

ST GEORGE'S CHURCH, WEALD

**Annual Report
and
Financial Statements
of the
Parochial Church Council
of the
Ecclesiastical Parish of St George's Sevenoaks Weald
for the year ended
31st December 2025**

Registered in England and Wales Charity Number 1133777

Address

St. George's Church
Church Road,
Weald, Sevenoaks,
Kent TN14 6LT

Please address correspondence to
The Secretary, St George's PCC, The Vicarage
Church Road, Weald, Sevenoaks Kent, TN14 6LT

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Independent Examiner's Report to the PCC of St George's Weald

This report on the financial statements of the PCC for the year ended 31st December 2025, which are set out on pages 13 to 22, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective Responsibilities of the PCC and the Independent Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and s.145(1)(a) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 s.130 of the Act; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.

Perrys Accountants Limited,
Churchdown Chambers, Bordyke, Tonbridge, Kent, TN9 1NR

April 2026

**St. George's Church, Weald
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Annual Report

Administrative Information

The PCC is chaired by the Vicar, The Reverend Canon Mandy Carr and during the year the following served as elected members of the PCC:

Church Wardens	Lisa Martin * Phil Johnson (from April 2025)
Deputy Church Wardens	Paul Goozee Sarah Jones
Representatives on the Deanery Synod	Nick Broadbent Shirley Hayes *
Elected Members	Peter Curtis Ros Durdant-Hollamby * Jackie Evans Nikki Goozee Rebecca Johnson Stephen Martin Julia Richardson * Michael Richardson*

* Member of Ministry Leadership Team

Ministry Leadership Team	Reverend Canon Mandy Carr Reverend Hannah Glover (Curate) Shirley Hayes (Pastoral Assistant) Ros Durdant-Hollamby (Reader) Lisa Martin (Reader) Julia Richardson (Music Director) Michael Richardson (Reader)
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Address	St. George's Church Church Road, Weald, Sevenoaks, Kent TN14 6L
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Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended. The PCC completed its registration with the Charity Commission on the 26th January 2010 and became a registered charity - The Parochial Church Council of the Ecclesiastical Parish of St. George's Sevenoaks Weald, charity number 1133777.

The Annual Parochial Church Meeting (APCM), in accordance with Church Representation Rules, elects the members of the PCC. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. Newly elected and existing members of the PCC are encouraged to make appropriate use of resources available from the Diocese, including courses, guidance notes and dialogue with the Diocesan Office to help them discharge their obligations.

Objectives and Activities for Public Benefit

St. George's PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church building, the Church Hall, the Church grounds and burial grounds of St. George's, Weald.

For the public benefit St. George's PCC aims to advance the Christian religion. In planning its activities, the incumbent and the PCC have considered the Charity Commission's general guidance on public benefit and, in particular, the specific guidance for the advancement of religion and aim to enable people to develop and live out their faith through worship and prayer, teaching, provision of pastoral care, service, discipleship and evangelism across all ages – aiming to make the life of Christ real in the community. To facilitate this work, it is important to maintain the fabric of the Church, the Church Hall, the Church grounds and burial grounds of St. George's, Weald

Achievements and Performance

St. George's is a parish church serving all the people of Weald. All ages of people from many different Christian backgrounds (and none) find a welcome. The electoral roll is fully renewed every 6 years (everyone needs to reapply). The current cycle started on 15 March 2025 & at the APCM the number stood at 131 (2024:134). The Church is grateful to Guy Durdant-Hollamby for his sterling efforts in his capacity as Electoral Roll officer. All normal 10.30am Sunday services continue to be streamed online & can be accessed via the St George's website or St George's Facebook page. We have a regular, appreciative online congregation made up of those preferring not to attend in person since the Pandemic, those away with work, ill or on holiday. Although it is not possible to ascertain the exact numbers of individual online viewers, numbers continue to be high & the feedback received is encouraging. We are delighted to note that average in person attendance over the year, excluding the festival services has again risen slightly to approximately 54 (52 in 2024) & a number of new families & individuals are attending regularly.

Easter Day was attended by 112 & received 590 views online (145 & 149 in 2024) This was a particularly special service involving 2 adult baptisms.

Remembrance Day Service was attended by 83 with 694 views online (77 & 161 in 2024)

Carol Service was attended by 196 with 1,006 views online (186 & 504 in 2024)

Christmas Day was attended by 62 with 229 views online. (53 & 187 in 2024)

(The online numbers are all as given by YouTube.)

The Christmas Eve afternoon service was not live streamed, but was attended by 120 & Midnight communion had 28 attendees.

Over the year there were no weddings, five baptisms, ten funeral services, & three interments of ashes; in 2024 there were no weddings, three funerals, seven baptisms & six interments of ashes.

Supported by Mandy, Hannah has taken baptisms at St Martin's Brasted & St. Mary's Chiddingstone & also 2 weddings at St. Mary's Chiddingstone & she has led several Sunday services independently at St Mary's Ide Hill, Brasted, St. Mary's Sundridge, St. Martin's Eynsford & St. Mary's Westerham.

The 8am Holy Communion BCP service has continued to be held on the first Sunday of each month. This service is not live streamed & has an average attendance of 13 people. (12 in 2024)

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At the time of writing this report last year, we were delighted to have received an anonymous gift of a beautiful processional cross. Phil was commissioned to make a suitable holder for it & it has been used at all major services during the year.

