



Parochial Church Council of St Mary & St George

Report and Accounts
Year ended 31 December 2025

Stewardship 
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1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	Rutland Avenue High Wycombe HP12 3XA
GOVERNING DOCUMENTS	PCC Powers Measure 1956 and the Church Representation Rules 2011
CHARITY REGISTRATION NUMBER	1209138
MEMBERS OF THE PCC	<i>Ex Officio members:</i> Rev Jonathan Dade (Incumbent) Paul Butcher (Church warden) Kate Caroe (resigned May 2025) (Church warden) Joy Bennett <i>Elected members</i> Richard Alston (Deanery Synod Rep) Michael Bird (Treasurer) Anthony Chok (appointed May 2025) Jeremy Hay (appointed May 2025) Clare Miller Penny Pears (resigned May 2025) Ricardo Webley (Church warden from May 2025) Magda Webley (Deputy treasurer) Laura Wilson
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-10	Notes to the Accounts

PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE
REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2025

Objects of the charity

The charity is responsible for promoting in the ecclesiastical parish the whole mission of the Church, be it pastoral, evangelistic, social or ecumenical. The PCC is also responsible for maintaining certain church property situated within the parish, namely the church hall.

Summary of the charity's main activities and achievements

The Vision of St Mary & St George Church is "To Make Christ's Presence Known in our Community." We seek to do this through:

- Worship (encountering Jesus in prayer, praise, word and sacrament)
- Shared Life (living as family across the generations)
- Mission (sharing the Good News of Jesus in word and deed)

To further the above objects and vision, the charity's main activities and achievements were as follows:

1. The development of our 'Missional Communities' - volunteer-led small to mid-sized groups that meet across the parish and beyond, each with a particular remit to connect with geographical areas or groups of people.
2. Developing varied patterns of worship aimed at all ages and generations. This has included a reimagining of intergenerational (all-age) worship services once a month and during school holidays.
3. Developing provision for children and families, including a Sunday group (SMG Kids) and midweek groups.
4. Running a community "Stay and Play" group for pre-school and Key Stage 1 aged children.
5. Offering pastoral care to those in need, with a particular focus on the elderly.
6. Preparing candidates for baptism and confirmation.
7. Offering funeral ministry and caring for the bereaved.
8. Developing a rhythm of prayer, including evening prayer gatherings and whole days of prayer.
9. Growing a men's ministry group aimed at engaging men both within and outside of the church for the purposes of community, friendship and discipleship.
10. Partnering with local community stakeholders, including the running of a community litter-pick (Sands Litter Wombles) alongside the local residents association.
11. The ongoing training of a Pioneer Curate and an Ordinand.
12. Building upon our links with local schools including through educational visits, collective worship and assemblies and involvement in governance. The church's school's ministry includes a fruitful partnership with *Wycombe Youth for Christ (YFC)* to facilitate interactive Bible-based workshops for pupils during the Christmas and Easter seasons.
13. Running discipleship programmes and courses such as *Alpha* and *The Bible Course* for those exploring faith or wanting to grow in spiritual maturity.
14. Running a Vision Day for the PCC and Ministry Leadership Team to discern the church's key priorities for the coming years.
15. Coordinating a stewardship campaign for major building works and improvements.
16. Continuing to develop links with mission partners in the UK and overseas through charitable giving, visits and campaigns. In 2025 the PCC donated £14,000 to our mission partners.

In planning the activities the PCC has applied the guidance on public benefit issued by the Charity Commission.

Deanery Synod

Wycombe Deanery Synod provides the PCC with a link with the churches around us, and with the Diocese as a whole. The Deanery Synod representative for St Mary & St George Church is Richard Alston.

In 2025, Wycombe Deanery Synod discussed:

- The appointment of a new Area Dean, following Revd. Canon Dave Bull's consecration as Bishop of Buckingham.
- The priority of wellness and church health.
- 'Sharing the Fire' – stories of God at work from around the Deanery
- Developing a new Deanery Plan.
- Resourcing children and youth ministry.
- Parish Share allocations
- Clergy appointments and resignations

Church fabric

The two buildings – main Church and church Hall – are generally in good condition. The last formal quinquennial inspection of the Church in 2023 found no urgent items as they had been picked up after the 2018 inspection. The inspection of the Hall at the same time found it to be externally in good shape, but internally to require redecoration and all new light fittings. Both these have been done.

