

10th May 2026



Annual Reports and Accounts
for the Parochial Church
Council of St. George's,
Jesmond, for the year ending
31st December 2025



Parochial Church Council of St. George's, Jesmond
Registered Charity No. 1132758

Aim and Purpose

St. George's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Debbie Loughran, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social, and ecumenical. The PCC is also specifically responsible for the maintenance of the Church, the Church Hall, Tower House, Close house, and the Green.

Objectives and Activities

St George's seeks to be an Inclusive Church and has set the following areas of focus for our energies:

- Rooted in Christ
- Inclusive
- Inspiring Spaces
- Serving You

PCC Members who served during 2025

Ex Officio

Incumbent: Reverend Debbie Loughran

Lay Reader and Anna Chaplain: Joan Grenfell

Churchwardens: Enid Pearson (to May 2025), Janet Wilson (2023-2026)

General Synod: Canon Izzy McDonald-Booth

Lay Representatives on Deanery Synod: Mike de la Hunt (2020-2026), Kay Plumley (2020-2026), James Parkin (2025-2026)

Treasurer: Mike Ranson (to May 2025), Tom Klenka (since May 2025)

Elected Members

Jonathan Booth (2025-2028)

Lana Liu (2023-2026)

Alison Mattinson (2024-2027)

Nigel Russell-Sewell (2023-2026)

Brent Swinburne (2024-2027)

Libbie Wilson (2025-2028)

Secretary: Nigel Russell-Sewell

Administrative Information

St George's Church is located on St George's Close, Jesmond, Newcastle upon Tyne, NE2 2TF.

Correspondence should be sent to the Vicar at St George's Vicarage, St George's Close, Jesmond, Newcastle upon Tyne, NE2 2TF; or The Parish Office, St George's Close, Jesmond, Newcastle upon Tyne, NE2 2TF.

Contents

Electoral Roll Report	2
Vicar's Report	2
Parochial Church Council Report	4
Seeking (discipleship)	
Inclusive Church Statement	6
Bellringers' Report	6
Eco Group Report	7
Environmental Policy	8
Sharing (evangelism)	
Children and Young People Report	9
Anna Chaplain Report	10
Community Hub Steering Group Report	11
Charitable Giving Group Report	13
Music Report	14
Publicity Report	15
Sending (vocation)	
Churchwarden's Report	15
Building and Grounds Report	18
Deanery Synod Report	19
Safeguarding Report	20
Safeguarding Policy	22
Friends of St George's Report	23
Refugee Support Report	24
Treasurer's Report	24
Appendices	
Minutes of the 2023 meetings	26
Selected pages from the accounts	28

Electoral Roll Report

The revision of the Electoral Roll was completed on 19th April 2026. The roll contains 167 names; 78 are resident in the parish and 89 are non-resident. In April 2025 the roll contained 159 names (there have been 10 additions and 2 deletions since then.)

The secretaries of the Diocesan and Deanery Synod have been duly informed of the current roll numbers.

Margaret Baron
Electoral Roll Officer

*

Vicar's Report

“In him we live and move and have our being.” Acts 17:28

Statistics for mission, bums on seats, how many people, quiet or not so quiet revival – the many ways that the Church appears to value the large and loud as successful, and yet in the Bible we see Jesus interact with one person and small groups just as much, if not more often than with the larger nosier crowds. There is of course a place and a time for both. Big is beautiful but so is small. Big gives a sense of wonder, small gives a sense of belonging – both important, both necessary, both valued – both include Jesus.

It is easy to compare ourselves to others, easy and yet so often unfulfilling, it doesn't change who we are and often makes us feel less about ourselves – that 'grass is always greener' analogy we know so well. 'They are good at being them, we are good at being us' is a far healthier narrative to live by, but is often more complicated and difficult in a world that judges.

