 31<sup>st</sup> December 2025 which are set out on the following pages.

**Respective responsibilities of the Trustees and Independent 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility

- to examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**


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 account and seeking explanations from the 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 Statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  Date: 21/04/ 2026

Lichfield Diocesan Board of Finance  
St Mary's House, The Close, Lichfield WS13 7LD

**The Parish of St George's Newcastle Under Lyme**  
**Notes to the Financial Statements**  
For the year ended 31<sup>st</sup> December 2025

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

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

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements 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 nor those that are informal gatherings of Church members.

**Cashflow Statement**

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a cashflow statement on the grounds that the income does not exceed £500,000.

**Going Concern**

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least three months unrestricted payments. This is equivalent to £29,282\_2025 [£28,214 2024]. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £6,987\_2025 [(£12,864) 2024] however the PCC holds designated funds of £23,632\_2025 [£26,290\_2024] which can be transferred back to General funds. The overall total is therefore £30,619\_2025 [£13,426 2024] which is marginally higher than this target. This could give rise to the question as to whether Newcastle St George remain a going concern. The PCC are aware of this and will look at the income and expenditure from the General funds, ensuring that expenditure is recorded against restricted funds if it is appropriate.

**Accounting Estimates and Prior Year Errors**

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period

**Description of Funds**

**Unrestricted funds** are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

An explanation of purpose of each Designated fund are as follows:

- Fabric Fund – Funds set aside for the upkeep of the Fabric of the building
- Love thy Neighbour – Set aside for Family essentials. PCC to agree to this fund in 2026. Have recommended this fund is not opened and the PCC investigate as to whether the Dutton Fund could be used for this initiative.
- Tots & Dots – Funds set aside for the Mother and Baby group

**Restricted funds** comprise of two elements :-

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each 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.

An explanation of purpose of each Restricted fund are as follows:

- Dutton – AV Dutton for the Poor – This was an historical legacy to be used for the prevention or relief of poverty for elderly people by providing grants. This is registered with Charity commission in its own right. Charity number: 216094
- Fab1262 – Fabric Trust 1262 Fund – An historic legacy that was to used for refurbishment and or repair of the fabric of the Church
- Fabric – Restricted to the upkeep of the Fabric of the building
- Transform – Grant from Church Revitalise Trust for transform – Overdrawn £1,077.38 transferred from General to bring to nil and close. £800 received 31.03.23 but posted to 0550 General.

**Endowment funds** are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

An explanation of purpose of each Endowment fund are as follows:

- Dutton – AV Dutton for the Poor – This was an historical legacy to be used for the prevention or relief of poverty for elderly people by providing grants. This is registered with Charity commission in its own right. Charity number: 216094

### **Incoming Resources**

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

### **Resources Expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### **Governance and Support Costs**

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

### **Fixed Assets**

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets exceeds 50 years, so that any depreciation charges would be immaterial.

Other tangible fixed assets are valued at cost. The depreciation rates and methods used are 50% per annum.

**Investments**

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

**Debtors**

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured as cash expected to be received

**Creditors and Accruals**

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

***The Parish of Newcastle – St George year ending 2025***

**Receipts and Payments Account 2025**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2025	2024
<b>Receipts</b>						
Donations and legacies	115,417	1,030	-	-	116,447	73,590
Income from charitable activities	3,436	-	-	-	3,436	4,414
Other trading activities	18,694	-	-	-	18,694	21,511
Investments	557	12	1,166	-	1,737	1,398
Other income	-	-	-	-	-	-
<b>Total income</b>	<b>138,104</b>	<b>1,043</b>	<b>1,166</b>	<b>-</b>	<b>140,314</b>	<b>100,913</b>
<b>Payments</b>						
Raising funds	4,643	683	-	-	5,327	6,520
Expenditure on charitable activities	112,487	2,919	17,984	-	133,392	107,213
Other expenditure	-	-	-	-	-	-
<b>Total expenditure</b>	<b>117,131</b>	<b>3,603</b>	<b>17,984</b>	<b>-</b>	<b>138,719</b>	<b>113,734</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>20,973</b>	<b>(2,561)</b>	<b>(16,818)</b>	<b>-</b>	<b>1,595</b>	<b>(12,821)</b>
<b>Transfers</b>						
Gross transfers between funds - in	30,250	30,727	2,044	-	63,022	10,000
Gross transfers between funds - out	(31,372)	(30,826)	(825)	-	(63,023)	(10,000)
<b>Other recognised gains / losses</b>						
Gains/losses on investment assets	-	-	1,693	(1,809)	(116)	3,463
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>19,851</b>	<b>(2,658)</b>	<b>(13,905)</b>	<b>(1,809)</b>	<b>1,479</b>	<b>(9,357)</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward</b>	<b>(12,864)</b>	<b>26,290</b>	<b>134,762</b>	<b>37,786</b>	<b>185,974</b>	<b>195,331</b>
<b>Total funds carried forward</b>	<b>6,987</b>	<b>23,632</b>	<b>120,857</b>	<b>35,977</b>	<b>187,454</b>	<b>185,974</b>

