

**TOLWORTH ST GEORGE**  
Hamilton Avenue, Tolworth KT6 7PT



**ANNUAL REPORT of the  
PAROCHIAL CHURCH COUNCIL**  
For the year ended 31st December 2025

**Pioneer Curate:** Rev. Nicholas Lebey

**Churchwardens:** Mrs Rachel Whitelaw      Mr Ken Lowes      Mr Paul Tavener (Deputy)

**Bankers:** Barclays Bank, Surbiton Branch, Kingston-Upon-Thames Business Centre  
8 Clarence Street, Kingston-upon-Thames SURREY KT1 1NY

**BACKGROUND**

The Parish of Tolworth St George was formed on the 1<sup>st</sup> October 2015, under a Scheme adopted by the Church Commissioners for England in August 2015. At the same time the Tolworth Hook and Surbiton Team Ministry was formed. The other churches in the Team Ministry are St Paul's Hook and Southborough and St Matthew's Surbiton.

The PCC of the Parish of Tolworth St George has the responsibility of co-operating with the Team Vicar in promoting the whole mission of the church including evangelism, pastoral social support in the ecclesiastical parish. It also has maintenance responsibilities for St George's Church, Hamilton Avenue and its other properties.

**AIMS AND OBJECTIVES**

The PCC aims and objectives as set out in the Parish Vision Statement are:

***A church at the heart of our community,  
sharing Jesus and growing in discipleship***

We celebrate the love of God, which saves us by the death and resurrection of His Son, Jesus Christ. We will strive, in our weakness, but in the power of the Holy Spirit:

1. to make sure that all who live in this Parish are aware of the message of the Gospel, and where there is response, to welcome and nurture;
2. to make our forms of worship relevant and accessible to all people in our Parish, keeping the best of the traditional and the new;
3. to grow continually to become more like Jesus;
4. as a church and as individuals to play an involved Christian role in our local community in its needs and aspirations; and
5. to support the world-wide mission of the Church.

All for the glory of Almighty God.

To this end, we have sought to work together and in co-operation with the other churches in the Team as well as our partners in Churches Together in Surbiton. We have done this through our support for the Kingston Churches' Action on Homelessness, Foodbank, Street Pastors and other charities.

We invited our parish to Meet Your Neighbour Fun Day, an opportunity for our neighbours to come together to meet the church and their neighbours, relax and enjoy activities in our garden and buildings. Other community events included Light a Candle to Remember a Loved One (a service of Remembering and Thanksgiving for a loved one who has passed away), Community Carols and Christingle. We run a term time toddler group called Wiggles. We worshipped

together as THiS Team at certain festival times, Ash Wednesday, Holy Week and Ascension as well as praying together during Thy Kingdom Come between Ascension and Pentecost.

### **MEMBERSHIP of the Parochial Church Council**

Members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting in accordance with the Church representation rules. During the period the following served as members of the PCC:

Vicar: Rev Nicholas Lebey (appointed 26<sup>th</sup> June 2021)

Churchwardens: Mrs Rachel Whitelaw (from 8<sup>th</sup> May 2018)  
Mr Ken Lowes (from 15<sup>th</sup> May 2019)  
Mr Paul Tavener (Deputy from 1<sup>st</sup> July 2020)

Reader: Mrs Becky Whiting (moved to St Matthew's from October 2025)

Elected representatives of the laity:

|                  |                    |                    |                       |
|------------------|--------------------|--------------------|-----------------------|
| Until APCM 2026: | Mrs Vicky Lelliott | Mrs Dorinda Hooper | Ms Ros Nicklin        |
| Until APCM 2027: | Ms Gail Pearson    | Mrs Sarah Dale     | Ms Gillian Adoch-Okao |
| Until APCM 2028: | Mr Alan Lewis      | Mr Bill Thornton   | Mr Paul Tavener       |

We are so grateful to all those who have served as PCC members. As at 31<sup>st</sup> December 2025 there is 1 vacancy as Deanery Synod Rep.

### **TEAMS**

The PCC operates through delegated teams and committees, which meet as required between full meetings of the PCC.

**Standing Committee of the PCC** - is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to directions given by the PCC. It has not met this year as all matters were covered at the PCC.

**The Finance Team** - has oversight of the financial position of the church. It meets when required.

**The Maintenance Team** - looks after the fabric of the building. It meets when required.

**The Pastoral Team** - looks after those of our church members who are unwell and or housebound. The team meets when required but spends a great deal of time talking to members of the congregation either face to face or on the phone.

There are also teams and committees to oversee all aspects of church life.

As a member of the **THiS Team Ministry**, St George's is represented on **THiS Team Clergy** which meet every month to discuss plans for joint initiatives and support each other.

### **CHURCH MEMBERSHIP**

The Tolworth St George's electoral roll for 2026 comprises 45 registered members. This is a decrease of 2 from 2025. There are no new enrolled members this year.

In the last year 2 members have moved away for personal reasons so they have had to be removed from the Electoral Roll.

We have 30 members living within the parish and 15 are living outside the parish.

*Gordon Raybould, Electoral Roll Officer, St George's Church*

During 2024 & 25 overall average weekly Sunday church attendance was made up as follows:

|      |        |    |          |   |
|------|--------|----|----------|---|
| 2024 | adults | 31 | children | 9 |
| 2025 | adults | 32 | children | 9 |

For 2025 the number of baptisms, marriages and funerals at St George's were as follows:

|                                                          |   |
|----------------------------------------------------------|---|
| Baptisms                                                 | 0 |
| Admitted to Communion                                    | 0 |
| Weddings, Wedding Blessings and renewal of Wedding Vows  | 1 |
| Funerals (conducted by a member of our clergy elsewhere) | 4 |

## **VICAR'S REPORT**

Scripture urges us to recall, reflect, and rejoice in God's blessings and faithfulness. Over the past year, our church has grown, welcomed new members, and actively served our community. While some members have left for various reasons, we continue to serve and support each other with gratitude.

The dedication of all church members, especially leaders, teachers, volunteers, and paid staff, is deeply appreciated. Your skills and time enable our growth. Special thanks to our wardens, PCC, administrator, caretaker, flower arranging lead, and the social and catering team. Our mission and outreach are expanding: the MYN event last September set a record for attendance; Christmas carol singing on Tolworth Broadway raised our visibility; and, through Sarah So and the Social Media team, our Instagram and Facebook presence is now active and consistent.

We have long wanted a worship leader, and the Lord has provided Josh as our part-time hire. Giving has increased; thank you all for your sacrificial generosity. We have also received generous legacies that boost our finances and help maintain the church building. To deepen our relationships, we launched Life Groups last year. The format didn't work for some, so after review and reflection, we've decided to reset and will soon announce a new arrangement.

A significant breakthrough for us was the joyful provision of a full-time stipend minister. After many years of prayer by all, we celebrated as God answered with my appointment. I initially joined St George's as a Curate in June 2021. Then, in March 2025, I was offered the Team Vicar post - a moment crowned by the joyous licensing service on 1<sup>st</sup> April 2025, when I formally became the Vicar of St George's Tolworth.

It's a joy to be part of a team ministry. We rejoice in the partnership with our dear brothers and sisters at St Matthew's and St Paul's. Together, we serve our communities and support each other. We did a few things together: a joint Palm Sunday prayer station, reflections, and Thy Kingdom Come prayer meetings. We give thanks that Revd Jen was appointed as the Team Vicar of St Paul's. This means we now have three full-time stipend ministers across our team. We must not forget Rev Carolyn Lucas, who is non-stipend and provides valuable support to all three churches.

Looking back, I see God's faithfulness to me, my family, and St George's. I trust God will grow our church - in numbers, faith, mission, and gospel influence - and lead many to faith in Christ. We are confident because of God's promises, as in Philippians 1:5: "And I am sure of this, that the one who began a good work among you will keep it growing until it is completed on the day of the Messiah Yeshua."

I am honoured to serve as your vicar. Thank you for your continued prayers and active partnership as we pursue the Lord's mission together.

*Rev Nicholas Lebey*

## **CHURCHWARDENS' REPORT**

"I will give thanks to You, O Lord my God, with all my heart, and will glorify Your name forever".  
Psalm 86:12

It seems so long ago, but 1 April 2025 was a very special day for the members of St George's Church as it was the day that our dear leader, Rev Nicholas Lebey was instituted and inducted

by the Bishop of Kingston, The Rt Revd Dr Martin Gainsborough and The Venerable John Kiddle, Archdeacon of Wandsworth. For so many of us, it has been a long journey of prayer and discussion with the Diocese, to reach this point. We give thanks to Bishop Martin and Archdeacon John Kiddle for saying “yes” and giving us a full stipend, and to Nicholas for agreeing to be our leader and to the Lebey family for becoming such an important part of our church family. Most of all we are grateful to God for answering our prayers and we are looking forward to all he will do through us and with us, as we grow in faith. We ask God to keep us close to him, grow our faith, and show us how we can share the gospel with our local community. We are excited for the next steps to come.

We would like to thank Nicholas for his leadership during the year, the guidance he gives us as wardens and all that he gives the church in teaching, worship and pastoring us. You are an inspiration to us, drawing us closer to God. We have learnt so much through you.

We had another joyful and fun packed Meet Your Neighbour event in September 2025 with over 400 people attending. We adapted at short notice to the possibility of showers, and even though there was one heavy down pour, it added to the afternoon bringing many inside to see the entertainment and to take part in the activities and refreshments in the sanctuary and hall. Meet Your Neighbour has become an event that many locals look forward to each year and is getting St George’s noticed by the community.

There have been so many times of wonderful worship, teaching and fellowship during the year. As churchwardens, we want to thank every church member for their contribution. The church runs so smoothly because everyone is involved in some way, giving sacrificially in a whole host of different areas, so much unseen by others. Thank you for all that you do. Your giving makes all the difference. May God bless you in the year ahead.

*Rachel Whitelaw, Ken Lowes (Churchwardens) and Paul Taverner (Deputy Churchwarden)*

## **TEAM RECTOR REPORT**

Tolworth, Hook and Surbiton Team Annual Report for 2025.

2025 was a year of change and consolidation for the THiS team. I came into post in October 2024 and inherited vacancies in both St Paul’s and St George’s. We currently have three full time incumbent level posts in the team. This meant St George’s moved from having a Curate, to having a Team Vicar. Rev Nicholas Lebey made this transition and was licensed as Team Vicar in April.

I cannot say thank you enough to Rev Carolyn Lucas for all the work she did at St Paul’s during the interregnum there. She remains licensed to the whole team. Rev Jen Houghton was appointed Team Vicar of St Paul’s and was licensed in October.

On a sadder note we bid farewell to Ian Reid, long time Lay Reader at St Pauls who died in October. Ian had first been licensed as a Reader in 1976 and had recently taken the title of Reader Emeritus. His long and dedicated service to St Paul’s will endure in memory for a long time. He had been unwell in the months before his death and our love goes to Mary and his family.

Becky Whiting, who is licensed to the team as a Lay Reader, requested to make St Matthew’s her main focus of ministry and after conversations with the Diocese and between the parishes this has been agreed.