In April 2025 the aged and failing 90 kW gas heating boiler was replaced with two duty / assist 30 kW boilers under faculty approval.

In December 2024 minor damage to the copper dome due to Storm Darragh had been noted. We have contacted ten specialist companies but have not yet found anyone to repair it. We are in discussions with our Quinquennial architect and the DAC as to how to get this done.

In June 2025 we submitted a faculty application for an accessible toilet within the Church. Formal approval is awaited but we have been advised by the DAC that the proposal is generally acceptable.

Financial review

Excluding the loan received during the year and the sale of minor asset, income increased by £53,100, to £150,500, and, excluding loan repayments, expenditure increased by £27,700, to £131,900. As a result the overall cash held by the charity increased by £30,600, to £79,900, of which £29,300 is unrestricted and can be used for any charitable purpose.

Reserves policy

The PCC has determined that the charity should aim to hold unrestricted cash of no less than £21,300 - £42,600 (which equates to about 3 - 6 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £29,300 and the charity is complying with its reserves policy.

Governance

The charity is registered with the Charity Commission and operates under the Charities Act 2011. The governing documents for the charity are the Parochial Church Councils (Powers) Measure 1956 (as amended) and the Church Representation Rules 2011.

The appointment of PCC members is governed by, and set out in, the Church Representation Rules. The PCC comprises ex-officio members (which includes clergy and churchwardens), elected members and co-opted members. The PCC organises elections annually before the Annual Parochial Church Meeting (APCM) to fill vacancies. The members of the PCC are the charity's trustees for the purposes of charity law.

Responsibility for setting policy and for making operating decisions rests with the PCC which meets regularly to monitor the activities of the charity.

Safeguarding

With regard to the PCC's obligations to safeguard children and vulnerable adults, the members of the PCC confirm that they have complied with their duties under section 5 of the Safeguarding and Clergy Discipline Measure 2016. Rhiannon Stokes is our Parish Safeguarding Officer. In 2025, the PCC designated Caroline Bird as the church's Deputy Safeguarding Officer.

Other matters

The Diocese have assessed the PCC's Parish Share to be £41,000 for the year to 31 December 2025; the members of the PCC have paid this in full (we receive a 1% discount for paying in full by direct debit, so this results in the actual amount paid being £40,590). A rebate of £1,137 was received in January 2026.

Responsibilities of trustees

Charity law requires the PCC to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

The PCC is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Rev Jonathan Dade

Date: _____

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE

I report to the trustees on my examination of the accounts of SMG Church ('the charity') for the year ended 31 December 2025 on pages 6 to 10 following.

Responsibilities and basis of report

As the trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Jaimée Young
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date:

PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

		<u>Unrestricted Funds</u>		Restricted	Total	Total
		General	Designated	Funds	2025	2024
Notes		Funds	Funds	Funds		
		£	£	£	£	£
<i>Income receipts</i>						
Voluntary receipts	2(a)	69,224	6,667	47,525	123,416	77,513
Church activities	2(c)	1,731	-	977	2,708	2,357
Investment income	2(d)	23,473	-	866	24,339	17,493
		<u>94,429</u>	<u>6,667</u>	<u>49,368</u>	<u>150,464</u>	<u>97,364</u>
<i>Capital and similar receipts</i>						
Sale of fixed assets		239	-	-	239	-
Loan received		-	-	16,125	16,125	-
		<u>239</u>	<u>-</u>	<u>16,125</u>	<u>16,364</u>	<u>-</u>
<i>Total receipts</i>		<u><u>94,668</u></u>	<u><u>6,667</u></u>	<u><u>65,493</u></u>	<u><u>166,828</u></u>	<u><u>97,364</u></u>
<i>Payments</i>						
Church activities						
Parish share		37,254	-	3,336	40,590	38,610
Clergy and staffing costs	3(a)	17,112	-	-	17,112	17,969
Church running expenses	3(b)	40,712	1,000	18,407	60,119	38,426
Fundraising expenses	4	-	-	-	-	-
Mission giving and donations	5	8,160	-	5,879	14,039	9,160
		<u>103,238</u>	<u>1,000</u>	<u>27,621</u>	<u>131,860</u>	<u>104,165</u>
Loan repayments		4,329	-	-	4,329	-
		<u>4,329</u>	<u>-</u>	<u>-</u>	<u>4,329</u>	<u>-</u>
<i>Total payments</i>		<u><u>107,568</u></u>	<u><u>1,000</u></u>	<u><u>27,621</u></u>	<u><u>136,189</u></u>	<u><u>104,165</u></u>
Net of receipts / (payments) before transfers		(12,900)	5,667	37,872	30,639	(6,801)
Transfers between funds	7	(1,429)	866	563	-	-
<i>Net movement in funds</i>		<u>(14,329)</u>	<u>6,532</u>	<u>38,435</u>	<u>30,639</u>	<u>(6,801)</u>
Cash funds as at last year end		36,095	1,000	12,152	49,247	56,049
<i>Cash funds at this year end</i>	A	<u><u>21,766</u></u>	<u><u>7,532</u></u>	<u><u>50,588</u></u>	<u><u>79,886</u></u>	<u><u>49,247</u></u>