**Statement of assets and liabilities 2025**

<b>Class and nominal code</b>	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>2025</b>	<b>2024</b>
<b>Fixed Asset - Investments</b>						
C03058249: CCLA AV Dutton	-	-	-	35,977	35,977	37,786
CB3008569: CCLA Newcastle S.George TN1262	-	-	119,165	-	119,165	117,471
<b>Total</b>	-	-	<b>119,165</b>	<b>35,977</b>	<b>155,142</b>	<b>155,257</b>
<b>Current Asset - Cash At Bank And In Hand</b>						
08137153: Bank current a/c NatWest	6,932	3,990	(5,481)	-	5,442	1,836
13023802: Bank deposit a/c NatWest	-	18,994	5,726	-	24,720	11,375
6590: Petty Cash_General & Love Thy Neighbour	55	648	-	-	703	141
6591: Petty Cash_Dutton	-	-	551	-	551	-
CB3008561: CBF Lichfield Trust - Caddick	-	-	1,207	-	1,207	1,097
ZZ00018384: Bank current a/c CAF	-	-	-	-	-	48
ZZ00094989: Bank deposit a/c CAF	-	-	-	-	-	912
ZZ5095135039: CAF 90 Day Access Account	-	-	-	-	-	15,480
<b>Total</b>	<b>6,987</b>	<b>23,632</b>	<b>2,004</b>	<b>-</b>	<b>32,624</b>	<b>30,891</b>
<b>Liability - Agency Accounts</b>						
6699: Agency collections	-	-	312	-	312	174
<b>Total</b>	-	-	<b>312</b>	<b>-</b>	<b>312</b>	<b>174</b>
<b>Net total assets</b>	<b>6,987</b>	<b>23,632</b>	<b>120,857</b>	<b>35,977</b>	<b>187,454</b>	<b>185,974</b>

Approved by the PCC on 17.03.26 and signed on its behalf by:



.....  
Revd Martin Ball

**Statement of assets and liabilities 2024**

<b>Class and nominal code</b>	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>2024</b>	<b>2023</b>
<b>Fixed Asset - Investments</b>						
C03058249: CCLA AV Dutton 360900001T	-	-	-	37,786	37,786	36,951
CB3008569: CCLA Newcastle S.George TN1262	-	-	117,471	-	117,471	114,843
Total	-	-	117,471	37,786	155,257	151,794
<b>Current Asset - Cash At Bank And In Hand</b>						
00018384: Bank current a/c CAF	40	8	-	-	48	8
00094989: Bank deposit a/c CAF	(90)	1,001	-	-	912	989
08137153: Bank current a/c NatWest	10,024	(9,545)	1,356	-	1,836	(148)
13023802: Bank deposit a/c NatWest	(7,938)	13,317	5,995	-	11,375	22,172
5095135039: CAF 90 Day Access Account	(15,099)	21,507	9,071	-	15,480	19,326
6590: Cash in hand	55	-	86	-	141	141
CB3008561: CBF Lichfield Trust - Caddick	141	-	955	-	1,097	1,097
Total	(12,864)	26,290	17,464	-	30,891	43,587
<b>Liability - Agency Accounts</b>						
6699: Agency collections	-	-	174	-	174	50
Total	-	-	174	-	174	50
<b>Net total assets</b>	<b>(12,864)</b>	<b>26,290</b>	<b>134,762</b>	<b>37,786</b>	<b>185,974</b>	<b>195,331</b>