With a full compliment of clergy from the autumn time had come to consider how the team would work together going forward.

In 2025 there were a couple of joint services, notably on Palm Sunday and at Pentecost. There is ongoing conversation about how to facilitate team events going forward. One of the places which has seen a good deal of work is in the area of Youth. Our Year 6-9 Youth Group has seen a revival. Fuel, as it is known, is now meeting twice a month and all the Team clergy are helping to lead. We would like to have a group for older young folk as well but we have to hand

Fuel back to lay leaders before we can do that. Volunteers are always welcome. Speak to your parish clergy.

We have three full time clergy posts. This means all the churches have to be moving towards paying a full parish support fund payment because otherwise when one of us leaves it is unlikely we will be replaced by another full-time post. We have to think long term.

The 2026 Parish Support Fund payment is nearly £95,000. This covers the cost of your clergy and Diocesan costs. The percentage increase which the Diocese asks for is not on your current giving, it is on this full amount. With increasing financial pressures on the Diocese as a team we have to take our giving seriously. This is not something which gets fixed overnight but we have to aim in the right direction. We were given the extra post because the Bishop believes we can grow.

This might seem like a negative thing to bring up but we need to have two things in our heads. The first is a growth mindset and this means that across the Churches we have to be willing to be flexible and consider new ways of doing things. We have to look around us and notice our communities and their needs. We have to worship in ways which both honour our tradition and invite people in.

To do this we have to find our stability in God. This means that we each take time to grow our relationship with God. We pray, we study, we live as invitational communities. We are disciples and evangelists. The days of hunkering down and hoping the storm will pass are over in the Church of England. We have to become outward looking and people loving.

What goals can we set as a team for the next 5 years? What should we be doing in our local community? How do we deal with our differences and still remain faithful to the Gospel mandate to share the Good News?

Each of our parishes has its own challenges but we also all have a lot of opportunities. I hope we will learn to explore those together.

*Rev Caroline Kramer, Team Rector*

## **DEANERY SYNOD REPORT**

The Kingston Deanery held four Deanery Synod meetings in the last year. Each meeting focused on a specific mission agenda and included presentations from local and invited guest speakers. Key topics discussed included updates from parishes, ministry, discipleship, mission, collaborative work, and broader issues affecting the wider church.

The first Synod meeting of the year was held in our Team on 12<sup>th</sup> February 2025, hosted at St Matthew's Surbiton. The focus was the Ministry of Youth: Parish Perspectives. Representatives from several churches shared current projects designed to involve young people in various ways. The next meeting took place on 10<sup>th</sup> June at St John's Malden. Synod received a presentation on the Kingston links with Zimbabwe (Matabeleland). As part of the long-term (31 years) engagement between Southwark Diocese and the Anglican Church in Zimbabwe, Kingston Episcopal Area has been linked with the diocese of Matabeleland. The Rev Lindiwe, Vicar at St John's Kingston, was part of the team that visited Zimbabwe. She gave an inspiring presentation and allowed the synod to discuss ways to provide ongoing support to strengthen links with the Diocese in Zimbabwe.

The October Deanery took place at Christ Church Surbiton on 15<sup>th</sup> October, and Synod heard from Sophie Roberts, Diocesan Environmental Officer, who gave a presentation on her role in helping churches care for creation and work towards climate justice. Churches are encouraged to participate in the Southwark Diocese eco-church scheme of awards. The last Deanery Synod before APCM was held at St Paul's Church, Kingston, on 26<sup>th</sup> February 2026. The new Archdeacon for Wandsworth, which also covers the Kingston deanery, was welcomed to the deanery and spoke. It was also noted that the environment was an important subject, but that churches need support from the diocese to engage in this area of mission. Therefore, the Kingston Deanery Synod agreed to propose a motion for help. The motion to the Diocesan

Synod States 'Kingston Deanery Synod strongly encourages the establishment of a diocesan team to support parishes with their work on the environment'.

As already mentioned, the Deanery Synod is a great space for representatives of local parishes to meet, discuss a variety of topics, learn, and provide support among parishes. At St George's, we currently have no Deanery synod representatives. Each parish must have a representative who will attend on its behalf. If you think you can serve the church in this way, please talk to Nicholas.

*Rev Nicholas Lebey*

## **SAFEGUARDING**

Key highlights for safeguarding in 2025/2026:

A big thank you to Phil for ensuring that all DBS checks are up to date for those who require them. At present, only one person's DBS check is due to expire in the near future; all others are currently valid. The Diocese has now reduced the renewal period, meaning that DBS checks must be renewed every three years.

All safeguarding training within the church is up to date.

Due to the increased number of children attending the Shine sessions, we now have two helpers supporting the session every Sunday to ensure appropriate supervision and safeguarding practice.

Following the safeguarding assessment conducted by Ken and QJ in 2025, we are continuing to work on the following action points identified during the assessment:

1. Obtaining two references for all individuals working with children.
2. Making the grievance, complaints, and whistleblowing policies more visible within the church.

All major church events (such as Meet Your Neighbour and Community Carols) have been risk assessed prior to taking place, with appropriate mitigations implemented where necessary.

Thanks again to Phil for updating the safeguarding information on our website. We have also included the safeguarding policy within the Hall Hire Agreement, which ensures that the agreement is fully compliant.

We will continue to raise the profile of safeguarding within the church and ensure that everyone feels confident in identifying and raising any safeguarding concerns.

The Diocese introduced a new safeguarding dashboard in January this year, and we now have access to it. In the coming months, QJ will arrange a meeting with the PCC to review the dashboard and ensure that St George's safeguarding procedures and related elements remain fully compliant.

Finally, we will continue to seek an additional person to support QJ in undertaking the Safeguarding Officer role.

*QJ Tavener*

## **ST GEORGE'S FINANCE REPORT for the year ended 31 December 2025**

**Summary.** We had a surplus for the year ended 31 December 2025 of £27,088. This compares to a surplus in 2024 of £25,490. The surpluses arising in 2023, 2024 and 2025 are mainly due to the receipt of some legacies and the interest income received on these sums on deposit. This is shown in the table below.

|      | Legacies received<br>£ | Surplus excluding the legacies<br>£ | Position excluding legacies & interest income<br>£ |
|------|------------------------|-------------------------------------|----------------------------------------------------|
| 2023 | 80,055                 | 13,891                              | 7,711                                              |

|      |        |       |         |
|------|--------|-------|---------|
| 2024 | 20,000 | 5,490 | (3,303) |
| 2025 | 18,252 | 8,836 | (22)    |

During 2025, we have grown our planned giving from members by £10,535 which is an increase of 23% and our hall letting was up by £827. This is good progress. As costs continue to increase, we do need to continue to reflect on our personal giving to consider if we could give more. Our aspiration is to cover the full cost of a minister at St George's. In 2025, we paid 32%<sup>1</sup> of total amount required. In the meantime, other churches in the Diocese subsidised us through the pledge fund to an amount of £60,700.

Please continue to pray for generosity of members to give and for growth in church membership.

**Review.** The highlights of the financial result for 2025 are as follows:

**Overall total income was £10,030 higher than in 2025.** Details of our income are as follows:

- Planned giving total £56,693: These are the sums the congregation promises to give the church on a regular basis and includes the taxes we can recover through gift aid. This giving has increased by £10,535 which is wonderful. Please continue to pray for further growth. We need to continue to grow our congregational giving in order to cover the full costs of a minister at St George's.
- Legacies £18,252: This was a last instalment payment relating to a legacy notified in 2023.
- Hall letting £25,186: Increase of £827 compared to 2024. This income fluctuates slightly from year to year depending on hire for elections and other one off events. The hall was virtually fully let out during 2025.
- Grants received £0: No grants were received in 2025. During 2024, we received a grant of £500 from the South London Churches Fund towards the cost of the church weekend.
- Interest received £8,858: Increased by £65 compared to 2024.

**Expenditure** in total was £8,432 higher (11%) than 2024. The main items of note are:

- Diocesan Pledge £28,600: This is the sum we contribute to the Diocese towards the cost of a Vicar at our church. The PCC decided to increase the Pledge for 2025 by 3.5% following a request by the Diocese to all churches in the Diocese to make this increase if they can. It must be noted that our Pledge sum is less than the cost of having a vicar at St George's. Our long term objective continues to be to cover the full cost, but we will need to grow our congregational giving to achieve this. (Note: The cost of a vicar £89,300. We paid the Diocese £28,600, which is about a third of the total cost).
- Mission Outreach £1,915: This expense relates to our Meet Your Neighbour community fun day (£893) which was held in September 2025, the costs of leaflets and banners advertising the Christmas and Easter services (£860) and the Bethal outreach weekend (£162)
- Salaries: Total salary cost was £16,478 and reduces to £14,566 after offsetting the Wiggles income. We employed 3 members of staff: an administrator, a caretaker, and the Wiggles Toddler Group leader. Salaries were increased from 1 January 2025 by 7.7% reflecting the rate of inflation since the last pay increase 2 years earlier. Hall rental rates were increased from September 2025 to cover the salary increases.
- Repairs £18,896: This sum is made up of a list of various items with the most expensive items being roof leak repair £5,663 and tree felling and pruning £3,576.
- Missionary and charitable giving: This was £5,669. We give away 10% of the giving received from the congregation.

**2026 Budget.** The budget for 2026 forecasts an operating surplus of £12,591 for 2026 before repairs. Our repairs budget is £26,500 and details are provided further below. Included in the

<sup>1</sup> The cost of a full time vicar in was 2025 is £89,300.

repairs is a new sound system costing £17,000 which has been by approved by the PCC and will allow live streaming. We will be using our legacy income to cover this cost and some of the other repair costs. The key areas to note are:

**Our Promised Giving** - forecasted at £56,610 including the associated gift aid tax recoverable **forecast is based on 2025 income received.**

We each need to review our giving to consider if God is calling us to contribute further to the work of his church.

**Our contribution to Diocesan Quota to cover the cost of a vicar.**

**Our pledge to the Diocese for 2026 is £30,300. We would like to give more to the Diocese, if it becomes possible during the year.**

Every year, St George's is asked to give some money to The Parish Support Fund to resource God's mission in the Southwark Diocese. The Parish Support Fund is the method used to ask parishes to fund God's mission across the Diocese. It covers clergy pay, pensions, training and other ministry support.

The parish support fund is a generosity-based pledge scheme which brings together the principles of:

- Proportionality
- Informed generosity
- **An aspiration to, and encouragement towards, becoming self-financing**

The Parish Support Fund is important because it is the way that we work together as one Diocese to support each other and ensure that the work of sharing God's Good News continues right across the Diocese.

The 2026 average cost of maintaining and supporting a full-time priest is £94,400 (note stipend is £34,400 and the balance is employer's national insurance, pension, training, housing and other support services to the parishes). Where a church is not covering the cost of a priest, it has to be subsidised by the generosity of other churches. We are currently being subsidised.

We are aspiring to be self-financing.