St George's is a big church, big in size, big in seating capacity, big in number of attendees (compared to many churches today), big in outreach and has a large amount of giving to be done. We also have a couple of big building projects on the go, some big bills to pay and a rather big tower that can be seen from everywhere (well maybe not, but you know what I mean). We have some big expectations both from ourselves and those which are placed on us because of our importance to the Diocese and to our Toon. And with all of that comes some big worries (are we doing the right thing), big responsibilities (to ensure we are here for future generations) and big prayers (because if we aren't doing it with and for God then what's the point of any of it?!).

Sometimes I think it is easy to forget that Church isn't just about us and the here and now. Sometimes I think we forget that those who worshipped here before us worried about what they were leaving for us, and sometimes I think we forget that what we do doesn't just affect us, it affects those who will come after us. But most of all I think sometimes we forget the 'why', 'why' do we do what we do?

“In him we live and move and have our being.”

In Acts 17, Paul is working his way through Athens and has found an inscription, 'to an unknown god', he uses this to talk about how his God and our God is 'known' and can be 'known'; how our God made the world and everything in it, how he is the Lord of heaven

and earth and how God doesn't need shrines made by human hands; but how God made all of this so that people may be able to find him... although he is not far from each one of us - "In him we live and move and have our being."

St George's exists so that people may be able to find God – all people, not just people in our time and era – all people, always, for as long as St George's is... And so what we do matters, not just for us, not just for them, but to God.

"In him we live and move and have our being."

2025 has been another year of much activity and joy, of quiet and discernment, of moving forward and of serving, of vision building and of witness. New people have made St George's their home and some have moved to new homes elsewhere. We have witnessed our beloved Elizabeth Rhodes, Joan Rooney, Pat Wilson and Patricia Winskell move from their earthly homes to rest in peace with Jesus in their forever home. We have prayed, sung, laughed, cried, danced, shared, loved and planned. We haven't always agreed on everything, but we have moved forward together.

Our social impact is staggering, using the Green Book (Govt doc) we add £2,152,883.00 worth of value to our community each year, and no, I haven't put the decimal point in the wrong place and yes, that is over 2 million pounds sterling each and every year! How? Through our worship, expenditure, volunteering, choirs, community groups, little saints and other youth groups that meet and use our hall, our bereavement café, Friday café, sing and socialise etc... each activity we offer matters – to us, to our community, to God. And I'd like to take this opportunity to thank each one of you who offers yourself in any of these ways, which of course is ALL of YOU who are reading this. You matter, thank you!

We hosted 11 weddings, 15 Baptisms, 4 Confirmations, 1 reception into the Church of England, 4 funerals, 6 burials of ashes and 2 Thanksgiving for marriage services in 2025 – 39 opportunities to enable people who don't regularly come to church to 'find God'... although he is not far from each one of us.

We held many fellowship events which welcomed people into our buildings and into our hearts, and they came back time after time; appreciating our welcome, our kindness, our love and our hospitality - *"In him we live and move and have our being."*

We move beyond our doors for the majority of our lives, and we know that God goes with us – as we step into Nursing Homes, Schools, Universities, Hospitals, Homes, Air Cadet events, Jesmond Festival, Jesmond community forum, VE Day events, Afternoon teas on the green - we don't take God with us, he is there already, but perhaps we point him out, recognise his presence and seek his comfort, guidance and wisdom.

As we meet with each other in Committees and Sub-Committees, in Deanery and Diocesan Groups and Synods, General Synod and other National roles we recognise God in each of us as we seek to serve him in all that we do, remembering that we are not just serving the present but also seeking the future.

As we study together in Lent/Advent Groups, Confirmation Courses and Book Groups we learn more about God and about each other, so that we can grow and help others to grow too. And in 2025 it has been a delight to see David, James and Nigel grow into Readers in

Training and Izzy grow into a Licensed reader. To see Izzy and David commissioned as LGBTQI+ Chaplains for the Diocese. To see Arifa, Tabitha, Tilly and Tom Confirmed, Luke received into the Church of England, Elizabeth Baptised and Sam & Sophie and Stephen & Jennifer Married. To see more people offering to read lessons, pray intercessions, serve at the altar, welcome as Sidespeople or Welcomers, join the choir, make tea/coffee, clean the church and join committees. That doesn't mean that there isn't space for YOU however if you want to join in now – come along, let me know and let's see where God is taking you on your journey through this wonderful life.