**Analysis of receipts and payments 2025**

	Unrestricted	Designated	Restricted	Endowment	2025	2024
<b>RECEIPTS</b>						
<b>Donations and legacies</b>						
0101 - Gift Aid Collections	42,734	-	-	-	42,734	16,803
0201 - Non Gift Aid Collections	21,289	-	-	-	21,289	22,021
0301 - Loose plate collections	3,008	-	-	-	3,008	4,217
0303 - Contactless	6,935	415	-	-	7,350	19,675
0550 - Donations	11,154	-	-	-	11,154	6,237
0601 - Tax recoverable on Gift Aid	23,653	-	-	-	23,653	4,147
0701 - Legacies	5,000	-	-	-	5,000	-
0901 - Other funds generated	1,642	614	-	-	2,257	488
<b>Donations and legacies Totals</b>	<b>115,417</b>	<b>1,030</b>	-	-	<b>116,447</b>	<b>73,590</b>
<b>Income from charitable activities</b>						
0902 - Heating - Weddings&Funerals	180	-	-	-	180	120
1101 - Fees for weddings and funerals	471	-	-	-	471	104
1230 - Church hall lettings - objectives	2,785	-	-	-	2,785	4,190
<b>Income from charitable activities Totals</b>	<b>3,436</b>	-	-	-	<b>3,436</b>	<b>4,414</b>
<b>Other trading activities</b>						
1225 - Car park receipts	18,694	-	-	-	18,694	19,900
ZZ1301 - Fetes and events	-	-	-	-	-	1,611
<b>Other trading activities Totals</b>	<b>18,694</b>	-	-	-	<b>18,694</b>	<b>21,511</b>
<b>Investments</b>						
1001 - Dividends	-	-	1,056	-	1,056	1,028
1020 - Bank/Building soc/CBF interest	557	12	110	-	680	369
<b>Investments Totals</b>	<b>557</b>	<b>12</b>	<b>1,166</b>	-	<b>1,737</b>	<b>1,398</b>
<b>Receipts Grand totals</b>	<b>138,104</b>	<b>1,043</b>	<b>1,166</b>	-	<b>140,314</b>	<b>100,913</b>
<b>PAYMENTS</b>						
<b>Raising funds</b>						
1730 - Costs of fetes & other events	4,588	683	-	-	5,272	6,460
1740 - Bank Charges	54	-	-	-	54	60
<b>Raising funds Totals</b>	<b>4,643</b>	<b>683</b>	-	-	<b>5,327</b>	<b>6,520</b>
<b>Expenditure on charitable activities</b>						
1731 - Hospitality	2,088	-	-	-	2,088	1,441
1801 - Giving to missionary societies	1,933	-	-	-	1,933	1,400
1850 - Home mission	38	351	859	-	1,250	301
1910 - Common Fund	33,601	-	-	-	33,601	32,001
2001 - Cleaner	4,609	-	-	-	4,609	3,771
2050 - Salary of parish administrator	32,462	-	-	-	32,462	31,249
2101 - Working expenses of incumbent	612	-	-	-	612	647
2150 - Vicar's telephone	-	-	-	-	-	255
2170 - Education	2,350	900	-	-	3,251	2,925
2201 - Parish training and mission	2,891	-	-	-	2,891	2,868
2301 - Church running - insurance	7,838	-	-	-	7,838	7,595
2310 - Church office - telephone	806	-	-	-	806	697
2320 - Organ / piano tuning	90	-	-	-	90	408
2330 - Church maintenance	706	1,658	484	-	2,849	2,024
2331 - Cleaning	2,476	-	-	-	2,476	2,049
2340 - Upkeep of services	59	-	-	-	59	3,060
2350 - Upkeep of churchyard	1,148	-	-	-	1,148	493
2360 - Administration	4,833	8	-	-	4,842	6,589
2370 - Visiting speakers / locums	-	-	-	-	-	9
2440 - Church running - heating and lighting	8,629	-	-	-	8,629	6,095
2560 - Hall running - maintenance	4,884	-	-	-	4,884	-

2701 - Church major repairs - structure	-	-	14,140	-	14,140	-
2710 - Church major repairs - installation	-	-	2,500	-	2,500	-
2840 - Other PCC property upkeep	423	-	-	-	423	-
ZZ2561 - Equipment purchased	-	-	-	-	-	1,330
<b>Expenditure on charitable activities Totals</b>	<b>112,487</b>	<b>2,919</b>	<b>17,984</b>	<b>-</b>	<b>133,392</b>	<b>107,213</b>
<b>Payments Grand totals</b>	<b>117,131</b>	<b>3,603</b>	<b>17,984</b>	<b>-</b>	<b>138,719</b>	<b>113,734</b>