To be self-financing with a full time vicar, our pledge should be £94,400.

**Our Staff.** Our church is now supported by three members of staff who give tirelessly and beyond their allotted time. We are so grateful for their services and their support is invaluable. Our staff along with the 2025 salary costs are:

| Role           | Name             | Annual salary £                                    |
|----------------|------------------|----------------------------------------------------|
| Administrator  | Philip Steventon | 6,006                                              |
| Caretaker      | Alan Lewis       | 8,008                                              |
| Wiggles leader | Nikki Beckett    | 2,464 ( <i>Mainly covered by Wiggles charges</i> ) |
| Total          |                  | 16,478                                             |

**Our Church Centre.** We are blessed by a wonderful church centre and grounds which we are able to use for our worship and fellowship, our mission to our community and for our community to use. Our vision is to be a church at the heart of our community and having a well maintained property plays an important part to achieving this vision. In 2026, we have identified the following maintenance requirements:

|                              | £      |  |
|------------------------------|--------|--|
| Sound system                 | 17,000 |  |
| Replace hall rear fire doors | 4,000  |  |
| Repainting rainwater pipes   | 2,500  |  |

|                       |               |  |
|-----------------------|---------------|--|
| Maintenance contracts | 2,000         |  |
| Garden & sundry       | 1,000         |  |
| <b>TOTAL BUDGET</b>   | <b>26,500</b> |  |

**Looking forward into 2026.** As a church family, we will be reviewing our giving & considering how we can increase our income. The PCC will keep the finances under regular review.

I would like to thank Brenda Steventon for keeping the books and for those who count the money.

Thank you to everyone who gave or prayed for the church finances this year. Please continue to keep our finances in your prayers.

*Rachel Whitelaw*

### **REPORT ON THE FABRIC OF THE CHURCH BUILDINGS by the Churchwardens**

We are pleased to report that the church building and grounds are in very good condition, there are a few items that are on our list of jobs to be sorted during 2026. In February we had our Quinquennial Inspection which revealed only a few items that needed attention all of which were on our list of works to do or had already been approved by the PCC to be carried out.

The Architect who carried out the inspection complimented us on our care of the church. This is mainly due to the efforts of Alan Lewis who not only keeps the hall and Church tidy for our services and hirers but also keeps the grounds looking nice. Alan does like the lines he gets on the lawn.

During 2025 Alan has re-painted the cupboards in the Hall, organised the repair to the heating system, removal of the dead ash tree in the Northwest corner and having the fence replaced where the tree had been, a job which also included the front gate post being replaced securely and the gates rehung. On completion of the fence repairs Alan treated the front fence with preserver and the whole of the west fence from the rear car park to the front fence.

Alan has also cleared the annual weed growth which happens in the rear parking area behind the Church.

The regular items like the annual boiler safety checks and servicing have been done and on their various maintenance cycles of electrical appliances and fire extinguishers have also been done.

The first major job of the year was to replace the valley gutter between the Hall and the Church, which was made necessary by a leak above the light fitting in the Wiggles toy store ceiling and because the roofing-felt gutter had reached the end of its working life. This was followed with the replacement of the boiler room door and frame.

The trees on our west boundary which were overhanging our fence and allowing their leaves to float into our gutter were cut back, far enough to give us at least three years without having to clear the gutter.

During the year Philip has sorted several small jobs, often getting them done before anyone else has found them, including the card reader and prepared the package for our new service sharing system on "YouTube".

The jobs we have on our to do list, are replace the fire escape doors at the rear of the Hall and repaint the rainwater pipes. A new sound system has been acquired and fitted in the Sanctuary during March 2026.

Now all we need to say is thank you to Vicky, Alan, and Philip for all their work that keeps St George's in peak condition.

*Ken Lowes*

## **PRAYER REPORT**

### **God Answers Prayer**

In December 2024 Bill Thornton's Son Michael was diagnosed with Lymphoma, which is cancer of the lymph nodes, as a result of this he was put on a course chemotherapy. Bill shared this at the Thursday evening prayer meeting and we prayed that God would heal Michael. We continued to pray for him throughout the time of chemo therapy. Then one Thursday evening a little while after the chemo therapy had ended Bill shared with us that Michael had been declared free from cancer by the hospital. *Thank you Lord.*

Ruth Peattie went to the doctors with an extremely painful knee. She was told that the pain was caused by arthritis, which they couldn't treat, so they referred her to the pain clinic. Ruth waited a long time for her appointment with the pain clinic to come through, but it didn't. She was getting desperate because the pain in her knee was still as bad as ever, so Ruth asked for prayer that she would get her appointment soon. The following day she got a phone call from the pain clinic saying that someone had cancelled their appointment and that there was an appointment at 9 o'clock the next day if she would like it. *Thank you Lord.*

Members from St George's used to minister to children at Knollmead Primary School on the Sunray Estate. I cannot remember the circumstances but quite a long time ago it was discontinued. From time to time we have prayed that we would get another opportunity to minister to the children there. In fact one Sunday we went prayer walking on the Sunray Estate with a group of people from Bethel church in America, who were visiting us. One of the places we stopped to pray was Knollmead School. There were quite a few of us, and we all gathered around the school gates and people prayed one after another for the school, its children, and the staff. One of the things prayed was that God would open the way for us to minister to the children of Knollmead School again. At the time of writing this report Nicholas has got an appointment with the Headteacher in March to discuss things. It looks like God is about to answer our prayers. Watch this space ...

### **Some of the things we have prayed for**

We have been praying for Meet You Neighbour and God continues to bless it. In 2025 we again had more people attending than in previous years.

We have been asking God to do something new at Meet Your Neighbour in 2026. Also that it would bear fruit and God would use it to add people to St George's, and that we would see people brought to Jesus through it.

We have also been praying that God would show us other ways that He wants us to reach out to the community to serve them, and share the love of God, and the good news of Jesus with them.

We continue to pray for God to bring revival to the people of St George's, and that it would spill over into the community, resulting in many people coming to know Jesus as their saviour.

We pray for the people of St George's that God will bless them, and that they will know God's presence, and love surrounding them, that God will protect and watch over them and meet their needs, and the needs of their families.

### **Prayer Ministry**

We continue to pray for people after the services, and from time to time we hear of God answering our prayers. *Thank you Lord.*

If prayer ministry is not offered at the end of a service, do ask one of the prayer ministry team, we are always happy to pray for people, whether it is for themselves, or someone they know who is in need of prayer.

The members of the prayer ministry team are:

Rob Lelliott, Rosalin Nicklin, Rachel Whitelaw and Alan Court.

### **Conclusion**

God really does answer our prayers, and praying together is often easier than praying alone, so why not come and join us, just turn up at one of the prayer meetings. Details of the prayer meetings can be found on the notice sheet.

If you are interested in joining the prayer ministry team, please speak to either Nicholas or Rachel Whitelaw.

*Alan Court*

### **PASTORAL TEAM REPORT**

The Pastoral Team was established many years ago to help identify the vulnerable members of our Church Family who may need help and support, and the ways this could be achieved. The four Team members have met only twice over the past year, but have kept in contact through their WhatsApp Group. Sadly, we had to say goodbye, and thank you, to two of our Team members, Daniel and Becky, who have been a great asset to the Team's work. A big thank you must also be said to all Church members who help us either with home or hospital visits, telephone support or practical work.

Our belief at St George's is that our church community is not only for when we gather on Sundays to worship, but should continue beyond the Sunday services, and to this end our Life Groups were launched in March 2025. The aim was that each group would comprise a mixed cross-section of our church community, "to look out for each other". Each group was able to decide on its own activities, in the hope that everyone would find it encouraging and beneficial.

Sadly, for a variety of reasons, this has not worked out as hoped, and after much thought and prayer the Life Group Leads met to consider a re-launch. The Life Groups will now comprise two groups - one of the original groups (who meet on the 2<sup>nd</sup> Tuesday of the month at Bill's), and a new group which will be launched in May, meeting on the 4<sup>th</sup> Tuesday of each month, and held in the Church lounge.

Everyone is encouraged to join one, or both, of these groups for social activities, practical help, to chat about life, and to pray for each other.

*Dorinda Hooper*

### **SHINE SUNDAY SCHOOL**

At St George's, we are committed to nurturing children's faith and creativity as they learn about God and worship together. It's always a joy to hear our children share with the church what they have learned in their group on Sunday. We value their growth in faith and in their love of God, and we are deeply grateful for our dedicated Shine (Sunday School) leaders and volunteers who serve our lovely group of children. Although some families have moved away, reducing the number of children on Sundays, we remain hopeful and pray that numbers will increase. Young people and children are central to our church life, and we are seeking additional volunteers to join our Sunday School team. If you are interested in volunteering, please contact one of the Shine leaders or Nicholas after the service or by email. We also appreciate our Team Youth group, Fuel, which now meets twice a month to provide older children with a space to meet, learn more about God, discuss faith topics, and have fun. Children from St George's participate in the Fuel group.

*Rev Nicholas Lebey*

### **FUEL**

Fuel is our group for young people in yr6-yr9 which has been running for the past few years on a monthly basis with the support of a small number of volunteers. Running on a Sunday afternoon for about 75 minutes, it includes a variety of activities, video clips, games and discussions usually around a theme or idea which is designed to help them both question and grow in faith. There are a consistent number of young people that attend.

At the start of 2026 we decided to try and run this group twice a month (2<sup>nd</sup> and 4<sup>th</sup> Sundays) with the support of existing and new volunteers and hands on support from all the clergy across the team. We are currently using material based on the Sermon on the mount and exploring ideas such as identity, materialism and forgiveness and reconciliation.

Our longer term goals would be to have sufficient lay volunteers for the clergy to be able to act in a supportive role only; to ensure consistency for the young people and to grow the group organically.

*Carolyn Lucas*

## **WIGGLES TODDLER GROUP**

Wiggles has continued to run during term time on Friday mornings throughout 2025-26. We continue to see some regular attendees returning (childminder and nannies) and also welcome in a steady number of new parents and carers each week. A couple of weeks ago we were full to capacity and had to turn people away, with a sign on the door.

I continue to have a great team of 8 volunteers (2 most weeks) to help me set up on Friday mornings between 8-9:30am. Steve and Shiny are new additional volunteers. We can now set up in an hour but if one person is unable to set up, it can still be done by 9:30, as the set up is the same layout every week and there is a 6 week rotating programme of toys that are put out.

It's been lovely seeing relationships build between the adult Wigglers, children and volunteers (Bill, Gail, Alan and Katie) each week. They help in the kitchen, preparing and serving refreshments to the children and their carers. They also wash up after refreshments and messy crafts and have been seen having lovely cuddles with babies, allowing parents to focus on the older sibling. During singing time at the end of each session, after grown ups and little ones have tidied up, Philip and Alan pack everything away in its place in the cupboards. If Philip is unavailable, our lovely new addition to our set up volunteers, Steve, has willingly stepped in.