“In him we live and move and have our being.”

We have continued things we have done for years and started new things – Bereavement Café being one, an opportunity to come alongside those who are bereaved and talk about life, the universe and everything. We've marched with the marginalised, sought justice for the oppressed and stood alongside those who are struggling to find a place, a welcome, a home.

I have represented St George's and St Hilda's at Deanery level on Synod and the Deanery development group as well as at Chapter. At Diocesan level on Synod and as a member of the Diocesan Mission and Pastoral Committee. Both churches have in turn benefitted from my work as Associate Diocesan Director of Ordinands, Bishop's Advisor for Discernment and member of the National Candidate Panel board as I learn from each person I meet and as they inspire me to see God working in his world in new, many and varied ways.

We have such amazing opportunities at St George's to fulfil our call, 'to enable people to find God... although he is not far from them', we are privileged to have an amazing big building which can be seen from 'everywhere', we are blessed with outdoor space which people use each and every day and we have people who are committed to enabling us to be relevant and accessible not just for the here and now but also for the future. Our reach is wide and far – and may it always be first and foremost to God – for *“In him we live and move and have our being.”*

I am looking forward to 2026, to hopefully securing enough funding to see the Church extension built and open so we can welcome even more people in even more varied ways, so they can find God not far from them. Come along for the journey – you never know where it may lead you.

Rev. Debbie Loughran
Vicar

*

Parochial Church Council Report

St George's PCC met six times in 2025. The January meeting opened with a presentation to Professor Janet Wilson, Lay Chair and Churchwarden, with grateful thanks for leading the PCC during the interregnum. News was received of the grant from National Lottery Heritage Fund for stage 1 of the organ restoration project “Discover Jesmond 1888”, to save the two rare T C Lewis pipe organs and create a heritage trail and events programme

between St George's and Jesmond URC. Advent and Christmas 2024 services were reviewed.

In March, PCC reviewed the draft 2024 Accounts in preparation for the APCM. PCC agreed a policy for obtaining quotations for works to be carried out. In preparation for the APCM, PCC members were invited to suggest where they would like to see St George's community in 12 months' time, each member providing three words. This informed the Vicar's vision at the Annual Meeting. It was noted that the liturgy (the orders of service) was being rewritten over the coming year.

May saw the first meeting of the PCC following the APCM and new members Jonathan Booth, Tom Klenka, Libbie Wilson and James Parkin were welcomed to their first meeting. Officers were elected and Dr Graham Rutt appointed Parish Safeguarding Officer. Dr Sue Vernon was thanked for her work as outgoing Safeguarding Officer. Following a trial period, the decision was made to permanently remove the "no dogs" signage from St George's Green. The list of Sidespeople was reviewed and all appointed. It was agreed that members of PCC would lead a group attending Pride in the city centre in July.

In July, following a discernment process, David Julian Casati, James Parkin and Nigel Russell-Sewell were approved by PCC for recommendation for Licensed Reader Training. It was noted that the Garden of Remembrance was getting full and a proposal to use the area by the west wall as a single plot where ashes can be interred for the foreseeable future was approved. A job description would be prepared for the role of Churchwarden to encourage interest.

In September, following a request from the diocese, PCC approved a pledge of 7% increase in Parish Share in 2026. PCC agreed to have an away day in October to consider the vision for St George's. The sound system had a number of issues, including dead spots in church, which were putting people off attending services and events, and event organisers using the church. The only satisfactory way forward was to completely renew the system and this was unanimously approved.

The final meeting of 2025 in November approved the safeguarding action plan and outline social media policy. James Parkin has taken leadership of an ecumenical student Christian ministry group. Following the PCC away day, the strapline was agreed for use across all St George's activities:

Rooted in Christ + Inclusive + Inspiring Spaces + Serving You

Charitable donations were made totalling £8,000. PCC looked forward to welcoming The Bishop of Newcastle to preside at a service of Confirmation on Advent Sunday.