Music is an important part of the services at St George's, & we continue to be blessed in this way having both an augmented choir who sing at Festivals (& for some weddings & funerals) & Revelation who play & sing on the first & third Sundays each month, led by our Musical Director, Julia Richardson. We remain grateful for the commitment & enthusiasm of Julia, Paul, Michael, Ros, Elizabeth, Ali & Val, & to the faithful members of the augmented choir, for leading our worship in this way. We have noted the new addition of a cor anglais to Michael's musical repertoire with Revelation in recent months. We are also extremely thankful to Patrick, Ian Harby & Val for playing the piano or organ when Julia is working overseas. Julia & Patrick played a piece together at the end of both the Easter Day & Christmas Carol Services. At Easter, Julia played the piano & Patrick the organ & at Christmas Patrick played 'virtually' from home! On both occasions everyone thoroughly enjoyed the music & gave a round of applause! Streaming of our services continues to be an important part of our worship. For most of the services we project the liturgy and song words, onto the screen and are live streamed. This year we have updated the laptop and are in the process of upgrading the internet so that it is full fibre, which we hope will increase the reliability and quality of our streaming. We are also able to stream funerals & weddings on request, & have put into place appropriate safeguarding processes for streaming services. We would like to thank India, Lisa, Stephen, Patrick, Ashley, Jonathan & Paul for their ongoing support that makes this possible.

Live online Morning and Evening Prayer, following the liturgy of "Rhythm of Life, Celtic Prayer" has continued from Mondays to Thursdays (8.30 & 5.30) & Fridays & Saturdays at 8.30am. Thank you to the dedication of all those who have continued to contribute. The support, comfort & chance to pray together in their own space is much appreciated by many locally, nationally & worldwide, as reflected by the large numbers recorded on social media who watch on a daily basis from all over the world. The church remains open for prayer & reflection on Thursdays & also on Sunday afternoons. Thank you to those volunteers who open up & lock up on these occasions, allowing this vital opportunity to carry on.

We continued to develop the much valued connection with Weald Community Primary School throughout the year. Services were held in church at Harvest, Christmas & the special Leavers service in July. This year, Mandy & Hannah were also involved with the goodbye/retirement celebrations for David Pyle, & welcomed Chris Taylor as the new Headteacher.

The PCC met five times during 2025, (2024 five times); All meetings continue to be held in the Church Rooms & on each occasion we have had high attendance. Each meeting this year has begun with a reading from John 15 (The Vine) & some thoughts from Mandy on an organic sense of community, starting with an encounter with Christ, because apart from him we can do nothing. We have continued with the small working groups to help the Church Wardens with the running & maintenance of the Church & this is working well. Thank you to all members of the PCC for their hard work & enthusiasm in all that they do.

The PCC is extremely grateful, as always, to all Church members who have given their time & energy in church cleaning, flower arranging, coffee making, grass cutting, maintenance of the buildings & producing of rotas; to those who lead the intercessions & read lessons in services, to the sides people, to those who contribute to worship through their gifts of music & manning the PA desk, cameras & live streaming, to the leaders of all the church groups, to Julia Richardson for looking after the website, to Becca Johnson as church administrator, including looking after Church Hall & Rooms lettings, to Michael Richardson, our Treasurer, & the many others who have undertaken a myriad of tasks that have contributed towards the enthusiastic & smooth running of St. George's. We remain especially grateful to our team of Sunday sidespeople & welcomers as the initial point of welcome to St. George's; also to the team of lovely volunteers who faithfully provide coffee & refreshments after our services. With increased attendance & frequent newcomers, these roles are vital.

The PCC would like to take this opportunity to thank the Church Wardens, the Director of Music, our Pastoral Assistant & Readers for all their commitment & hard work during the past year. The Ministry Leadership Team, led by Mandy, meets regularly throughout the year, generally every other month. We very much value Hannah's ministry, as she continues working & learning alongside Mandy both in church & in the community. Her growing confidence, wisdom & presence are testament to Mandy's teaching & to Hannah's dedication to her calling.

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This year's Lent course was written by Hannah & Mandy. It was designed to consider transition & change as preparation for pastoral reorganisation with Weald & Leigh, via a joint Lent group. The focus was on the stories of Elijah & Elisha for the first 5 sessions & then, on the John 15 passage of being part of the True Vine for the final session. The headings for each week were: Week 1: On the mountain top: Celebration, Memory & Gratitude; Week 2: In the valley of the shadow of death: loss, depression & lament; Week 3: The Cave: listening for the whisper of God among the tumult; Week 4: Responding to the call: passing on the baton; Week 5: Remaining in The True Vine: Fruitfulness, Pruning, & the deadwood. Feedback was good & we hope to offer it to the Diocese to consider if parishes are going through the transition of pastoral reorganisation in the future.

Once again, May saw a very successful Christian Aid week with plenty of tea & cake served on the Green. Events this year included: a farm trail to Westwood Farm, open gardens, a Dixieland band concert, the traditional Christian Aid quiz & a Prosecco & Pottery evening, as well as a special service at St. George's. Thanks as always, go to the committee for organising the excellent events & the support given by the wider Church & village community.

The popular Safari Supper took place in its usual slot of the Bank Holiday weekend in May. 48 people took part & enjoyed a lovely evening. Although a smaller number than in previous years, 4 new people joined in & 15 participants who do not live in Weald. Thank you to Lisa Martin for organising.

At Harvest Festival, attended by 88 people (84 in 2024), St George's once again collected in support of the Community Shop, raising just over £400.

In November, the moving All Souls Service was held on the first Sunday, followed by tea & cake in the church rooms. One week later, on Remembrance Sunday, we held our traditional service with the laying of wreaths at the war memorial, accompanied by a bugler.

A very successful Christmas Sale with the popular Hot Dog & Soup lunch, was held in the church in late November with the money raised going to support our Mission Partners & various charities. Thanks again to Becca for taking the lead & to all who ran stalls & attended.