Wiggles continues to be a safe, bright, fun, educational, social and friendly meeting place for carers and their little ones. Wiggles provides opportunities to make new friends, gain confidence, socialising, and experience, sometimes for the first time, opportunities to share, take turns and participate in craft, storytime, singing and dancing.

After Easter we are starting Wiggles lunch club, as an extension after Wiggles. This will enable parents and carers to bring packed lunches for their little ones, which will be eaten at the little tables, and weather permitting, picnic on the lawn. This will provide social interaction over meal times and enable children to then go onto nursery, other activities or home for a sleep. All will ensure to leave by 12:30pm.

I presented Graduation certificates to lots of children graduating to school, at the end of the Summer term. We celebrated the end of Autumn term with a Christmas party and Nativity play in the church, which was great fun and enjoyed by all who attended. At the end of this Spring Term we have just celebrated Easter with all our Wigglers. It was great to have Nicholas tell the Easter story to them in the Church and see him bombarded with keen little volunteers, willing to smash the chocolate egg. The participation in the worship song' from the little ones and their grown ups was lovely to witness. Hopefully, Nicholas will be able to lead a termly or half termly slots of bible story and worship in the future.

Our annual professional photographer attended in November and the lovely photographs sold earned £120 commission to Wiggles which will be spent replenishing craft and refreshment supplies, throughout the year. We have just purchased a new wireless Bluetooth Speaker.

Last April, I purchased some caterpillar eggs, and we all enjoyed watching them grow into bigger caterpillars, build their cocoons and watch the young butterflies get strong enough to be released outside Wiggles.

I arranged twice for a visit from the local fire station with their fire engine but unfortunately they were called out on emergencies on both occasions, same as previous year. I will try again this Spring.

We have already celebrated Autumn, Fireworks, Christmas, Chinese New Year, Valentines Day (God's Love for us all is every day), Spring, Mothers Day and Easter through craft, stories and songs.

We look forward to learning about Life cycle of tadpoles to frogs, caterpillars to butterflies, Father's Day and Summer, all through craft and stories.

I really enjoy leading Wiggles, and receive very positive feed back from parents and carers that it is the best one in the borough!

Thank you to the wonderful and dedicated Wiggles team of volunteers.

*Nikki Beckett*

## **BIBLE STUDY GROUP**

"All Scripture is inspired by God and is useful to teach us what is true and to make us realize what is wrong in our lives. It corrects us when we are wrong and teaches us to do what is right. God uses it to prepare and equip his people to do every good work." 2 Timothy 3:16-17 NLT

For Jesus, the Scriptures weren't a dry and dusty book to be used in the Synagogue once a week. The Word of God was present tense. Yes, it was written centuries earlier, but it is, as the writer of Hebrews described "living and active" (see Hebrews 4:12). But we, like Jesus, must see ALL of Scripture as authoritative and in the present tense. **The Bible is never out of date! God is speaking to us today through His Word.** The question is, will we listen?

So our small Bible study group continues to try and meet once a month. During the year, we moved from meeting in the church lounge to meeting in Bill's and then to Sue's home. Thank you Bill and Sue.

Our Lent studies looked at the journey of Jesus on this earth, beginning with His testing in the desert before the start of His ministry. He shows us how to prepare for our own journey, deal with the obstacles faced on the road and overcoming temptation.

After our Lent study, we decided to explore the writings of some of the lesser known, but no less important prophets of the Bible. These "minor prophets" were often neglected in church teachings. Their writings show how God dealt with the sins of His chosen people but His heart is always for them to return to Him. So God desires the same for all of us. God will discipline His disobedient children but He does not disqualify them from His love. In these writings, we see many of the prophecies pointing to the coming Messiah who will save them and eventually us, from sins, for we cannot save ourselves. It is through Jesus, our Saviour that we can have a true relationship with the Living God. The books we studied were Jonah, Habakkuk, Zephaniah and Malachi, who not only prophesied of Jesus first coming but His second coming as well.

Below are a couple of feedback from members of our group about the Bible study:

Hi Ros, it's been an interesting time exploring the Old Testament and reading/learning sections that I've not looked at before and it's helped expand my knowledge of how things were then.

Ros: It has been a privilege to join the Bible study, learning from God's word through some of the prophets and also hearing the faith journeys of the other members of the group



Anyone who wishes to explore/study the Word of God is very welcome to join us.

*Rosalin Nicklin*

## **FELLERS**

Fellers is an outlet for men to come together and feel part of a group who worship our Lord. You can just come and sit, or you can actively run a meeting or event - there is no right or wrong.

What is so great about Fellers is how we open the group to any man regardless of where they may go to church or if they go to church. With that we have 22 members now on our WhatsApp group of which 19 have at some point attended a Fellers meeting or event in the past year.

We have had some amazing gatherings with some very interesting and thought-provoking conversations both religious and non-religious. Do we always agree? No - but what would the world be like if everyone agreed!!

A couple of highlights was our bowling night at Tolworth Bowls Club in Jubilee Way. Having known of this venue for all my life, I was amazed as were all the others who attended at what a great facility it is, and we had an incredible night which we plan to do again soon.

Our second was our annual Christmas Meal at The Toby Carvey in Worcester Park attended by 18 of us - you can't beat a "fill your boots" buffet!



As my own work life has become increasingly more busy I have to say a huge thank you to those guys that have stepped up to support in running evenings or events. This engagement allows us to grow stronger in both our faith and numbers.

I am excited by the upcoming year as we plan some speakers to join our meetings.

One recently new attendee to the group said that he'd known about Fellers for many years but thought it would just be another church group that was like the others. After some persuasion from another of the guys he took the plunge and came along. An hour into his first experience he said "Why have I not come along before - this is great!" I hope this encourages others to do likewise, as we continue to want to see more men from not just St George's but our parish, to come along to one of our sessions.

Please do pray for Fellers and for more men to want to get to know the Lord.

*Rob Lelliott*

## **RADIANCE**

Radiance is a ladies' fellowship group open to all ladies in the local community.

We meet with the purpose of sharing our lives, and developing our faith together, at a time outside Sunday mornings. Our name Radiance represents our aim of helping one another to keep the flame of our faith alive in us each day. We want to be accessible to all wherever we are in our walk of faith.

We meet once a month from 8-9pm usually on the first Monday of the month in one of the ladies' homes for fellowship and friendship and a Bible-based study. Newcomers are always welcome to join the group or feel free to drop in when you are free. Each study can stand alone, so that you can join at any time.

Contact: Rachel Whitelaw (07748 322235) Email: [rachel.h.whitelaw@gmail.com](mailto:rachel.h.whitelaw@gmail.com)

**Highlights of 2025 included:** During 2025, we followed two themes, the first being going deeper into the Lent course which was based on Richard Sewell's book, River through the Desert. We considered life in the wilderness, how we might find time alone with God, even just

for a short time to reflect, refresh, renew in God's presence. We also looked at the story of Jesus meeting the Samaritan lady at the well and Jesus' transfiguration and found new insights to these well-known Bible passages. Our second theme was based on the book, *Awaken* written by Anne Calver and John McGinley and we thought about how we can respond to the nudging of the Holy Spirit to embrace spiritual awakening and what it might mean in our every day's lives and in our church.

We enjoyed a summer supper together with Rev Caroline Kramer sharing her journey in faith as well as a couple of breakfasts together at Squires Garden centre in Thames Ditton.

We would love any ladies to join us. There is always a good discussion, and thoughts to take away and consider for each of our lives. Consider it light Bible bites with the aim to be accessible to all.

*Rachel Whitelaw*

### **SILVER THREADS**

Silver Threads is a friendly, social group for those aged 60 years and over from around the parish and local neighbourhood. The group meets monthly, every second Tuesday 11:00-12:30, in the church lounge. We enjoy each other's company and catch up with our news over tea or coffee and usually cake!

During the year we enjoyed a variety of talks from our member Steve. These covered New Year Resolutions, Allotments, the Rivers of London, Seven famous Graveyards in London and a very interesting talk about the Battle of Hastings, which took place exactly 960 years ago on the date of the talk, 14th October. At the meetings in between the talks we enjoyed quizzes covering topics including "ology" words, holiday hotspots and sweets!

To end the year we had a delicious Christmas dinner, a big thank you to all those who helped with the preparation and washing up afterwards!

New members are always welcome, so do speak to me if you are interested to join us.

*Brenda Steventon*

## **Independent Examiner's Report to the members / trustees of The Ecclesiastical Parish of Tolworth St George**

I report on the accounts of The Ecclesiastical Parish of Tolworth St George for the year ended 31 December 2025.

### **Respective responsibilities of the Trustees and the Independent Examiner**

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

It is my responsibility to

- examine the accounts under section 14 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention

### **Basis of Independent Examiners 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 accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently do not express an audit opinion on the accounts.

### **Independent Examiner's statement**

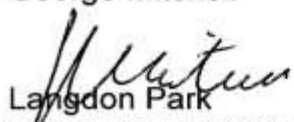
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s130 of the 2011 Act; or
- to prepare accounts which accord with these accounting 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.