The notes on pages 8-10 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds		Restricted funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	9,540	7,532	-	17,073	11,520
Notice deposits	12,226	-	50,588	62,814	37,728
	<u>21,766</u>	<u>7,532</u>	<u>50,588</u>	<u>79,886</u>	<u>49,247</u>
B Other monetary assets					
Gift aid due to charity	1,335	-	-	1,335	1,636
	<u>1,335</u>	<u>-</u>	<u>-</u>	<u>1,335</u>	<u>1,636</u>
C Liabilities					
Falling due within one year					
Loans	3,070	-	-	3,070	-
Fee for Independent Examination	1,680	-	-	1,680	1,200
Accrued expenses	1,500	-	-	1,500	-
NEST pension owed	156	-	-	156	152
	<u>6,406</u>	<u>-</u>	<u>-</u>	<u>6,406</u>	<u>1,352</u>
Falling due after one year:					
Loans	9,278	-	-	9,278	-
	<u>9,278</u>	<u>-</u>	<u>-</u>	<u>9,278</u>	<u>-</u>
Total	<u>15,684</u>	<u>-</u>	<u>-</u>	<u>15,684</u>	<u>1,352</u>

The above loan is repayable in six-monthly instalments and is expected to be paid in full by June 2030.

D Assets retained for charity's own use

	Cost 2025	Current value 2025	Current value 2024
	£	£	£
Hall Boiler		-	733
Heating system	32,000		
	<u>32,000</u>	<u>-</u>	<u>733</u>

Current value of hall boiler has been estimated by the trustees. The new heating system installed during the year has been included at cost price.

Consecrated property, beneficed property and moveable church furnishings which require a special faculty for disposal are excluded from the above list of charity assets.

The accounts were approved by the trustees and signed on their behalf by:

Rev Jonathan Dade

Date: _____

The notes on pages 8-10 form part of these accounts.

PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the PCC in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the PCC for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
2 a) Voluntary income					
Regular donations & offerings (including Parish Giving Scheme)	49,777	-	-	49,777	51,329
Collections at services	957	-	62	1,019	1,033
Grants	-	-	26,856	26,856	6,333
Other donations	5,313	6,667	16,373	28,353	5,700
Gift aid recovered (including Parish Giving Scheme)	13,177	-	4,234	17,411	12,292
Other income	-	-	-	-	826
	<u>69,224</u>	<u>6,667</u>	<u>47,525</u>	<u>123,416</u>	<u>77,513</u>
b) Church activities					
Fees for weddings and funerals	943	-	-	943	420
Candles and teas	30	-	-	30	-
Events	758	-	977	1,736	1,937
	<u>1,731</u>	<u>-</u>	<u>977</u>	<u>2,708</u>	<u>2,357</u>
c) Investment income					
Property rental income	21,724	-	866	22,589	16,348
Interest income	1,750	-	-	1,750	1,146
	<u>23,473</u>	<u>-</u>	<u>866</u>	<u>24,339</u>	<u>17,493</u>

PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
3 a) Clergy and staffing costs					
Cost of payroll	15,610	-	-	15,610	16,984
Running costs for clergy accommodation	270	-	-	270	-
Clergy expenses	639	-	-	639	546
Cost of training	594	-	-	594	439
	<u>17,112</u>	<u>-</u>	<u>-</u>	<u>17,112</u>	<u>17,969</u>