St George's was pleased to take part in the village Living Advent Window project & provide the first window to be lit. Once again, we are so grateful to Justine Frost & her family team for their talents in designing & creating a beautiful display for our door.

At the beginning of the month we were also thrilled to take receipt of the most beautiful & definitely the tallest Christmas tree we have ever had in St. George's. Once decorated, it created a stunning focal point for the season next to the altar. Many thanks to Scott King for the tree & to Sarah Chatten & her team for organising, setting up & decorating & then taking the tree down.

Hannah prepared & led a Quiet Morning on Creation earlier in the year & another on Advent in late December, both of which were much appreciated by those who attended. The Advent morning offered an invaluable opportunity to spend time in the peaceful & calm atmosphere of the church during a busy time. The focus was literally on the lights on the Christmas tree & spiritually on the light that waits & guides.

The Café on the Green, as a Place of Welcome, continues every Tuesday morning, 10.00 to 12.00. A team of 18 volunteers help to make the café a safe and friendly place to have a coffee & a biscuit, have a chat or do a jigsaw, crossword or Sudoku, or perhaps even a game of dominos. Our new local Community Policeman has popped in informally & is going to try and attend once or twice a month regularly. The attendees appreciated talking to him. The attendance has increased in the last year & varies between 20-30. We now have a "crafty table", run by Elizabeth Miller & her friends, doing various craft activities. The coffee morning, held in aid of MacMillan Cancer Care, was very well attended & raised nearly £500 which went directly to the charity. We were delighted that the choir from Weald Primary School came along to sing at the café again this Christmas, there was a large audience which included family & friends of the school choir. We remain grateful to the Memorial Hall committee for their continued support & to Nikky Goozee, Sarah Jones & all the volunteers involved for their regular help.

The St George's Teddies group (for babies, toddlers & carers) met in the Church Rooms every Friday morning during term time in 2025 & continued to be a welcoming & fun group. During the year the group had contact with a number of families but numbers fell in the Autumn term as toddlers had left to start pre school or

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mothers had returned to work after maternity leave & babies went to nurseries. Numbers have continued to be low and unless they improve it is likely the group will be suspended for the summer. Thanks to Lois, Helen, Shirley, Ros & Judith who have been involved in running this group for over 20 years.

CAMEO meets on the second Monday of the month in the church rooms & is enjoyed by Seniors. We have appreciated some splendid speakers, followed by equally splendid teas, or lunch in the dark winter months. We celebrated Christmas & Easter with Julia at the piano & Mandy & Hannah giving a short talk. We had a lovely garden party at the Grady's & a one-day holiday in August with fish & chips & a film. We have sadly lost some regulars but welcomed a few visitors. We would appreciate occasional help with lifts as several people have had to give up driving. Huge thanks go to the wonderful team who bake, befriend & chauffeur among other things.

The Telephone Prayer Link, which is more often a text prayer link, continues to be a very important part of St George's ministry. Thanks to Shirley Hayes who is the main lead & to all the dedicated pray-ers.

We attended one meeting of the Sevenoaks Deanery Synod in early June at St Margaret's, Underriver. We were pleased to welcome the Ven. Nick Cornell, Archdeacon of the Diocese who gave us an interesting talk on what an Archdeacon does. Clearly a demanding role he described supporting parishes both physically and pastorally, & providing pastoral support for the clergy within his Archdeaconry; being effectively the link between the parishes & the Diocese.

We remain grateful to Terra Firma, under the leadership of Stephen Martin, for continuing to keep an eye on anything that needs attention regarding our fabric & grounds. This small group of enthusiastic people is very much valued by Lisa, Phil & Mandy for being able to carry out small jobs themselves or finding someone else to do the work that is more major. Thank you to Stephen, Ashley, Paul, Guy, Phil, Frederick & Trevor for your expertise & time. The paving outside the hall entrance was replaced as some of the paving slabs were becoming a trip hazard. Work is still ongoing in terms of seeking quotes to repaint the Church ceiling, but we are currently struggling to receive replies & find decorating companies suitable to take on the project. The flag pole has been replaced & repairs made to the top of the tower. All the failed heating elements in the church have been replaced which required a tower to be put across the pews. Thanks to Guy for the loan of the tower & to those who carried out this job. The fence along the bottom of the King's Garden & car park, which has largely disintegrated, will be replaced this spring. A small sub-committee has been formed to look into replacing the Hall kitchen & we are hoping to be able to do this later in 2026. The lights inside the bollards along the church path are about to be upgraded to LED, which will mean they will also be working!

Thank you also to Rachel Yates for organising a successful Spring Clean of the inside of the Church in April & to Paul Goozee for arranging the churchyard tidy up, followed by a well-deserved cooked breakfast in November. Huge thanks to everyone involved with both events, including the team who cooked & served the much appreciated & delicious food in November. We should like to record a vote of thanks to Ian Hindley for his many years of service in maintaining the Glebe Road churchyard. At the same time we would like to express our thanks to Ian Walker for taking on the role, supported by Frederick. Similarly, we are always grateful to our Sexton, Ashley, for having oversight of the graveyards & for preparing for interments, also supported by Frederick.