Every PCC meeting has 'standing items' on the agenda that must be considered at each meeting: Safeguarding; Finance; Building and Projects Group; St George's Community Hub; Area/Diocesan/General Synod Reports; Anna Chaplaincy. Approved minutes are published on the St George's website following approval and can be read at: <https://www.stgeorgesjesmond.org.uk/about/#the-pcc>

Dr Nigel Russell-Sewell
PCC Secretary (Honorary)

SEEKING

Inclusive Church Statement

“We believe in **inclusive church** – a church which **celebrates and affirms** every person and does not discriminate.

We will continue to challenge the church where it continues to discriminate against people on grounds of **disability, economic power, ethnicity, gender, gender identity, learning disability, mental health, neurodiversity, or sexuality.**

We believe in a Church which **welcomes and serves all people** in the name of Jesus Christ; which is scripturally faithful; which seeks to proclaim the Gospel afresh for each generation; and which, in the power of the Holy Spirit, allows all people to grasp how wide and long and high and deep is the love of Jesus Christ.”

<https://www.inclusive-church.org/the-ic-statement/>

*

Bellringers' Report

The early part of the year saw the intervention of a 'cherry picker' at St George's as the netting around the tower had allowed pigeons into the roof space, including in and around the bells.

The resulting mess was professionally removed thus making it safe for us to carry out periodic checks of the bells and ropes. A few minor issues were attended too throughout the year and the bells remain in good condition.

There have been no changes to band membership this year so all our efforts have been focussed on education and training. We welcomed Susannah Broome back to the tower in October after her successful trips through the Northwest Passage by boat.

Congratulations are due to five members of the band for ringing their first Quarter Peals, a quarter peal being 1260 pulls of the rope taking about 45 minutes of continuous ringing, quite a challenge.

In addition to ringing for regular services and weddings, we have hosted a number of visiting bands wishing to ring the bells here. We also join in with other towers either on organised events or just on holiday. In January, I was pleased to be part of a group which rang at York Minster as part of a ringing weekend.

Bell ropes have a limited life and the ropes here are starting to wear. Thanks to a donation from one of the parishioners, I have three new ropes on order and are due for delivery soon. It is my plan to replace all of them over the next couple of years.

There is a strong group of Bellringers in the area and we often have visitors to our practice on a Friday. Likewise, some of us can be found ringing elsewhere through the week.

Overall, I am happy to report that the band is making steady progress which in turn is lifting the standard of ringing at St George's.

There is always room for more so please contact me if you would like to know more about what we do.

John Markham
Tower Captain

*

Eco Group Report

Eco Group has expanded its membership significantly this year, this shares the load of organising events and also brings members with new perspectives and experience.

We continue to develop our status in the Eco Awards scheme, which is presently at silver but working towards the gold level. It is desirable to achieve this since it opens up further opportunities for grants for energy saving projects.

In terms of achieving “net zero” by 2030, whilst we have plans mapped out to achieve this goal, they ultimately await the whole site plan coming to fruition. A new electricity supply will be required to facilitate both these projects.

A recent proposal has been made to fit solar panels to the hall roof (on the south-east side). A planning application has been submitted, which benefits from grant to finance the application and associated survey costs. A battery storage unit will also be incorporated to allow us to store electricity. We expect that we will be able obtain a grant for a significant proportion of the capital cost of the equipment and installation.

It has been proposed to carry out a limited trial of “under-pew” electric heaters. These would be installed under the choir pews, the chancel area is presently unheated. Faculty is required before this can proceed and an application is being made for this and other minor works, including installation of water butts round the back of the church.

Further efforts have been made to reduce our gas consumption, which rose significantly in 2024. An improved heating management and control system was installed during the year when repair work was carried out to the boilers. As a result we have reduced our gas usage, hence carbon footprint from 36 tonnes in 2024 to 25 tonnes in 2025.