George Mitchell

  
Langdon Park  
Teddington, TW11 9PR

Dated 11 February 2026

**ST GEORGE'S CHURCH TOLWORTH**  
**INCOME AND EXPENDITURE ACCOUNT - YEAR TO 31 DECEMBER 2025**

**Note INCOMING RESOURCES**

|                                                                        |                                            | <b>2025</b>    |                 | <b>2024</b>    |                 |
|------------------------------------------------------------------------|--------------------------------------------|----------------|-----------------|----------------|-----------------|
|                                                                        |                                            | <b>£</b>       | <b>£</b>        | <b>£</b>       | <b>£</b>        |
| <b>Voluntary Income</b>                                                |                                            |                |                 |                |                 |
| Planned (Promised) Giving:                                             |                                            |                |                 |                |                 |
| - Gift Aid Donations                                                   |                                            | 41,992         |                 | 33,967         |                 |
| - Tax Recoverable                                                      |                                            | 11,113         |                 | 8,934          |                 |
| - Other (not gift aided)                                               |                                            | 942            |                 | 1,440          |                 |
| Gift Aid Small Donations                                               |                                            | <u>2,646</u>   | 56,693          | <u>1,817</u>   | 46,158          |
|                                                                        |                                            |                |                 |                |                 |
| - Legacies                                                             |                                            |                | 18,252          |                | 20,000          |
| - Donations                                                            |                                            |                | 364             |                | 100             |
|                                                                        |                                            |                |                 |                |                 |
| <b>Income from Investments</b>                                         |                                            |                |                 |                |                 |
| Interest Received on Short Term Deposit Account                        |                                            | 8,858          |                 | 8,793          |                 |
| Interest Received from HMRC                                            |                                            | 523            |                 | 298            |                 |
| Dividends                                                              |                                            | 37             |                 | 32             |                 |
|                                                                        |                                            |                |                 |                |                 |
| <b>Church Activities</b>                                               |                                            |                |                 |                |                 |
| Hall Lettings                                                          |                                            | 25,186         |                 | 24,359         |                 |
| Fees & Other Income                                                    |                                            | 424            |                 | 469            |                 |
| 1                                                                      | Grants                                     | <u>0</u>       | <u>35,028</u>   | <u>500</u>     | <u>34,451</u>   |
| <b>TOTAL INCOMING RESOURCES</b>                                        |                                            |                | <u>110,337</u>  |                | <u>100,709</u>  |
|                                                                        |                                            |                |                 |                |                 |
| <b>RESOURCES EXPENDED</b>                                              |                                            |                |                 |                |                 |
| 2                                                                      | <b>Missionary and Charitable Giving</b>    |                | (5,669)         |                | (4,616)         |
|                                                                        |                                            |                |                 |                |                 |
| <b>Ministry</b>                                                        |                                            |                |                 |                |                 |
| Diocesan Quota                                                         |                                            | (28,600)       |                 | (27,600)       |                 |
| Clergy Expenses                                                        |                                            | (2,497)        |                 | (1,772)        |                 |
| Service Expenses                                                       |                                            | (1,279)        |                 | (314)          |                 |
| 6                                                                      | Wiggles Toddler Group (Income less Salary) | (552)          |                 | (1,021)        |                 |
| 3                                                                      | Encounter & Church Weekend                 | (690)          |                 | (1,132)        |                 |
| 4                                                                      | Mission Outreach                           | <u>(1,915)</u> | (35,533)        | <u>(2,686)</u> | (34,525)        |
|                                                                        |                                            |                |                 |                |                 |
| <b>Church &amp; Hall Running Expenses:</b>                             |                                            |                |                 |                |                 |
| Gas & Electricity                                                      |                                            | (3,508)        |                 | (3,545)        |                 |
| 5                                                                      | Insurance                                  | (1,480)        |                 | (1,453)        |                 |
| Water Rates                                                            |                                            | (641)          |                 | (448)          |                 |
| 6                                                                      | Caretaker                                  | (8,008)        |                 | (7,436)        |                 |
| 7                                                                      | Repairs and Maintenance                    | (18,896)       |                 | (13,634)       |                 |
| Youth & Sunday School Books                                            |                                            | (212)          |                 | (229)          |                 |
| Subscriptions & Licences                                               |                                            | (973)          |                 | (962)          |                 |
| Refreshments & Meals                                                   |                                            | (640)          |                 | (790)          |                 |
| 8                                                                      | Sundries                                   | <u>(847)</u>   | (35,205)        | <u>(679)</u>   | (29,176)        |
|                                                                        |                                            |                |                 |                |                 |
| <b>Church Administration</b>                                           |                                            |                |                 |                |                 |
| 6                                                                      | Church Administrator                       | (6,006)        |                 | (5,577)        |                 |
| Printing, Stationery & Telephone                                       |                                            | <u>(1,315)</u> | <u>(7,321)</u>  | <u>(1,402)</u> | <u>(6,979)</u>  |
| <b>TOTAL RESOURCES EXPENDED</b>                                        |                                            |                | <u>(83,728)</u> |                | <u>(75,296)</u> |
|                                                                        |                                            |                |                 |                |                 |
| <b>NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES</b> |                                            |                | <u>26,609</u>   |                | <u>25,413</u>   |

**ST GEORGE'S CHURCH TOLWORTH**  
**INCOME AND EXPENDITURE ACCOUNT - YEAR TO 31 DECEMBER 2025 (CONT)**

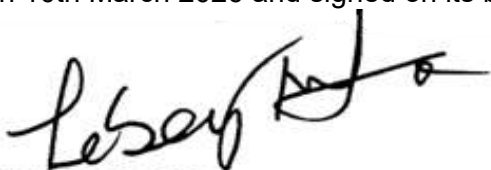
|                                                                            | 2025 |                | 2024 |                |
|----------------------------------------------------------------------------|------|----------------|------|----------------|
|                                                                            | £    | £              | £    | £              |
| <b>NET INCOMING RESOURCES BEFORE<br/>OTHER RECOGNISED GAINS AND LOSSES</b> |      | 26,609         |      | 25,413         |
| <b>Gains and Losses on Investments</b>                                     |      |                |      |                |
| Revaluation -gain on Lloyds TSB shares                                     |      | 479            |      | 77             |
| <b>NET MOVEMENT IN FUNDS</b>                                               |      | <b>27,088</b>  |      | <b>25,490</b>  |
| <b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2025</b>                          |      | 224,857        |      | 199,367        |
| <b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2024</b>                        |      | <b>251,945</b> |      | <b>224,857</b> |

The notes on pages 5 to 7 form part of these accounts

**ST GEORGE'S CHURCH TOLWORTH**  
**BALANCE SHEET AS AT 31 DECEMBER 2025**

| Note                                                        | 2025          |                       | 2024          |                       |
|-------------------------------------------------------------|---------------|-----------------------|---------------|-----------------------|
|                                                             | £             | £                     | £             | £                     |
| <b>FIXED ASSETS</b>                                         |               |                       |               |                       |
| Investment assets                                           |               |                       |               |                       |
| 1,100 Lloyds Banking Group shares 10p each                  |               | 1,081                 |               | 602                   |
| <b>CURRENT ASSETS</b>                                       |               |                       |               |                       |
| 9 Debtors                                                   | 14,061        |                       | 21,135        |                       |
| Short term deposits                                         | 226,164       |                       | 177,489       |                       |
| Cash at bank and in hand                                    | <u>15,005</u> |                       | <u>31,065</u> |                       |
|                                                             |               | 255,230               |               | 229,689               |
| 10 <b>LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR</b> |               | (4,366)               |               | (5,434)               |
| <b>TOTAL NET ASSETS</b>                                     |               | <u><u>251,945</u></u> |               | <u><u>224,857</u></u> |
| <b>11 CHURCH FUNDS</b>                                      |               |                       |               |                       |
| Funds Brought Forward                                       |               | 224,857               |               | 199,367               |
| Deficit/Surplus in Year                                     |               | 27,088                |               | 25,490                |
| <b>TOTAL FUNDS</b>                                          |               | <u><u>251,945</u></u> |               | <u><u>224,857</u></u> |

Approved by the PCC of the Tolworth St Georges  
on 10th March 2026 and signed on its behalf by



Nicholas Lebey  
Chair of Parochial Church Council

The notes on pages 5 to 7 form part of these accounts

**ST GEORGE'S CHURCH TOLWORTH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2025**

**Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

**Funds**

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds are those funds that can only be used for a specified purpose.

**Incoming Resources**

Planned (promised) giving, collections and donations are recognised when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

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

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

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

All other income is recognised when it is receivable. All incoming resources are accounted for gross.

**Gains and losses on investments**

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

**Missionary and charitable giving**

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

**Activities directly relating to the work of the Church**

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

**Fixed assets**

Consecrated and beneficed property is excluded from the accounts by s10(2)(a) and (c) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory which can be inspected (at any reasonable time). Inalienable property acquired since 1 January 2001 has been capitalised and depreciated in the accounts over its anticipated useful economic life on a straight line basis.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

**Investments**

Investments are valued at market value at 31 December.

**Current assets**

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

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

**ST GEORGE'S CHURCH TOLWORTH**
**NOTES TO THE FINANCIAL STATEMENTS - YEAR TO 31 DECEMBER 2025**

|                                                         | <b>2025</b> | <b>2024</b> |
|---------------------------------------------------------|-------------|-------------|
|                                                         | <b>£</b>    | <b>£</b>    |
| <b>1 GRANTS</b>                                         |             |             |
| South London Churches Fund - Parish Weekend             | 0           | 500         |
| South London Churches Board - Government Fuel Allowance | 0           | 0           |
|                                                         | <u>0</u>    | <u>500</u>  |

|                                                   | <b>2025</b>  | <b>2024</b>  |
|---------------------------------------------------|--------------|--------------|
|                                                   | <b>£</b>     | <b>£</b>     |
| <b>2 MISSIONARY &amp; CHARITABLE GIVING</b>       |              |              |
| Outside giving paid for year to 31 December 2025: |              |              |
| Street Pastors                                    | 240          | 240          |
| KCAH                                              | 640          | 700          |
| Open Doors                                        | 370          | 390          |
| Tearfund                                          | 640          | 700          |
| Kingston Foodbank                                 | 640          | 700          |
| The Children's Society                            | 640          | 700          |
| The Leprosy Mission                               | 370          | 390          |
| CPAS                                              | 370          | 390          |
| Bible Reading Fellowship                          | 370          | 390          |
| The Church Army                                   | 370          | 390          |
| South African Roof Appeal                         | 382          | 0            |
| Mission Brazil                                    | 250          | 0            |
| Kingston Matabeleland Link                        | 365          | 0            |
| Local Family Support                              | 1,190        | 0            |
|                                                   | <u>6,837</u> | <u>4,990</u> |
| Outside giving accrued at 1 January 2025          | 4,634        | 5,008        |
| Outside giving paid in year                       | (6,837)      | (4,990)      |
| Outside giving charged for year                   | <u>5,669</u> | <u>4,616</u> |
| Outside giving due at 31 December 2025            | <u>3,466</u> | <u>4,634</u> |

|                                       | <b>2025</b> | <b>2024</b>  |
|---------------------------------------|-------------|--------------|
|                                       | <b>£</b>    | <b>£</b>     |
| <b>3 ENCOUNTER AND CHURCH WEEKEND</b> |             |              |
| Costs of Encounter Services & Tea     | 747         | 883          |
| Donations towards Encounter           | 0           | 940          |
| Excess bought forward                 | <u>-57</u>  | <u>-57</u>   |
|                                       | 690         | 0            |
| Costs of Church Weekend in May        | 0           | 1,132        |
|                                       | <u>690</u>  | <u>1,132</u> |

# ST GEORGE'S CHURCH TOLWORTH

## NOTES TO THE FINANCIAL STATEMENTS - YEAR TO 31 DECEMBER 2025 (CONT)

### 4 MISSION OUTREACH

|                               | 2025            |                        |                    |                |
|-------------------------------|-----------------|------------------------|--------------------|----------------|
|                               | £               | £                      | £                  | £              |
|                               | Bethal<br>Visit | Meet your<br>Neighbour | Service<br>Adverts | TOTAL          |
| <b>Income</b>                 | -               | 645                    | -                  | 645            |
|                               | -               | 645                    | -                  | 645            |
| <b>Expenditure</b>            | (162)           | (1,538)                | (860)              | (2,560)        |
| Net Surplus/-Deficit for 2025 | <b>(162)</b>    | <b>(893)</b>           | <b>(860)</b>       | <b>(1,915)</b> |

|                               | 2024                   |                    |                |   |
|-------------------------------|------------------------|--------------------|----------------|---|
|                               | £                      | £                  | £              | £ |
|                               | Meet your<br>Neighbour | Service<br>Adverts | TOTAL          |   |
| <b>Income</b>                 | 491                    | -                  | 491            |   |
|                               | 491                    | -                  | 491            |   |
| <b>Expenditure</b>            | (1,704)                | (1,473)            | (3,177)        |   |
| Net Surplus/-Deficit for 2024 | <b>(1,213)</b>         | <b>(1,473)</b>     | <b>(2,686)</b> |   |