The Eco Church programme highlights the responsibility of Christians to care for our Creation by taking practical steps in caring for God's earth. The survey covers five areas of church life: Worship & Teaching; Buildings & Energy; Land & Nature; Community & Global Engagement; Lifestyle. St. George's Church was awarded the Bronze award in 2023. Since then steps have been ongoing to reduce our carbon footprint with such measures as LED lights in all areas of the church buildings. We do not use oil or gas & the Hall uses heat pumps, such things give us greener credentials in line with the General Synod's ambition for the Church of England to be carbon neutral by 2030. We have made strides in all the areas above & St. George's continues to be a church that is learning, praying & honouring our duty to care for the environment both here & around the world. In January the Eco Team met to assess our progress in all the areas & we are pleased to say that we are now applying for the Silver Award. The Eco Garden continues to mature & is enjoyed by all who visit. We have participated in the RSPB bird count & were delighted to note blue tits using the bird box. We plan to do a butterfly & wild flower count in the spring. An important addition to the garden is the noticeboard which Phil kindly mounted on the Hall wall. Carola Wochner & Ann Cryer were instrumental in producing a map of the garden with a QR code to the church website as well as a comprehensive list of all the trees and plants in the garden. Huge thanks to Sarah Jones & all the team, as well as Nick Broadbent & Mike Bryant who helped with the summer watering & Elizabeth Miller who has taken beautiful photographs of

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the garden. Thanks also to Paul & the mowing team. In pursuit of greater biodiversity of species, the churchyard & garden will participate in 'No Mow May' this year. This allows for the growth of wild flowers which are sources of food for insects that are pollinators.

St George's is pleased to be able to continue to support our mission partners overseas and in the UK, Julia Richardson CEO with International Children's Palliative Care Network, Patrick Kangi with London City Mission, Sam and Abby Baguma with Mission Aviation Fellowship and Paula and Dean Finnie and The Gathering Church in South Africa. We love receiving regular updates by film and emails from all of them. We also continue to support the local food bank, Sevenoaks Loaves and Fishes by collecting non-perishable food.

Safeguarding remains a priority and is an item on every PCC agenda. During this past year, the PCC has agreed to continue using "Promoting a Safer Church" as our Safeguarding Policy, & the "Parish Safeguarding Handbook" as our framework for establishing good practice. The Church's policy for "Lone Working" has also been revised & approved by the PCC. The Risk Assessments for all activities falling under the aegis of the PCC have been updated during 2025 (Teddis, Cameo, Café on the Green & the King's Garden) & it has been agreed that these should be redone every two years. All current PCC members have now completed, or recently renewed, their Safeguarding training to at least Foundation level; our Clergy, Lay Readers & Parish Safeguarding Officer undertake training at Leadership level. Several PCC members have also done the online "Raising Awareness of Domestic Abuse" & Canon Rev Mandy Carr, Rev Hannah Glover & our PSO, Jackie Evans, attended the helpful and thought provoking conference on Domestic Abuse which the Diocese held in November 2025. As PSO, Jackie would like to express her particular thanks to the other members of the PCC Safeguarding & Risk sub group, Nikky Goozee & Julia Richardson for their help in revising our practice & maintaining the Parish Safeguarding Dashboard.

In September, Mandy asked for a sub-committee to be set up to progress plans for an extension to the Glebe Road churchyard. This is not needed for a little while, but we would like to take time to prepare for it thoughtfully. Subsequently, a group was formed, made up of 4 PCC members & 3 members of the congregation, to look into the matter. We have met in person 3 times, including one time on site & been working behind the scenes, liaising with the diocese, to see what needs to be done. So far, we have found the title deeds & established that Mandy owns them, as the current incumbent. We have agreed on a side entrance point for the new extension, where paths will go, the site of the new cremated remains area & where burials will be, & we know what needs to be done practically to prepare the area for consecration. We have decided on the memorial stones which will record the names of those whose ashes are interred there & we have discussed rules for the extension as a whole going forward, which will go to the PCC for approval. Currently, we are writing an application to the diocese for these plans.

It is clear that there will be a number of upcoming projects, all of which will require financing. To this end, Phil, Stephen & Michael have been discussing & preparing some figures for PCC discussion & we plan to run a Stewardship Campaign this year to support these projects.

Michael has had an interesting first year as Treasurer. Bank administration has meant that it has taken some time for him to gain full access to all the necessary accounts. However, he is now able to provide regular reports on our current situation to the PCC & to give knowledgeable recommendations & advice on upcoming expenditure. We are very grateful to our previous Treasurer, Trevor Griffiths, for providing active support in the background during this handover period.

In February last year, it was looking doubtful that we would be going ahead with the proposed pastoral reorganisation into a joint benefice with St. Mary's, Leigh. By the end of March, it became clear that despite the enormous amount of time & commitment put into moving plans forward by Mandy, Hannah & both sets of Church Wardens, the scheme was definitely not going to work at the current time &, with the agreement of the Archdeacon & the Bishop, it was stopped.

We were delighted that Phil stepped up to take on the role of Church Warden when Patrick completed his year last April. Lisa has enjoyed working alongside him in this capacity & particularly values his practical knowledge & support for the upkeep of the buildings & grounds. At the end of 2 terms of 6 years (with a year off in between!) it is now time for Lisa to step down as Church Warden & for someone else with fresh ideas to join Phil in this role.

As always, it is good to take this formal opportunity to express our love & appreciation for Mandy. In September, Mandy & Patrick celebrated their 10th anniversary here & it was lovely to be able to surprise them with some

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practical gifts to show our appreciation of their ministry. St George's & the parish of Weald as a whole continue to be inspired, supported & encouraged under Mandy's excellent spiritual leadership & particularly by her special gifts of preaching & prophecy. The current focus of being open to fresh encounters with the risen Christ is so special to all of us. We are deeply grateful that during a personal rollercoaster of a year, you remain dedicated to your role here & continue to inspire & educate us all & look out for us. Mandy, thank you so much for everything that you do & we hope that you will continue to experience our love, support & prayers for you & Patrick, & that you will feel that you can & must put yourselves first whenever that is most needed.