Both the church and hall gas meters can now be read remotely, which should enable more accurate billing instead of estimated readings, the gas supplier has also been changed with a cost benefit.

The group consider that there is still merit in pew cushions to aid general comfort during services and other events held in church. Further costs are being looked at and possible grants or other means of financing.

We continue to try and raise environmental awareness among the congregation. A notable event held this year was on sustainable clothing. Our weekly service sheet now features “Eco Tips”. In addition to St George’s we are also working with other churches and the diocese in promoting environmental issues.

John Clark
On behalf of the Eco Group



Environmental Policy

St. George's Church accepts responsibility for its effects on the environment and is committed to reduce them. As your local Church of England (Anglican) church, one of our Five Marks of Mission is to strive to safeguard the integrity of Creation, and sustain and renew the life of the earth.

The key points of our strategy to achieve this are:

- a. Frequently emphasise God's love for Creation and our stewardship of nature, through our worship and teaching.
- b. Understand and minimise the impact of our church activities, land and buildings on the environment, especially on the climate and biodiversity.
- c. Implement an awareness program for our congregation, volunteers and staff to enlist their support in improving the church's impact on the environment.
- d. Measure our carbon footprint and set targets for ongoing improvement which achieve net zero carbon emissions by 2030. Understand what would be required to reach this target and draw up an economically sensible action plan to achieve it.
- e. Use future plans to reduce our environmental impact.
- f. Engage with other churches, the Diocese of Newcastle, the Church of England and other local and national partners to understand and follow best environmental practice & guidance in the context of listed church buildings, to secure their help and partnership to get the work done and to hold the national Church to account.
- g. Collaborate with people and groups from our local community on environmental initiatives.
- h. Establish and maintain an Eco Group, chartered by the Parochial Church Council to bring environmental issues and concerns forward to them on a regular basis; with agreed membership, accountability and resources.
- i. Follow the Eco Church programme, aiming to achieve Gold certification by 2030
- j. Ensure compliance with all relevant environmental legislation.

Signed: 

Dated:  April 2026

Chair of the Parochial Church Council

Review: This policy will be reviewed each year at the Annual Parochial Church Meeting

SHARING

Children and Young People Report

Team members this year

Team members throughout the year were Alison, Debbie, Kay, Lana, Sarah, Sue and Rhona. James joined after the 2025 APCM. The Safeguarding team kept in close touch in an advisory capacity, with Sophie becoming the CYP point contact as of the autumn. Malcolm Toft joined a few meetings to explain how the cadets are organised and to plan Harvest Sunday.

Highlights

Christingle at Candlemas...

Who can forget Donald dressing up as a Christingle? The CYP team prepared 120 bags of Christingles and Debbie led the congregation through how to assemble them and what it represents, with Donald's help.

...And then Christingle on Christmas Eve

This time it was Tom Klenka who donned the inflatable Christingle costume. Children and parents/carers assembled their own Christingles in the Hall, organised by CYP members, before going into church for the service. As with many of our Christmas services in 2025, as a church we should look to find more volunteers to help with the church service itself.

Mothering Sunday

This year we sourced daffodils from supermarkets, including a donation from Waitrose, and then split the bunches and tied them with printed ribbon in the vestry. During the service, Debbie asked people to write post-it notes and stick them onto a heart to say 'Thank you'.

Easter

We had a few crafts available at the back of church on Palm Sunday, but the big event was the 'Experience Easter' stations around the church on Good Friday. Unfortunately, and in spite of all attempts to publicise the event, not a single child had a go at the stations 😞. We agreed to plan an event in 2026 with West Jesmond school in term time instead – which has happened and was very well attended. The annual Easter Egg hunt went ahead on Easter Day and was very popular.

Big Friendly Gathering for VE Day

There were children's crafts including balsa planes and spinners (thank you Maggie) and an Eco stall with seed bombs and hoverfly lagoons (thank you Hilary).

Pentecost

Featured a number of people speaking/ signing part of the liturgy in other languages.