### 5 INSURANCE

The properties are insured as follows:

St George's Church

|                                                       | 2025<br>£  | 2024<br>£  |
|-------------------------------------------------------|------------|------------|
| - Buildings & Contents                                | 3,300,000  | 3,300,000  |
| - Loss of Income, any one event                       | 100,000    | 100,000    |
| - Misappropriation of funds, any one event:           |            |            |
| Non-negotiable money                                  | 250,000    | 250,000    |
| Money in transit or bank night safe                   | 5,000      | 5,000      |
| Other money whilst counted at home of church official | 5,000      | 5,000      |
| Other money locked safe on premises                   | 5,000      | 5,000      |
| Any other loss of money                               | 500        | 500        |
| - Theft by Officials, any one claim                   | 10,000     | 10,000     |
| - Employers' Liability, any one event                 | 10,000,000 | 10,000,000 |
| - Public Liability, any one event                     | 10,000,000 | 10,000,000 |

### 6 STAFF COSTS

During the period, St George's Church employed:

|                               | 2025<br>£     | 2024<br>£     |
|-------------------------------|---------------|---------------|
| Caretaker                     | 8,008         | 7,436         |
| Administrator                 | 6,006         | 5,577         |
| Wiggles Toddlers Group Leader | 2,464         | 2,288         |
| Less Wiggles Income           | (1,912)       | (1,267)       |
|                               | <b>14,566</b> | <b>14,034</b> |

# ST GEORGE'S CHURCH TOLWORTH

## NOTES TO THE FINANCIAL STATEMENTS - YEAR TO 31 DECEMBER 2025 (CONT)

|                                           | 2025  |               | 2024  |               |
|-------------------------------------------|-------|---------------|-------|---------------|
|                                           | £     | £             | £     | £             |
| <b>7 REPAIRS &amp; MAINTENANCE</b>        |       |               |       |               |
| Roof Repairs                              | 5,663 |               | 0     |               |
| New Boiler Room Door                      | 1,775 |               | 0     |               |
| New Porch Doors                           | 0     |               | 6,372 |               |
| New Notice Boards                         | 0     |               | 2,372 |               |
| New Velux Window in Jubilee Room          | 0     | 7,438         | 357   | 9,101         |
| New Tables                                |       | 0             |       | 2,379         |
| Tree Felling & Pruning                    |       | 3,576         |       | 0             |
| Electrical & Gas Repairs & PAT testing    |       | 1,996         |       | 1,759         |
| Quinquennial Report                       |       | 1,506         |       | 0             |
| Garden Expenditure                        |       | 1,321         |       | 583           |
| New Radio Microphone & Repairs            |       | 1,301         |       | 0             |
| Boiler repairs                            |       | 1,010         |       | 0             |
| Sundry Items                              |       | 408           |       | 520           |
| Sound & Projection Supplies               |       | 340           |       | 85            |
| Insurance claim 2024, Break in costs 2023 |       | 0             |       | (793)         |
|                                           |       | <u>18,896</u> |       | <u>13,634</u> |

Note: Much thanks is due to all those church members who gave up their time to carry out many repairs and refurbishments in connection with and in addition to the above.

|                                       | 2025 |            | 2024 |            |
|---------------------------------------|------|------------|------|------------|
|                                       | £    | £          | £    | £          |
| <b>8 SUNDRIES</b>                     |      |            |      |            |
| Anitvirus, internet & web site-Church |      | 243        |      | 257        |
| Church Flowers                        |      | 244        |      | 138        |
| Christmas Tree                        |      | 190        |      | 190        |
| Leaving & Baptism gifts               |      | 170        |      | 0          |
| Lanyards                              |      | 0          |      | 94         |
|                                       |      | <u>847</u> |      | <u>679</u> |

|                      | 2025 |               | 2024 |               |
|----------------------|------|---------------|------|---------------|
|                      | £    | £             | £    | £             |
| <b>9 DEBTORS</b>     |      |               |      |               |
| Gift Aid recoverable |      | 11,160        |      | 18,443        |
| Other Debtors        |      | 2,901         |      | 2,691         |
|                      |      | <u>14,061</u> |      | <u>21,134</u> |

|                                                            | 2025 |                | 2024 |                |
|------------------------------------------------------------|------|----------------|------|----------------|
|                                                            | £    | £              | £    | £              |
| <b>10 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b> |      |                |      |                |
| Outside giving                                             |      | (3,466)        |      | (4,634)        |
| Accruals and deferred income                               |      | (900)          |      | (800)          |
|                                                            |      | <u>(4,366)</u> |      | <u>(5,434)</u> |

**11 MOVEMENT ON GENERAL FUND ACCOUNTS**

|                                            | <b>2025</b> |                | <b>2024</b> |                |
|--------------------------------------------|-------------|----------------|-------------|----------------|
|                                            | £           | £              | £           | £              |
| Brought forward                            |             | 224,857        |             | 199,367        |
| Bank interest receivable                   | 8,858       |                | 8,793       |                |
| Other Interest                             | 523         |                | 298         |                |
| Dividend                                   | 37          |                | 32          |                |
| Unrealised gain on Lloyds TSB shares       | 479         |                | 77          |                |
| Surplus for the year( excluding the above) | 17,191      | 27,088         | 16,290      | 25,490         |
| Carried forward                            |             | <u>251,945</u> |             | <u>224,857</u> |

**ANALYSIS OF NET ASSETS BY FUNDS**

|                            | <b>2025</b>     |                |                | <b>2024</b>     |                |                |
|----------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                            | Restricted Fund | General Fund   | Total          | Restricted Fund | General Fund   | Total          |
|                            | £               | £              | £              | £               | £              | £              |
| Fixed assets - Investments | 0               | 1,081          | <b>1,081</b>   | 0               | 602            | <b>602</b>     |
| Current assets             | 38,178          | 217,052        | <b>255,230</b> | 45,616          | 184,073        | <b>229,689</b> |
| Current liabilities        |                 | (4,366)        | <b>(4,366)</b> | 0               | (5,434)        | <b>(5,434)</b> |
| <b>Fund balance</b>        | <b>38,178</b>   | <b>213,767</b> | <b>251,945</b> | <b>45,616</b>   | <b>179,241</b> | <b>224,857</b> |

**RESTRICTED FUNDS**

|                                                       | <b>2025</b> |               | <b>2024</b> |               |
|-------------------------------------------------------|-------------|---------------|-------------|---------------|
|                                                       |             | £             |             | £             |
| Donation Restricted to Messy Church                   |             | 7,662         |             | 7,662         |
| Donation Restricted to Expenditure on the Edifice B/F | 37,954      |               | 47,055      |               |
| Expenditure on Edifice (see Note 7 to accounts)       | (7,438)     | 30,516        | (9,101)     | 37,954        |
|                                                       |             | <u>38,178</u> |             | <u>45,616</u> |

**ST GEORGE'S CHURCH TOLWORTH**  
**BUDGET FOR THE YEAR TO 31 DECEMBER 2026**

|                                         | <b>2026</b>       | <b>2025</b>        |                     |
|-----------------------------------------|-------------------|--------------------|---------------------|
| <b>INCOME</b>                           | <b>BUDGET</b>     | <b>ACTUAL</b>      | <b>Change</b>       |
|                                         | £                 | £                  | £                   |
| Promised giving - pledged with gift aid | 42,000            | 41,992             | 8                   |
| Promised giving - pledged no gift aid   | 360               | 942                | (582)               |
| Gift aid small donations                | 3,000             | 2,646              | 354                 |
| Tax recovered                           | 11,250            | 11,113             | 137                 |
|                                         | <u>56,610</u>     | <u>56,693</u>      | <u>(83)</u>         |
| Legacies and Donations                  | 0                 | 18,616             | (18,616)            |
|                                         | <u>56,610</u>     | <u>75,309</u>      | <u>(18,699)</u>     |
| <br>Hall letting income                 | <br>23,000        | <br>25,186         | <br>(2,186)         |
| Wiggles                                 | 1,900             | 1,912              | (12)                |
| Sundry (including funeral fees)         | 250               | 424                | (174)               |
|                                         | <u>81,760</u>     | <u>102,831</u>     | <u>(21,071)</u>     |
| <br><b>TOTAL INCOME</b>                 | <br><b>81,760</b> | <br><b>102,831</b> | <br><b>(21,071)</b> |
| <br><b>EXPENDITUE</b>                   |                   |                    |                     |
| Diocesan quota                          | 30,300            | 28,600             | 1,700               |
| Clergy & service expenses               | 2,250             | 3,851              | (1,601)             |
| Outside giving                          | 5,661             | 5,669              | (8)                 |
| Salaries                                | 17,038            | 16,478             | 560                 |
| Gas & electricity                       | 4,190             | 3,508              | 682                 |
| Insurance & water rates                 | 2,460             | 2,121              | 339                 |
| Stationery, printing telephone, sundry  | 4,470             | 3,987              | 483                 |
| Repairs, maintenance regular contracts  | 14,240            | 18,896             | (4,656)             |
| Encounter                               | 800               | 690                | 110                 |
| Mission                                 | 2,000             | 1,840              | 160                 |
|                                         | <u>83,409</u>     | <u>85,640</u>      | <u>(2,231)</u>      |
| <br><b>TOTAL EXPENDITURE</b>            | <br><b>83,409</b> | <br><b>85,640</b>  | <br><b>(2,231)</b>  |
| <br>Operating Deficit                   | <br>(1,649)       | <br>17,191         | <br>(18,840)        |
| <br>Investment income & revaluation     |                   | 9,897              |                     |
| <br>Net (Deficit)Surplus per Accounts   | <br>(1,649)       | <br>27,088         |                     |

## **Independent Examiner's Report to the members / trustees of The Ecclesiastical Parish of Tolworth St George**

I report on the accounts of The Ecclesiastical Parish of Tolworth St George for the year ended 31 December 2025.

### **Respective responsibilities of the Trustees and the Independent Examiner**

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

It is my responsibility to

- examine the accounts under section 14 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention

### **Basis of Independent Examiners 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 accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently do not express an audit opinion on the accounts.

### **Independent Examiner's statement**

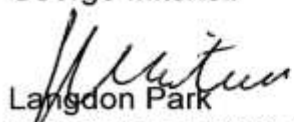
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s130 of the 2011 Act; or
- to prepare accounts which accord with these accounting 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.