Financial Statement

The PCC continues to maintain two bank accounts, one with Santander from which cheques can be written, which require two signatures, and one with NatWest from which bank transfers can be made. Bank transfers must be approved by two independent people, and it is policy that neither approver is a family member of the recipient.

A Statement of Financial Activities for 2025 are included in this report along with that for the previous financial year. In 2025, St George's total income was £91,138, including a one off legacy, (2024 £85,197), and the total expenditure was £78,628 (2024 £83,994).

Income from Donations and Legacies was £72,433 (2024 £68,949), from Church Activities, including fees for funerals, £4,726 (2024 £3,450), from Other Trading Activities, including the 10 challenge and hall lettings, £8,368 (2024 £5,510) and Bank Interest £5,612 (2024 £7,289), a fall which can be attributed to falling interest rates.

For further information, please see Note 2 to the Financial Statements.

Expenditure from the General Fund fell from £74,074 in 2024 to £70,673 in 2025, largely driven by a reduction in the Parish Share from £33,000 in 2024 to £27,500 in 2025. However, there were significant increases in depreciation and in the costs of utilities. For further information, please see Note 3 to the Financial Statements

The PCC distributed £8,042 to charities in 2025, this equated to 8.8% of total income (2024 10.4%) and 9.7% of general income (2024 11.4%). Payments of £3,701 from the General Fund and £4,042 from the Restricted Mission Fund were distributed to our Mission Partners and other charities. This includes £413, including Gift Aid, from the collections at Harvest Festival which was given to the community shop. There was a small surplus in the Mission Restricted fund of £584 (2024 £203) this will be used to support the 2026 committed donations of £4000. See Notes 9 and 10 to the Financial Statement for more detail.

Transfers from the General fund to the Church and Church Hall repair funds were in 2025 to £5,500 and £2,000 respectively, and £6,000 was withdrawn from the Hall repair fund in anticipation of the costs of repairing the paving outside the entrance.

We are very grateful to all those who are able to support St George's financially in one way or another.

During 2025, major expenditure included repair of the paving outside the church hall, electrical work was done in the church rooms, new heating was installed in the church hall, and repairs were made to the tower. The costs of these will be depreciated over five years. Depreciation for projects in 2021, the vicarage carpet, repairs in the church to stop water ingress and for the streaming equipment was concluded in 2025.

There were in addition costs for minor maintenance of the church and churchyard amounting to £2,960 (2024 £2,970). Regular mowing of the churchyard and an annual clean up was undertaken by volunteers. We are most grateful for the time and help given to this maintenance.

Expenditure can be broadly grouped into three areas:

1. Mission and charitable giving £8,042 (2024 £8,834). See notes 3 and 10 to the Financial Statement for more detail.
2. Ministry costs, which include the working expenses of the Vicar and Curate and the costs associated with the Vicarage of £8,039 (2024 £8,075). See note 3 to the Financial Statement for more detail.
3. The costs of running, repairing and improving the church buildings £22,414 (£23,705). See note 3 to the Financial Statement for more detail.

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Bringing the income and expenditure together, the result for 2025 was an increase in assets held by St Georges to £245,744 (2024 £233,234). Of this, the sum of Debtors, Short Term Deposits, Cash at the Bank and in Hand, less Creditors amounted to £228,013 (2024 £218,310). Another way of analyzing the composition of the £193,156 is to divide it between the amounts held in Unrestricted, Designated and Restricted Funds. At 31 December 2025, the split was £131,572, £107,536 and £6,636 respectively.

The PCC is truly grateful for the significant commitment from Michael Richardson in managing the day-to-day finances of St George's, preparing reports for the PCC to both monitor the ongoing financial position and to forecast budgets for subsequent years, and lastly for the preparation of these Financial Statements.

The PCC is also grateful for the work of the accountancy firm Perrys Accountants Ltd. for their work in carrying out the Independent Examination, which provides an important level of assurance to the PCC that their stewardship of the financial affairs of St George's is appropriate and proportionate to the objectives of St George's.

£193 of Cameo funds (Restricted) are currently held in the PCC bank account.

Funds held as Custodian on Behalf of Others

No agency collection monies are held as at the end of 2025.

The PCC established a fund in 2007 called the Weald Opportunities Fund aimed at supporting worthwhile social and community projects in which parishioners participate, both within and outside the parish. No Gifts were made from this Fund in 2025 (2024: £0).

Plans for Future Periods

In 2025 the level of unrestricted and designated funds increased by £15,035 to £239,108 following an increase of £6,531 in 2023. Restricted funds fell by £2,525.

Excluding exceptional items, income rose by £1,946 compared to 2024 and expenditure fell by £5,366. Net current assets remain high at £228,018 (2024 £218,310).

Looking ahead expenditure is likely to increase for a number of reasons. Parish share will increase from £27,500 to £35,000 which slightly exceeds the ministry costs of the Vicar paid by the Diocese. Energy costs are likely to be higher, and other costs are likely to increase in line with inflation. Projects for 2025 include replacement of the fence between the churchyard and the former vicarage, refurbishment of the kitchen in the Hall, and redecoration of the Church. One of the tasks of the PCC during 2026 is to consider how best to balance the use of income and reserves in furtherance of St George's Objectives and Activities for Public Benefit.

Policy Statements

Reserves

It is the policy of the PCC to generally maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months of unrestricted expenditure. This provides sufficient funds to cover management, administration and support costs, and to respond to emergency expenditure and applications for grants that arise from time to time. At the end of 2025, this was estimated to be £50,000 and was covered by Unrestricted Funds amounting to £239,108.

Missionary and charity giving

It is the policy of the PCC to ensure that missionary and charitable giving should be at a level which is at least 10% of total income. These include missionary societies, relief and development agencies, home mission and secular charities – see Note 10 of the Financial Statements for more information. Decisions as to the distribution of the money are made at PCC meetings and the Mission Action Group.