**Fund movement by type 2025**

<b>Fund</b>	<b>Opening</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>Gains/Losses</b>	<b>Journals</b>	<b>Closing</b>
<b>Dutton</b>							
Restricted	6,081	1,056	859	-	-	-	6,277
Endowment	37,786	-	-	-	(1,809)	-	35,977
<b>Sub-totals</b>	<b>43,867</b>	<b>1,056</b>	<b>859</b>	<b>-</b>	<b>(1,809)</b>	<b>-</b>	<b>42,254</b>
<b>Fabres</b>							
Restricted	955	110	484	141	-	-	722
<b>Sub-totals</b>	<b>955</b>	<b>110</b>	<b>484</b>	<b>141</b>	<b>-</b>	<b>-</b>	<b>722</b>
<b>Love Thy Neighbour</b>							
Designated	-	-	351	-	-	-	(352)
<b>Sub-totals</b>	<b>-</b>	<b>-</b>	<b>351</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(352)</b>
<b>Tots.Dots</b>							
Designated	3,443	1,030	1,593	-	-	-	2,880
<b>Sub-totals</b>	<b>3,443</b>	<b>1,030</b>	<b>1,593</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,880</b>
<b>Transform</b>							
Restricted	(1,078)	-	-	1,077	-	-	-
<b>Sub-totals</b>	<b>(1,078)</b>	<b>-</b>	<b>-</b>	<b>1,077</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>General</b>							
Unrestricted	(12,864)	138,104	117,131	(1,122)	-	-	6,987
<b>Sub-totals</b>	<b>(12,864)</b>	<b>138,104</b>	<b>117,131</b>	<b>(1,122)</b>	<b>-</b>	<b>-</b>	<b>6,987</b>
<b>Fabric</b>							
Designated	22,846	12	1,658	(98)	-	-	21,104
<b>Sub-totals</b>	<b>22,846</b>	<b>12</b>	<b>1,658</b>	<b>(98)</b>	<b>-</b>	<b>-</b>	<b>21,104</b>
<b>Fab1262</b>							
Restricted	128,803	-	16,640	-	1,693	-	113,857
<b>Sub-totals</b>	<b>128,803</b>	<b>-</b>	<b>16,640</b>	<b>-</b>	<b>1,693</b>	<b>-</b>	<b>113,857</b>
<b>Totals</b>	<b>185,974</b>	<b>140,314</b>	<b>138,719</b>	<b>-</b>	<b>(116)</b>	<b>-</b>	<b>187,454</b>

**Fund movement by type 2024**

<b>Fund</b>	<b>Opening</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>Gains/Losses</b>	<b>Journals</b>	<b>Closing</b>
Dutton							
Restricted	5,932	1,028	880	-	-	-	6,081
Endowment	36,951	-	-	-	834	-	37,786
Sub-totals	42,883	1,028	880	-	834	-	43,867
Tots.Dots							
Designated	2,450	992	-	-	-	-	3,443
Sub-totals	2,450	992	-	-	-	-	3,443
Transform							
Restricted	(1,078)	-	-	-	-	-	(1,078)
Sub-totals	(1,078)	-	-	-	-	-	(1,078)
General							
Unrestricted	1,109	98,881	112,854	-	-	-	(12,864)
Sub-totals	1,109	98,881	112,854	-	-	-	(12,864)
Fabric							
Designated	12,835	11	-	10,000	-	-	22,846
Sub-totals	12,835	11	-	10,000	-	-	22,846
Fab1262							
Restricted	126,175	-	-	-	2,628	-	128,803
Sub-totals	126,175	-	-	-	2,628	-	128,803
Fabres							
Restricted	10,955	-	-	(10,000)	-	-	955
Sub-totals	10,955	-	-	(10,000)	-	-	955
<b>Totals</b>	<b>195,331</b>	<b>100,913</b>	<b>113,734</b>	<b>-</b>	<b>3,463</b>	<b>-</b>	<b>185,974</b>

### **Staff Costs**

	<b>2025 £</b>	<b>2024 £</b>
Wages & Salaries	£33,094	£32,414
Social Security costs	£ 3,310	£ 2,607
Average number of Employees	2	2

During the year the PCC employed an administrator and a church cleaner, one part-time and one full- time. Not all payments were large enough to attract social security costs.

There were no employee benefits to key management personnel in the previous or current year. However, the vicars wife was employed as the Church cleaner and paid £2,724.

Melody Ball is employed as the Church administrator and has been since 2015. This was discussed by the PCC without Rev Martin Ball present and decided that she was the best candidate for the job. She joined as a PCC trustee in 2021. This was discussed again by the PCC without Rev Martin Ball or Melody Ball present and decided that she could add value to the PCC in addition to retaining her position as Church administrator.