George Mitchell

  
Langdon Park  
Teddington, TW11 9PR

Dated 11 February 2026

**ST GEORGE'S CHURCH TOLWORTH**  
**INCOME AND EXPENDITURE ACCOUNT - YEAR TO 31 DECEMBER 2025**

**Note INCOMING RESOURCES**

|                                                 | <b>2025</b>  |                | <b>2024</b>  |                |
|-------------------------------------------------|--------------|----------------|--------------|----------------|
|                                                 | £            | £              | £            | £              |
| <b>Voluntary Income</b>                         |              |                |              |                |
| Planned (Promised) Giving:                      |              |                |              |                |
| - Gift Aid Donations                            | 41,992       |                | 33,967       |                |
| - Tax Recoverable                               | 11,113       |                | 8,934        |                |
| - Other (not gift aided)                        | 942          |                | 1,440        |                |
| Gift Aid Small Donations                        | <u>2,646</u> | 56,693         | <u>1,817</u> | 46,158         |
|                                                 |              |                |              |                |
| - Legacies                                      |              | 18,252         |              | 20,000         |
| - Donations                                     |              | 364            |              | 100            |
|                                                 |              |                |              |                |
| <b>Income from Investments</b>                  |              |                |              |                |
| Interest Received on Short Term Deposit Account | 8,858        |                | 8,793        |                |
| Interest Received from HMRC                     | 523          |                | 298          |                |
| Dividends                                       | 37           |                | 32           |                |
| <b>Church Activities</b>                        |              |                |              |                |
| Hall Lettings                                   | 25,186       |                | 24,359       |                |
| Fees & Other Income                             | 424          |                | 469          |                |
| 1 Grants                                        | <u>0</u>     | <u>35,028</u>  | <u>500</u>   | <u>34,451</u>  |
| <b>TOTAL INCOMING RESOURCES</b>                 |              | <u>110,337</u> |              | <u>100,709</u> |

**RESOURCES EXPENDED**

|   |                                                                            |                |                 |                |                 |
|---|----------------------------------------------------------------------------|----------------|-----------------|----------------|-----------------|
| 2 | <b>Missionary and Charitable Giving</b>                                    |                | (5,669)         |                | (4,616)         |
|   |                                                                            |                |                 |                |                 |
|   | <b>Ministry</b>                                                            |                |                 |                |                 |
|   | Diocesan Quota                                                             | (28,600)       |                 | (27,600)       |                 |
|   | Clergy Expenses                                                            | (2,497)        |                 | (1,772)        |                 |
|   | Service Expenses                                                           | (1,279)        |                 | (314)          |                 |
| 6 | Wiggles Toddler Group (Income less Salary)                                 | (552)          |                 | (1,021)        |                 |
| 3 | Encounter & Church Weekend                                                 | (690)          |                 | (1,132)        |                 |
| 4 | Mission Outreach                                                           | <u>(1,915)</u> | (35,533)        | <u>(2,686)</u> | (34,525)        |
|   |                                                                            |                |                 |                |                 |
|   | <b>Church &amp; Hall Running Expenses:</b>                                 |                |                 |                |                 |
|   | Gas & Electricity                                                          | (3,508)        |                 | (3,545)        |                 |
| 5 | Insurance                                                                  | (1,480)        |                 | (1,453)        |                 |
|   | Water Rates                                                                | (641)          |                 | (448)          |                 |
| 6 | Caretaker                                                                  | (8,008)        |                 | (7,436)        |                 |
| 7 | Repairs and Maintenance                                                    | (18,896)       |                 | (13,634)       |                 |
|   | Youth & Sunday School Books                                                | (212)          |                 | (229)          |                 |
|   | Subscriptions & Licences                                                   | (973)          |                 | (962)          |                 |
|   | Refreshments & Meals                                                       | (640)          |                 | (790)          |                 |
| 8 | Sundries                                                                   | <u>(847)</u>   | (35,205)        | <u>(679)</u>   | (29,176)        |
|   |                                                                            |                |                 |                |                 |
|   | <b>Church Administration</b>                                               |                |                 |                |                 |
| 6 | Church Administrator                                                       | (6,006)        |                 | (5,577)        |                 |
|   | Printing, Stationery & Telephone                                           | <u>(1,315)</u> | <u>(7,321)</u>  | <u>(1,402)</u> | <u>(6,979)</u>  |
|   | <b>TOTAL RESOURCES EXPENDED</b>                                            |                | <u>(83,728)</u> |                | <u>(75,296)</u> |
|   |                                                                            |                |                 |                |                 |
|   | <b>NET INCOMING RESOURCES BEFORE<br/>OTHER RECOGNISED GAINS AND LOSSES</b> |                | <u>26,609</u>   |                | <u>25,413</u>   |

**ST GEORGE'S CHURCH TOLWORTH**  
**INCOME AND EXPENDITURE ACCOUNT - YEAR TO 31 DECEMBER 2025 (CONT)**

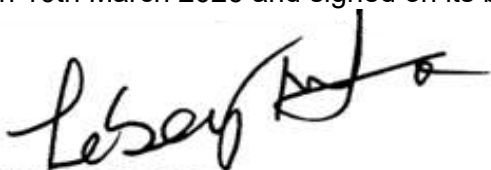
|                                                                            | <b>2025</b> |                | <b>2024</b> |                |
|----------------------------------------------------------------------------|-------------|----------------|-------------|----------------|
|                                                                            | <b>£</b>    | <b>£</b>       | <b>£</b>    | <b>£</b>       |
| <b>NET INCOMING RESOURCES BEFORE<br/>OTHER RECOGNISED GAINS AND LOSSES</b> |             | 26,609         |             | 25,413         |
| <b>Gains and Losses on Investments</b>                                     |             |                |             |                |
| Revaluation -gain on Lloyds TSB shares                                     |             | 479            |             | 77             |
| <b>NET MOVEMENT IN FUNDS</b>                                               |             | <b>27,088</b>  |             | <b>25,490</b>  |
| <b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2025</b>                          |             | 224,857        |             | 199,367        |
| <b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2024</b>                        |             | <b>251,945</b> |             | <b>224,857</b> |

The notes on pages 5 to 7 form part of these accounts

**ST GEORGE'S CHURCH TOLWORTH**  
**BALANCE SHEET AS AT 31 DECEMBER 2025**

| Note                                                        | 2025          |                       | 2024          |                       |
|-------------------------------------------------------------|---------------|-----------------------|---------------|-----------------------|
|                                                             | £             | £                     | £             | £                     |
| <b>FIXED ASSETS</b>                                         |               |                       |               |                       |
| Investment assets                                           |               |                       |               |                       |
| 1,100 Lloyds Banking Group shares 10p each                  |               | 1,081                 |               | 602                   |
| <b>CURRENT ASSETS</b>                                       |               |                       |               |                       |
| 9 Debtors                                                   | 14,061        |                       | 21,135        |                       |
| Short term deposits                                         | 226,164       |                       | 177,489       |                       |
| Cash at bank and in hand                                    | <u>15,005</u> |                       | <u>31,065</u> |                       |
|                                                             |               | 255,230               |               | 229,689               |
| 10 <b>LIABILITIES : AMOUNTS FALLING DUE WITHIN ONE YEAR</b> |               | (4,366)               |               | (5,434)               |
| <b>TOTAL NET ASSETS</b>                                     |               | <u><u>251,945</u></u> |               | <u><u>224,857</u></u> |
| <b>11 CHURCH FUNDS</b>                                      |               |                       |               |                       |
| Funds Brought Forward                                       |               | 224,857               |               | 199,367               |
| Deficit/Surplus in Year                                     |               | 27,088                |               | 25,490                |
| <b>TOTAL FUNDS</b>                                          |               | <u><u>251,945</u></u> |               | <u><u>224,857</u></u> |

Approved by the PCC of the Tolworth St Georges  
on 10th March 2026 and signed on its behalf by



Nicholas Lebey  
Chair of Parochial Church Council

The notes on pages 5 to 7 form part of these accounts

**ST GEORGE'S CHURCH TOLWORTH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2025**

**Accounting Policies**

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. 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.

**Funds**

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted. Restricted funds are those funds that can only be used for a specified purpose.

**Incoming Resources**

Planned (promised) giving, collections and donations are recognised when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

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

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

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

All other income is recognised when it is receivable. All incoming resources are accounted for gross.

**Gains and losses on investments**

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

**Missionary and charitable giving**

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

**Activities directly relating to the work of the Church**

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

**Fixed assets**

Consecrated and beneficed property is excluded from the accounts by s10(2)(a) and (c) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory which can be inspected (at any reasonable time). Inalienable property acquired since 1 January 2001 has been capitalised and depreciated in the accounts over its anticipated useful economic life on a straight line basis.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

**Investments**

Investments are valued at market value at 31 December.

**Current assets**

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

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

**ST GEORGE'S CHURCH TOLWORTH**
**NOTES TO THE FINANCIAL STATEMENTS - YEAR TO 31 DECEMBER 2025**

|                                                         | <b>2025</b> | <b>2024</b> |
|---------------------------------------------------------|-------------|-------------|
|                                                         | <b>£</b>    | <b>£</b>    |
| <b>1 GRANTS</b>                                         |             |             |
| South London Churches Fund - Parish Weekend             | 0           | 500         |
| South London Churches Board - Government Fuel Allowance | 0           | 0           |
|                                                         | <u>0</u>    | <u>500</u>  |

|                                                   | <b>2025</b>  | <b>2024</b>  |
|---------------------------------------------------|--------------|--------------|
|                                                   | <b>£</b>     | <b>£</b>     |
| <b>2 MISSIONARY &amp; CHARITABLE GIVING</b>       |              |              |
| Outside giving paid for year to 31 December 2025: |              |              |
| Street Pastors                                    | 240          | 240          |
| KCAH                                              | 640          | 700          |
| Open Doors                                        | 370          | 390          |
| Tearfund                                          | 640          | 700          |
| Kingston Foodbank                                 | 640          | 700          |
| The Children's Society                            | 640          | 700          |
| The Leprosy Mission                               | 370          | 390          |
| CPAS                                              | 370          | 390          |
| Bible Reading Fellowship                          | 370          | 390          |
| The Church Army                                   | 370          | 390          |
| South African Roof Appeal                         | 382          | 0            |
| Mission Brazil                                    | 250          | 0            |
| Kingston Matabeleland Link                        | 365          | 0            |
| Local Family Support                              | 1,190        | 0            |
|                                                   | <u>6,837</u> | <u>4,990</u> |
| Outside giving accrued at 1 January 2025          | 4,634        | 5,008        |
| Outside giving paid in year                       | (6,837)      | (4,990)      |
| Outside giving charged for year                   | <u>5,669</u> | <u>4,616</u> |
| Outside giving due at 31 December 2025            | <u>3,466</u> | <u>4,634</u> |

|                                       | <b>2025</b> | <b>2024</b>  |
|---------------------------------------|-------------|--------------|
|                                       | <b>£</b>    | <b>£</b>     |
| <b>3 ENCOUNTER AND CHURCH WEEKEND</b> |             |              |
| Costs of Encounter Services & Tea     | 747         | 883          |
| Donations towards Encounter           | 0           | 940          |
| Excess bought forward                 | <u>-57</u>  | <u>-57</u>   |
|                                       | 690         | 0            |
| Costs of Church Weekend in May        | 0           | 1,132        |
|                                       | <u>690</u>  | <u>1,132</u> |