**St. George's Church, Weald
Annual Report and Financial Statements of the
Parochial Church Council for the year ended 31st December 2025**

Risk management

The following points should be noted:

- Insurance cover for third party and buildings is provided by Ecclesiastical Insurance Group
- Cheques require two signatories
- Normal precautions are taken to protect against fire risk with the provision of regularly maintained and appropriate extinguishers
- Child protection policies are strictly observed, as required by the law
- A full security assessment was carried out in January 2009 and all valuable items have now been professionally marked and/or chained to the floor. Following these and other security measures, the Church was re-opened more often during the day than previously
- Cash receipts are paid into the current account. As a result, virtually all bills are paid by cheque or direct debit and the amount of petty cash is kept to a minimal level.

Approved by the PCC on 9th April 2026
and signed on its behalf by



Rev Mandy Carr
PCC Chair

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Notes	General Funds £	Designated Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	TOTAL FUNDS 2024 £
Income and endowments from						
<i>Donations and legacies</i>	2a	69,460		2,973	72,433	68,949
<i>Income from Church activities</i>	2b	4,516		210	4,726	3,450
<i>Other trading activities</i>	2b	6,120		2,248	8,368	5,510
<i>Investments</i>	2c	2,690	2,922		5,612	7,289
Total incoming resources		82,786	2,922	5,430	91,138	85,197
Expenditure						
<i>Raising funds</i>	3a	534			534	625
<i>Church activities</i>	3b	70,138		7,955	78,093	83,368
Total resources expended		70,673		7,955	78,628	83,994
<i>Gains/(losses) on investments</i>						
Net income (expenditure)		12,113	2,922	(2,525)	12,510	1,204
<i>Transfers between funds - transfers in</i>			1,500		1,500	7,700
<i>Transfers between funds - transfers out</i>		(1,500)			(1,500)	(7,700)
Net incoming/(outgoing) resources before other recognised gains and losses		10,613	4,422	(2,525)	12,510	1,204
<i>Gains/(losses) on revaluation of fixed assets</i>						
<i>Other recognised gains/losses</i>						
Net movement in funds		10,613	4,422	(2,525)	12,510	1,204
Total funds brought forward at 1 January		120,958	103,114	9,161	233,234	232,030
Total funds carried forward at 31 December		131,572	107,536	6,636	245,744	233,234

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

BALANCE SHEET AT 31 DECEMBER 2025

	Notes	2025	2024
		£	£
Total fixed assets	5	17,731	14,924
Current assets			
Debtors/pre-payments	6	1,785	972
Short term deposits		191,344	184,246
Cash at bank and in hand		36,011	34,189
		<u>229,141</u>	<u>219,408</u>
Creditors: amounts falling due within one year	7	<u>-1,128</u>	<u>-1,098</u>
Net current assets		228,013	218,310
Total assets less current liabilities		<u>245,744</u>	<u>233,234</u>
NET ASSETS	8	<u>245,744</u>	<u>233,234</u>
Funds			
Restricted funds	9	6,636	9,161
Designated funds (Unrestricted)	9	107,536	103,114
General funds (Unrestricted)	9	131,572	120,958
		<u>245,744</u>	<u>233,234</u>

Approved by the Parochial Church Council on 9th April 2026 and signed on its behalf by

M Carr

Rev. Mandy Carr
PCC Chair

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

a Basis of preparation

The financial statements have been prepared under the historical cost convention. The accounts have been prepared on the basis that the PCC is a going concern. The PCC is a public benefit entity and the accounts have been prepared under the Charities SORP (FRS 102) 2019. The PCC has taken advantage of the exemption for smaller charities to prepare a statement cash flows.

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 which are informal gatherings of church members.

b Funds

Funds held by the PCC are:

Unrestricted funds - general funds which can be used for PCC ordinary purposes.

Designated funds - monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

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

c Income

All incoming resources are accounted for gross.

Donations and legacies

Collections are recognised when received.

Planned giving receivable is recognised only when received.

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

Grants and legacies are recognised when the PCC is legally entitled to the amount due, the amount can be reliably measured and the when they are considered probable.

Interest

Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2025

d Expenditure

Resources expended are accounted for on an accruals basis and are accounted for gross.

Grants

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

Church Activities

The diocesan parish contribution is accounted for when paid. Any parish contribution 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.

e Fixed Assets

Tangible fixed assets

Consecrated and beneficed property of any kind is excluded from the accounts by s.10(2) of the Charities Act 2011.

Movable church furnishing are vested in the Churchwardens for the use and benefit of the parishioners and cannot be disposed of without a faculty. These assets are regarded as "inalienable" property held on special trust on behalf of the PCC and are not accounted for in the PCC's accounts. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings and individual items costing under £1,200 are written off in the year they were incurred.

Expenditure on items purchased using a grant is written off in the year it was incurred.

Depreciation

Depreciation is calculated to write down the cost of tangible fixed assets, including freehold properties, over their expected useful lives. All items are currently 5 years straight line.