The PCC uses the National Employment Savings Trust [Nest] via the Diocesan Payroll Scheme, for its pension payments £667 2025 [£652 2024]

### **Trustees' Remuneration & Expenses**

One of the trustees has been paid remuneration of £28,485 2025 [£27,990 2024]

One Trustee has been reimbursed £612\_2025 [£647 2024] [for travel and subsistence during the year

### **Related Parties**

No other expenses were paid to any other PCC member, persons closely connected to them, or related parties.

Donations from 6 related parties [PCC members} during the year totalled £17,423\_2025 [£21,488 2024]. All these donations were received without conditions.

### **Fees for the Examination of Accounts**

	<b>2025 £</b>	<b>2024 £</b>
Independent Examiner's fees	210	150
Other fees (eg accountancy services) paid to the Independent Examiner	990	935
<b>Total</b>	<b>1,200</b>	<b>1,085</b>

**Analysis of Transfer between Funds 2025**

Debit	Credit	Description	Fund	Fund Type
-	1,077.38	Tfr from General to Transform to bring to nil and close. £800 donation 0550 received 31.03.23 but posted to general	General	Unr
1,077.38	-	Tfr from General to Transform to bring to nil and close. £800 donation 0550 received 31.03.23 but posted to general	Transform	Res
-	12,988.08	Tfr from General to Fabric designated 08137153 and from Fabric designated to general 13023802 contra to tidy up	General	Unr
12,988.08	-	Tfr from General to Fabric designated 08137153 and from Fabric designated to general 13023802 contra to tidy up	Fabric	Des
-	124.96	Tfr from General to AV Dutton 08137153 contra in 13023802	General	Unr
124.96	-	Tfr from General to AV Dutton 08137153 contra in 13023802	Dutton	Res
-	19,849.47	Tfr from Fabric to General in 08137153 contra in 13023802	Fabric	Des
19,849.47	-	Tfr from Fabric to General in 08137153 contra in 13023802	General	Unr
-	-19,849.47	Tfr from Fabric to General in 08137153 contra in 13023802	Fabric	Des
-19,849.47	-	Tfr from Fabric to General in 08137153 contra in 13023802	General	Unr
-	17,039.57	Tfr from Fabric to General in 08137153 contra in 13023802	Fabric	Des
17,039.57	-	Tfr from Fabric to General in 08137153 contra in 13023802	General	Unr
-	700	Tfr from Fabric to AV Dutton in 08137153 contra in 13023802	Fabric	Des
700	-	Tfr from Fabric to AV Dutton in 08137153 contra in 13023802	Dutton	Res
-	12,988.08	Tfr from General to Fabric designated 08137153 and from Fabric designated to general 13023802 contra to tidy up	Fabric	Des
12,988.08	-	Tfr from General to Fabric designated 08137153 and from Fabric designated to general 13023802 contra to tidy up	General	Unr
-	124.96	Tfr from General to AV Dutton 08137153 contra in 13023802	Dutton	Res
124.96	-	Tfr from General to AV Dutton 08137153 contra in 13023802	General	Unr
-	17,039.57	Tfr from Fabric to General in 08137153 contra in 13023802	General	Unr
17,039.57	-	Tfr from Fabric to General in 08137153 contra in 13023802	Fabric	Des
-	700	Tfr from Fabric to AV Dutton in 08137153 contra in 13023802	Dutton	Res
700	-	Tfr from Fabric to AV Dutton in 08137153 contra in 13023802	Fabric	Des

-	141.98	Tfr from General to Fabric restricted to correct. Interest posted to general in error	General	Unr
141.98	-	Tfr from General to Fabric restricted to correct. Interest posted to general in error	Fabres	Res
-	8.51	Tfr from Fabric designated to General 00018384 to correct.	Fabric	Des
8.51	-	Tfr from Fabric designated to General 00018384 to correct.	General	Unr
-	89.05	Tfr from Fabric designated to General 0009489 to correct. Monthly account fee posted to general in previous years	Fabric	Des
89.05	-	Tfr from Fabric designated to General 0009489 to correct. Monthly account fee posted to general in previous years	General	Unr

#### **Analysis of Transfer between Funds 2024**

Reference	Debit	Credit	Description	Fund	Fund Type
Tfr from Fabric restricted to Fabric designated	-	10,000.00	Tfr from Fabric restricted to Fabric designated	Fabres	Res
Tfr from Fabric restricted to Fabric designated	10,000.00	-	Tfr from Fabric restricted to Fabric designated	Fabric	Des