# ST GEORGE'S CHURCH TOLWORTH

## NOTES TO THE FINANCIAL STATEMENTS - YEAR TO 31 DECEMBER 2025 (CONT)

### 4 MISSION OUTREACH

|                               | 2025         |                     |                 |                |
|-------------------------------|--------------|---------------------|-----------------|----------------|
|                               | £            | £                   | £               | £              |
|                               | Bethal Visit | Meet your Neighbour | Service Adverts | TOTAL          |
| <b>Income</b>                 | -            | 645                 | -               | 645            |
|                               | -            | 645                 | -               | 645            |
| <b>Expenditure</b>            | (162)        | (1,538)             | (860)           | (2,560)        |
| Net Surplus/-Deficit for 2025 | <b>(162)</b> | <b>(893)</b>        | <b>(860)</b>    | <b>(1,915)</b> |

|                               | 2024                |                 |                |   |
|-------------------------------|---------------------|-----------------|----------------|---|
|                               | £                   | £               | £              | £ |
|                               | Meet your Neighbour | Service Adverts | TOTAL          |   |
| <b>Income</b>                 | 491                 | -               | 491            |   |
|                               | 491                 | -               | 491            |   |
| <b>Expenditure</b>            | (1,704)             | (1,473)         | (3,177)        |   |
| Net Surplus/-Deficit for 2024 | <b>(1,213)</b>      | <b>(1,473)</b>  | <b>(2,686)</b> |   |

### 5 INSURANCE

The properties are insured as follows:

St George's Church

|                                                       | 2025       | 2024       |
|-------------------------------------------------------|------------|------------|
|                                                       | £          | £          |
| - Buildings & Contents                                | 3,300,000  | 3,300,000  |
| - Loss of Income, any one event                       | 100,000    | 100,000    |
| - Misappropriation of funds, any one event:           |            |            |
| Non-negotiable money                                  | 250,000    | 250,000    |
| Money in transit or bank night safe                   | 5,000      | 5,000      |
| Other money whilst counted at home of church official | 5,000      | 5,000      |
| Other money locked safe on premises                   | 5,000      | 5,000      |
| Any other loss of money                               | 500        | 500        |
| - Theft by Officials, any one claim                   | 10,000     | 10,000     |
| - Employers' Liability, any one event                 | 10,000,000 | 10,000,000 |
| - Public Liability, any one event                     | 10,000,000 | 10,000,000 |

### 6 STAFF COSTS

During the period, St George's Church employed:

|                               | 2025          | 2024          |
|-------------------------------|---------------|---------------|
|                               | £             | £             |
| Caretaker                     | 8,008         | 7,436         |
| Administrator                 | 6,006         | 5,577         |
| Wiggles Toddlers Group Leader | 2,464         | 2,288         |
| Less Wiggles Income           | (1,912)       | (1,267)       |
|                               | <b>14,566</b> | <b>14,034</b> |

**ST GEORGE'S CHURCH TOLWORTH**
**NOTES TO THE FINANCIAL STATEMENTS - YEAR TO 31 DECEMBER 2025 (CONT)**

|                                           | <b>2025</b> |               | <b>2024</b> |               |
|-------------------------------------------|-------------|---------------|-------------|---------------|
|                                           | £           | £             | £           | £             |
| <b>7 REPAIRS &amp; MAINTENANCE</b>        |             |               |             |               |
| Roof Repairs                              | 5,663       |               | 0           |               |
| New Boiler Room Door                      | 1,775       |               | 0           |               |
| New Porch Doors                           | 0           |               | 6,372       |               |
| New Notice Boards                         | 0           |               | 2,372       |               |
| New Velux Window in Jubilee Room          | 0           | 7,438         | 357         | 9,101         |
| New Tables                                |             | 0             |             | 2,379         |
| Tree Felling & Pruning                    |             | 3,576         |             | 0             |
| Electrical & Gas Repairs & PAT testing    |             | 1,996         |             | 1,759         |
| Quinquennial Report                       |             | 1,506         |             | 0             |
| Garden Expenditure                        |             | 1,321         |             | 583           |
| New Radio Microphone & Repairs            |             | 1,301         |             | 0             |
| Boiler repairs                            |             | 1,010         |             | 0             |
| Sundry Items                              |             | 408           |             | 520           |
| Sound & Projection Supplies               |             | 340           |             | 85            |
| Insurance claim 2024, Break in costs 2023 |             | 0             |             | (793)         |
|                                           |             | <u>18,896</u> |             | <u>13,634</u> |

Note: Much thanks is due to all those church members who gave up their time to carry out many repairs and refurbishments in connection with and in addition to the above.

|                                       | <b>2025</b> |            | <b>2024</b> |            |
|---------------------------------------|-------------|------------|-------------|------------|
|                                       | £           | £          | £           | £          |
| <b>8 SUNDRIES</b>                     |             |            |             |            |
| Anitvirus, internet & web site-Church |             | 243        |             | 257        |
| Church Flowers                        |             | 244        |             | 138        |
| Christmas Tree                        |             | 190        |             | 190        |
| Leaving & Baptism gifts               |             | 170        |             | 0          |
| Lanyards                              |             | 0          |             | 94         |
|                                       |             | <u>847</u> |             | <u>679</u> |

|                      | <b>2025</b> |               | <b>2024</b> |               |
|----------------------|-------------|---------------|-------------|---------------|
|                      | £           | £             | £           | £             |
| <b>9 DEBTORS</b>     |             |               |             |               |
| Gift Aid recoverable |             | 11,160        |             | 18,443        |
| Other Debtors        |             | 2,901         |             | 2,691         |
|                      |             | <u>14,061</u> |             | <u>21,134</u> |

|                                                            | <b>2025</b> |                | <b>2024</b> |                |
|------------------------------------------------------------|-------------|----------------|-------------|----------------|
|                                                            | £           | £              | £           | £              |
| <b>10 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b> |             |                |             |                |
| Outside giving                                             |             | (3,466)        |             | (4,634)        |
| Accruals and deferred income                               |             | (900)          |             | (800)          |
|                                                            |             | <u>(4,366)</u> |             | <u>(5,434)</u> |

**11 MOVEMENT ON GENERAL FUND ACCOUNTS**

|                                            | <b>2025</b> |                | <b>2024</b> |                |
|--------------------------------------------|-------------|----------------|-------------|----------------|
|                                            | £           | £              | £           | £              |
| Brought forward                            |             | 224,857        |             | 199,367        |
| Bank interest receivable                   | 8,858       |                | 8,793       |                |
| Other Interest                             | 523         |                | 298         |                |
| Dividend                                   | 37          |                | 32          |                |
| Unrealised gain on Lloyds TSB shares       | 479         |                | 77          |                |
| Surplus for the year( excluding the above) | 17,191      | 27,088         | 16,290      | 25,490         |
| Carried forward                            |             | <u>251,945</u> |             | <u>224,857</u> |

**ANALYSIS OF NET ASSETS BY FUNDS**

|                            | <b>2025</b>     |                |                | <b>2024</b>     |                |                |
|----------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                            | Restricted Fund | General Fund   | Total          | Restricted Fund | General Fund   | Total          |
|                            | £               | £              | £              | £               | £              | £              |
| Fixed assets - Investments | 0               | 1,081          | <b>1,081</b>   | 0               | 602            | <b>602</b>     |
| Current assets             | 38,178          | 217,052        | <b>255,230</b> | 45,616          | 184,073        | <b>229,689</b> |
| Current liabilities        |                 | (4,366)        | <b>(4,366)</b> | 0               | (5,434)        | <b>(5,434)</b> |
| <b>Fund balance</b>        | <b>38,178</b>   | <b>213,767</b> | <b>251,945</b> | <b>45,616</b>   | <b>179,241</b> | <b>224,857</b> |

**RESTRICTED FUNDS**

|                                                       | <b>2025</b> |               | <b>2024</b> |               |
|-------------------------------------------------------|-------------|---------------|-------------|---------------|
|                                                       |             | £             |             | £             |
| Donation Restricted to Messy Church                   |             | 7,662         |             | 7,662         |
| Donation Restricted to Expenditure on the Edifice B/F | 37,954      |               | 47,055      |               |
| Expenditure on Edifice (see Note 7 to accounts)       | (7,438)     | 30,516        | (9,101)     | 37,954        |
|                                                       |             | <u>38,178</u> |             | <u>45,616</u> |

**ST GEORGE'S CHURCH TOLWORTH**  
**BUDGET FOR THE YEAR TO 31 DECEMBER 2026**

| <b>INCOME</b>                           | <b>2026<br/>BUDGET</b> | <b>2025<br/>ACTUAL</b> | <b>Change</b>       |
|-----------------------------------------|------------------------|------------------------|---------------------|
|                                         | £                      | £                      | £                   |
| Promised giving - pledged with gift aid | 42,000                 | 41,992                 | 8                   |
| Promised giving - pledged no gift aid   | 360                    | 942                    | (582)               |
| Gift aid small donations                | 3,000                  | 2,646                  | 354                 |
| Tax recovered                           | 11,250                 | 11,113                 | 137                 |
|                                         | <u>56,610</u>          | <u>56,693</u>          | <u>(83)</u>         |
| Legacies and Donations                  | 0                      | 18,616                 | (18,616)            |
|                                         | <u>56,610</u>          | <u>75,309</u>          | <u>(18,699)</u>     |
| <br>Hall letting income                 | <br>23,000             | <br>25,186             | <br>(2,186)         |
| Wiggles                                 | 1,900                  | 1,912                  | (12)                |
| Sundry (including funeral fees)         | 250                    | 424                    | (174)               |
|                                         | <u>81,760</u>          | <u>102,831</u>         | <u>(21,071)</u>     |
| <br><b>TOTAL INCOME</b>                 | <br><b>81,760</b>      | <br><b>102,831</b>     | <br><b>(21,071)</b> |
| <br><b>EXPENDITUE</b>                   |                        |                        |                     |
| Diocesan quota                          | 30,300                 | 28,600                 | 1,700               |
| Clergy & service expenses               | 2,250                  | 3,851                  | (1,601)             |
| Outside giving                          | 5,661                  | 5,669                  | (8)                 |
| Salaries                                | 17,038                 | 16,478                 | 560                 |
| Gas & electricity                       | 4,190                  | 3,508                  | 682                 |
| Insurance & water rates                 | 2,460                  | 2,121                  | 339                 |
| Stationery, printing telephone, sundry  | 4,470                  | 3,987                  | 483                 |
| Repairs, maintenance regular contracts  | 14,240                 | 18,896                 | (4,656)             |
| Encounter                               | 800                    | 690                    | 110                 |
| Mission                                 | 2,000                  | 1,840                  | 160                 |
|                                         | <u>83,409</u>          | <u>85,640</u>          | <u>(2,231)</u>      |
| <br><b>TOTAL EXPENDITURE</b>            | <br><b>83,409</b>      | <br><b>85,640</b>      | <br><b>(2,231)</b>  |
| <br>Operating Deficit                   | <br>(1,649)            | <br>17,191             | <br>(18,840)        |
| <br>Investment income & revaluation     |                        | 9,897                  |                     |
| <br>Net (Deficit)Surplus per Accounts   | <br>(1,649)            | <br>27,088             |                     |