A full year's depreciation is provided in the year of acquisition.

f 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.

g Going concern

The trustees consider that there are no material uncertainties about the ability to continue as a going concern

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025**

2 Income and endowments*

* All totals rounded up to nearest £

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £
a Donations and legacies								
Planned giving - gift aid	37,370			37,370	36,490			36,490
Income tax recoverable on planned giving	9,343			9,343	9,154			9,154
Other planned giving	8,747		20	8,767	8,830			8,830
Collections at services	1,099			1,099	1,075			1,075
Donations and appeals	8,824		1,773	10,596	8,007		1,397	9,403
Income tax recoverable on donations and appeals	2,540		805	3,345	2,202		222	2,424
Harvest Festival			375	375			1572.33	1,572
Grants	538			538				
Legacies	1,000			1,000				
	69,460		2,973	72,433	65,758		3,191	68,949
b Income from Church Activities								
Social events and books to promote objectives	1,106			1,106	59		1,340	1,399
Fees from weddings etc	3,410		210	3,620	1,991		60	2,051
	4,516		210	4,726	2,050		1,400.49	3,450
c Other trading activities								
Church hall lettings to non church organisations	6,120			6,120	5,510			5,510
Weald 10k Challenge			2,248	2,248				
	6,120		2,248	8,368	5,510			5,510
d Investments								
Interest income	2,690	2,922		5,612	3,972	3,316		7,289
	2,690	2,922		5,612	3,972	3,316		7,289
Total income	82,786	2,922	5,430	91,138	77,290	3,316	4,592	85,197

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

3 Expenditure*

* All totals rounded up to nearest £

	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2025 £	(unrestricted) General Funds £	(unrestricted) Designated Funds £	Restricted Funds £	TOTAL FUNDS 2024 £
a Raising funds								
Stewardship costs								
Costs of 10k								
Costs of fetes and other events	534			534	304.40		321	625
	<u>534</u>			<u>534</u>	<u>304</u>		<u>321</u>	<u>625</u>
c Expenditure on church activities								
Missionary and charitable giving (Note 10):	3,701		4,342	8,042	3,020		5,814	8,834
Ministry costs:								
Diocesan parish contribution	27,500			27,500	33,000			33,000
Working expenses	3,293			3,293	3,471			3,471
Vicarage expenses	4,655			4,655	4,514			4,514
Assistant Staff	90			90	90			90
Church running expenses	6,499		150	6,649	6,458			6,458
Church maintenance	1,710			1,710	2,465			2,465
Upkeep of services	6,354		253	6,608	6,525		531	7,055
Upkeep of churchyard	1,251			1,251	505			505
Parish training, mission and publicity	206			206	68		17	85
Parish administrator	1,155			1,155	1,671			1,671
Church administration	759			759	556		25	581
Church hall running costs	5,070			5,070	6,124			6,124
Church improvement costs								
Hall improvement costs								
Independent examination	1,128			1,128	1,098			1,098
Depreciation	6,768		3,210	9,978	4,206		3,212	7,418
	<u>70,138</u>		<u>7,955</u>	<u>78,093</u>	<u>73,770</u>		<u>9,598</u>	<u>83,368</u>
Total expenditure	<u>70,673</u>		<u>7,955</u>	<u>78,628</u>	<u>74,075</u>		<u>9,919</u>	<u>83,994</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025**

4 Staff costs

a Wages and salaries

The PCC has no employees.

The PCC benefits enormously from voluntary service. It is not possible to place a value on its volunteers but the PCC would not be able to function without such generous giving of time.

b Transactions with PCC members

The following amounts were paid to PCC members and related parties during 2025

R Johnson £1,155 for administrative assistance (2024 £1,671). Paula and Dean Finnie, Paula being the sister of L Martin, £2,549.97 for missionary work in South Africa (2024: £4,100). Julia Richardson £2000 for organist services (2024: £2040). Julia Richardson is Chief Executive of the International Children's Palliative Care Network, to whom the PCC donated £2,000 (2024: £2,000).

Agency payments which are not made from church funds. Julia Richardson (Organist) £200, L Martin (£40), S Griffiths £40, A Priest (£40) (Verger)

Donations of £11,340 were made by PCC members in 2024 (2024 £19,507)

There were no other reportable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Tangible fixed assets	(i) Freehold land and buildings	(ii) Church fittings	(iii) Church Hall fittings	(iv) Car Park surfacing	(v) Streaming Equipment	(vi) Vicarage Carpet	(vii) Church repair 21, 24, 25	(viii) Electric Organ & Organ repairs	TOTAL
Cost or valuation	£	£	£	£	£	£	£		£
At 1 January 2025	149,575	50,130	43,982	15,334	13,991	2,605	8,120	4,990	288,726
Additions	5,176	1,656	3,299				2,655		12,785
Disposals									
Revaluation									
At 31 December 2025	154,751	51,786	47,281	15,334	13,991	2,605	10,774	4,990	301,511
Depreciation									
At 1 January 2025	145,607	50,130	43,982	15,334	11,193	2084	4,471	1,002	273,802
Provided in the year	2,510	332	663		2,798	521	2,158	997	9,978
Disposals									
At 31 December 2025	148,117	50,462	44,645	15,334	13,991	2,605	6,628	1,999	283,780
Net book amounts									
At 31 December 2025	6,634	1,324	2,636	0			4,146	2,991	17,731
At 31 December 2024	3,968	0	0	0	2,798	521	3,649	3,988	14,924

The freehold land and buildings comprise:

i The church hall which was valued at the insurance valuation as at 31 December 2006 (£339,000) adjusted by 35 years depreciation to reflect that it was built in 1972, resulting in a cost of £119,700 which has been fully depreciated. The cost of refurbishing the church hall entrance and toilets in 2008 (£22,509) have been fully depreciated. Refurbishment of the Church Hall in 2022 (Electrical system update including LED lights, and painting) added £4,804, the costs will be depreciated over 5 years. In 2024, the cost of overpinning and repointing the church hall (£2562) was added, and in 2025 the cost of repairing paving outside the entrance (£5175.60) and of new heatering (£3,298.80). The cost will be depreciated over 5 years.