Rev Jonathan Dade (who is a clergy member of the PCC) receives a stipend from the Diocese; the cost of this stipend is not included in the above payroll cost however it should be noted that some of the Parish share is used to help pay the stipends. Rev Dade was provided with accommodation (which is customary for clergy). He also incurred expenses whilst serving as clergy and these costs are disclosed in the above note.

b) Church running costs

Building Projects	Note 7	14,881	1,000	17,779	33,660	900
Utilities		4,069	-	-	4,069	5,577
Insurance		4,371	-	-	4,371	4,264
Telephone/Internet		678	-	-	678	706
Maintenance and equipment rental		2,932	-	-	2,932	6,967
Cleaning		5,122	-	-	5,122	4,980
Hospitality		956	-	-	956	1,045
Publicity		439	-	62	500	235
Fees		50	-	-	50	2,265
Materials and Requisites		3,588	-	536	4,124	3,139
Administration		1,963	-	-	1,963	2,463
Governance Costs		1,662	-	30	1,692	4,312
Major Equipment		-	-	-	-	1,000
Events		-	-	-	-	412
Gifts		-	-	-	-	160
		<u>40,712</u>	<u>1,000</u>	<u>18,407</u>	<u>60,119</u>	<u>38,426</u>

4 Fundraising expenses

	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
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5 Mission giving and donations

Mission elsewhere in UK and overseas:

Olsen Memorial Church	-	-	3,700	3,700	-
Tearfund	1,020	-	321	1,341	920
Wycombe Youth for Christ	1,020	-	-	1,020	920
Growing Hope	1,020	-	-	1,020	920
Lighthouse	1,020	-	-	1,020	920
European Christian Mission	1,020	-	-	1,020	-
Wycliffe	1,020	-	-	1,020	-
St Andrews	-	-	141	141	-
Love Wycombe	-	-	-	-	300
Open Doors	-	-	-	-	920
Blank Canvas	-	-	-	-	1,500
Mind & Soul	-	-	-	-	920
Relief of poverty:					
CAP	1,020	-	-	1,020	920
St Peter's Lifeline	1,020	-	-	1,020	920
The Children's Society	-	-	1,354	1,354	-
Other	-	-	363	363	-
	<u>8,160</u>	<u>-</u>	<u>5,879</u>	<u>14,039</u>	<u>9,160</u>

Note 7

PAROCHIAL CHURCH COUNCIL OF ST MARY & ST GEORGE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

6 Transactions with related parties

As detailed in note 3(a) the arrangements for clergy support are through the normal Diocesan Parish Share.

R Webley served as a vergers and was paid £50 for serving in that capacity, not for serving as a trustee.

Other than direct reimbursement of expenditure made on behalf of the church, no other amounts were paid or are payable to any PCC Member or to any person connected to them.

7 Movement on designated, restricted and endowment funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	36,095	94,668	(107,568)	(1,429)	21,766
Designated funds					
Toilet fund	-	6,667	-	866	7,532
Boiler fund	1,000	-	(1,000)	-	-
	<u>1,000</u>	<u>6,667</u>	<u>(1,000)</u>	<u>866</u>	<u>7,532</u>
Restricted funds					
Boiler fund	-	17,779	(17,779)	-	-
Children, Families & Youth	1,194	2,033	(462)	-	2,764
Missional Giving	876	4,440	(5,879)	563	-
Capital projects	-	13,066	(30)	-	13,036
Toilet Fund	10,034	2,782	-	-	12,816
Flowers	49	137	(135)	-	51
Parish Share grant	-	25,256	(3,336)	-	21,920
	<u>12,152</u>	<u>65,493</u>	<u>(27,621)</u>	<u>563</u>	<u>50,588</u>
Total funds	<u>49,247</u>	<u>166,828</u>	<u>(136,189)</u>	<u>-</u>	<u>79,886</u>

The Boiler fund relates to fund provided specifically for the replacement boiler. This has been fully spent this year.

The Children, Families and Youth fund is for the purpose of the employment children's worker and for Children and Families ministries.

Missional giving relates to appeals for specific charities supported by the church. All funds were spent in 2025.

The Capital projects fund relates to donations and grants given for large capital expenditure projects, outside of the usual monthly expenditure.

The Toilet Fund was set up to raise funds for installing a toilet in the church. The work is awaiting formal approval.

The flower fund relates to donations given specifically for this ministry.

The Parish Share grant was given to help the parish fund an increase in Parish Share contributions, enabling the church to sustainably support the cost of ministry received. This grant is spread over 6 years.