#### **Fixed Assets**

##### Fixed Asset Investments

	At 1 Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31 Dec £
Restricted Funds						
Investments	117,471	-	-	-	1,693	119,165
Endowment Fund						
Investments	37,786	-	-	-	-1,808	35,977
<b>Total</b>	<b>155,257</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-116</b>	<b>155,142</b>

CB3008569 CCLA (CBF) St Georges NUL – Fabric Trust 1262 – Restricted £119,165\_2025 [£117,471 2024]  
 CB3058249 – CCLA A V Dutton – Endowment - £35,977\_2025 [£37,786 2024]

**Summary of Assets by Fund 2025**

	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>2025</b>	<b>2024</b>
General (Unrestricted)	6,987	-	-	-	6,987	(12,864)
Designated - Fabric	-	21,104	-	-	21,104	22,846
Designated - Love Thy Neighbour	-	(352)	-	-	(352)	-
Designated - Tots.Dots	-	2,880	-	-	2,880	3,443
Restricted - Dutton	-	-	6,277	-	6,277	6,081
Restricted - Fab1262	-	-	113,857	-	113,857	128,803
Restricted - Fabres	-	-	722	-	722	955
Restricted - Transform	-	-	-	-	-	(1,078)
Endowment - Dutton	-	-	-	35,977	35,977	37,786
<b>Total</b>	<b>6,987</b>	<b>23,632</b>	<b>120,857</b>	<b>35,977</b>	<b>187,454</b>	<b>185,974</b>

**Summary of Assets by Fund 2024**

	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>2024</b>	<b>2023</b>
General (Unrestricted)	(12,864)	-	-	-	(12,864)	1,109
Designated - Fabric	-	22,846	-	-	22,846	12,835
Designated - Tots.Dots	-	3,443	-	-	3,443	2,450
Restricted - Dutton	-	-	6,081	-	6,081	5,932
Restricted - Fab1262	-	-	128,803	-	128,803	126,175
Restricted - Fabres	-	-	955	-	955	10,955
Restricted - Transform	-	-	(1,078)	-	(1,078)	(1,078)
Endowment - Dutton	-	-	-	37,786	37,786	36,951
<b>Total</b>	<b>(12,864)</b>	<b>26,290</b>	<b>134,762</b>	<b>37,786</b>	<b>185,974</b>	<b>195,331</b>

## Receipts & Payments Comparatives

### Previous Year 2024

#### Receipts and Payments Account 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2024	2023
<b>Receipts</b>						
Donations and legacies	73,114	475	-	-	73,590	71,598
Income from charitable activities	4,414	-	-	-	4,414	6,013
Other trading activities	20,994	517	-	-	21,511	23,902
Investments	358	11	1,028	-	1,398	2,738
Other income	-	-	-	-	-	-
<b>Total income</b>	<b>98,881</b>	<b>1,004</b>	<b>1,028</b>	<b>-</b>	<b>100,913</b>	<b>104,252</b>
<b>Payments</b>						
Raising funds	6,520	-	-	-	6,520	3,739
Expenditure on charitable activities	106,333	-	880	-	107,213	110,543
Other expenditure	-	-	-	-	-	-
<b>Total expenditure</b>	<b>112,854</b>	<b>-</b>	<b>880</b>	<b>-</b>	<b>113,734</b>	<b>114,283</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(13,973)</b>	<b>1,004</b>	<b>148</b>	<b>-</b>	<b>(12,821)</b>	<b>(10,031)</b>
<b>Transfers</b>						
Gross transfers between funds - in	-	10,000	-	-	10,000	493
Gross transfers between funds - out	-	-	(10,000)	-	(10,000)	(494)
<b>Other recognised gains / losses</b>						
Gains/losses on investment assets	-	-	2,628	834	3,463	15,930
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>(13,973)</b>	<b>11,004</b>	<b>(7,223)</b>	<b>834</b>	<b>(9,357)</b>	<b>5,899</b>
<b>Reconciliation of funds</b>						
<b>Total funds brought forward</b>	<b>1,109</b>	<b>15,286</b>	<b>141,985</b>	<b>36,951</b>	<b>195,331</b>	<b>189,432</b>
<b>Total funds carried forward</b>	<b>(12,864)</b>	<b>26,290</b>	<b>134,762</b>	<b>37,786</b>	<b>185,974</b>	<b>195,331</b>