ii Fittings in the Church Rooms costing £7,287 in 2007, the PA system installed in the Church in May 2016 at a cost of £41,463 and the photocopier purchased in 2018 at a cost of £1,380 have been fully depreciated. Electrical work was done in the church rooms on 2025 (£1,656) which will be depreciated over 5 years.

iii The following items have been fully depreciated. The church hall floor that was replaced in 2008 at a cost of £7,026, the storage installed under the hall stage in 2009 at a cost of £2,010, the church hall ceiling, which was replaced in 2011 at a cost of £14,796, the heating in the church hall replaced in 2013 at a cost of £10,990, the additional heaters installed in 2017 at a cost of £7,749 and a new water heater installed in June 2014 at a cost of £1,411.

iv Resurfacing of the church car park in November 2010 at a cost of £15,334 has been fully depreciated.

v The streaming equipment purchased in 2021 at a cost of £13,991 and has been fully depreciated

vi A new carpet fitted in the vicarage at a cost of £2,605 and has been fully depreciated

vii The 2021 cost of work to eliminate water ingress into the Church (£4754) has been fully depreciated. In 2024, the electrical system was improved, the cost of this work (£3336) will be depreciated over 5 years. The tower was repaired in 2025 (£2654.52) which will be depreciated over 5 years

viii The cost of the electric organ purchased in 2024 using amenities and study aids fund (£2061.50), it will be depreciated over 5 years. The Church organ needed extensive repairs in 2024, the costs of £2928 will be depreciated over 5 years.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

6 Debtors

	2025 £	2024 £
Accounts Receivable	559	
Prepayments	1,226	972
	<u>1,785</u>	<u>972</u>

7 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	1,128	1,098
	<u>1,128</u>	<u>1,098</u>

8 Analysis of Net assets by fund

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets for church use	17,731			17,731	14,924
Current assets	114,969	107,536	6,636	229,141	219,408
Current liabilities	-1,128			-1,128	-1,098
	<u>131,572</u>	<u>107,536</u>	<u>6,636</u>	<u>245,744</u>	<u>233,234</u>

9 Statement of funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2025 £
Unrestricted Funds - undesignated					
General Fund	120,958	82,786	-70,673	-1,500	131,572
	<u>120,958</u>	<u>82,786</u>	<u>-70,673</u>	<u>-1,500</u>	<u>131,572</u>
Unrestricted Funds - designated					
Church Repair Fund	78,041	2,324		5,500	85,865
Church Hall Repair Fund	25,074	598		-4,000	21,672
	<u>103,114</u>	<u>2,922</u>		<u>1,500</u>	<u>107,536</u>
Restricted Funds					
Mission Fund	203	3,733	-3,342		594
Amenities and Study Aids	3,686	263	-412		3,537
Church Yard Fund	418		-63		355
Church heating	0	150	-150		0
Cafe on the Green	1,468	1,225	-1,191		1,502
Streaming Equipment	3,001	60	-2,798		263
Church Organisations Funds	193				193
Youthwork	192				192
	<u>9,161</u>	<u>5,430</u>	<u>-7,955</u>		<u>6,636</u>
Total funds	<u>233,234</u>	<u>91,138</u>	<u>-78,628</u>		<u>245,744</u>

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025**

9 Statement of funds (continued)

The designated funds comprise:

the Church Repair Fund (for repairs to the Church)

the Church Hall Repair Fund (for repairs to the Church Hall)

the Mission Fund designated for local people and projects (the "Weald Opportunity Fund")

The restricted funds comprise:

the Mission Fund (for donations which have been given for specific charities)

the Churchyard fund (for donations which have been given specifically for the upkeep of the churchyard)

the Amenities and Studies Aid Fund (for donations which have been given specifically for improving the amenities at St George's.

the Church Heating Fund (for donations which have been given specifically for church heating costs)

the Cafe on the Green fund (for donations and expenses associated with the Cafe on the Green)

the Streaming Equipment fund (for donations/income associated with the Streaming Equipment)

the Youthworks fund (for donations/income associated with youthwork)

the Church Organisations Fund (for donations which have been given specifically for use by those organisations. Currently the only Church Organisations fund is for Cameo)

PAROCHIAL CHURCH COUNCIL OF ST GEORGE WEALD

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2025

10 Missionary and Charitable Giving

	2025 £ (unrestricted) General	2025 £ Restricted	2025 £ Total	2024 £ (unrestricted) General	2024 £ Restricted	2024 £ Total
<u>(a) Giving to missionary societies</u>						
Associates of Christians Abroad (Paula and Dean Finnie)	200	2,200	2,400		2,400	2400
The Gathering		150	150		63	62.5
<u>(b) Giving - relief and development agencies</u>						
Mission Aviation Fellowship	481	519	1,000		1,000	1000
<u>(c) Home Mission</u>						
London City Mission	1,000		1,000	1,000		1000
Children's Society					169	168.75
Christian Viewpoint for Men		60	60		60	60
Friends of Rochester Cathedral	20		20	20		20
<u>(d) Secular Charities</u>						
International Children Palliative Care Network	2,000		2,000	2,000		2,000
The Hygiene Bank						
Alzheimers Society					50	50
Weald Community Shop		413	413		1,572	1572
British Legion						
Citizens Advice						
Weald Memorial Hall		1,000	1,000		500	500
Hospice in the Weald						
TOTAL	3,701	-	4,342	3,020	-	5,814
						8833.05

St George's also gives time each year in supporting Christian Aid Week. The funds raised are not included in the PCC accounts.

It is the policy of the PCC to donate an amount equivalent to at least 10% of its general income to charities.

In 2025 St George's donated £8,042 which represents 8.8% of total income of £91,388 (2023 10.4%) and 9.7% of general income of £82,786 (2023 11.4%)