Freshers Events

We continue to develop connections with Newcastle and Northumbria Universities, especially now that James has joined the team. St. George's had a stand at both universities' freshers events, handing out flyers for our various volunteering opportunities, our 'What's on' leaflets etc. As Debbie is now chaplain to staff and

students at Newcastle university, we are hoping to see a link to the new worshipping communities at St. Hilda's, as well as more students coming to St. George's. James picked up leadership of an ecumenical and inclusive 'Student Christian Movement' at the end of the year. More to come in 2026.

Living Nativity at Christmas

As well as the Christingle, the CYP organised the annual Living Nativity, with perhaps 60 people attending refreshments afterwards. As ever, the live Shetland pony was a big draw. We will decide whether we can run this event again in September 2026 – we could have done with more stewards and some of the cast got lost along the way!

THANK YOU

We would like to say a big THANK YOU to all of the volunteers who run regular and occasional activities with children and young people. Especially to Christine's team running Little Saints, and all of the people involved in All Age worship.

Kay Plumley, on behalf of the CYP

*

Anna Chaplain Report

A Ministry of Presence.

Another year has passed as I have continued to be a presence in Cestria House and Craghall Residential Care.

Most faces are the same, though some have moved to another place of care or have gone ahead to join the Heavenly Banquet.

Only this week I was asked to pray over a long time resident whose life's journey was coming to its end. I had known the resident for many years, watching as her journey into dementia went through its various phases. It was therefore very special, appropriate and quite moving for me to ask that she be held in love as she walked through the valley of the shadow of death.

She was peaceful as I prayed and shared some scripture with her and she was peaceful when I left. She died shortly afterwards.

I continue to offer a simple Sacramental Service each week, making it as visual as possible.

I sit with and talk to other residents, helping them I hope to know that they are not forgotten.

I continue to be invited to speak as an experienced Anna Chaplain to those taking part in the online Anna Chaplain training course. The experiences I share seem to be appreciated so I see this as a valuable extension to the ministry.

The monthly service at St. Hilda's - Living Faith - arose out of my desire to make worship available and accessible to all, no matter what issues of health or otherwise might prevent them from worshipping at 9.30am, or from being able to engage with a 'regular' service because of mental health issues caused by a dementia.

The service is meeting the needs of residents of Cestria House who come along when the weather and staffing levels allow.

We are small in number at present but I am hopeful that the little seed which has been planted will grow into a large tree where many will come to rest in its branches.

Anna Chaplaincy is a ministry which challenges my creativity in relation to worship, and which fills me with great joy and a sense of God given purpose to be alongside those who may feel forgotten.

Joan Grenfell
Anna Chaplain

*

Community Hub Steering Group Report

2025 saw a planned shift in focus from exclusively working towards funding for the North West corner church extension, towards commencement of fundraising for the hall. The vision for the hall continues to reflect the goal of the Whole Site Plan as conceived by Bishop Nick, much of which was reiterated in Rev Debbie's vision statement almost 12 years later. Kay Plumley, Margaret Vane and Jonathan have put in an enormous amount of work to design and distribute flyers for Hub events in 2025. These included Burns supper, Laura Reaveley's summer concert, Miley Cyrus tribute night, a lecture from Prof Roy Taylor "Cutting through the food confusion" and the November Ceilidh.

Hall

The Buildings and Projects Group on behalf of the Hub steering group continued to review and update the design of the interior in the light of previous comments received, including those articulated at the open launch meeting in March 2023 and the presentation to the congregation in February 2025 and subsequent consultation through to Easter.

The principle modifications to accommodate the main considerations raised now incorporate: relocation of the kitchen from a central point to allow practicality in servicing both the main and smaller hall rooms and in turn creating a more substantially sized and potentially partitioned smaller hall; incorporation of an accessible shower for those in need; ground floor storage space for the main hall with the potential for additional storage for example for mobile furniture units along the end wall abutting Close House if felt to be required (noting this may never in fact be required as over the last twelve months much rationalisation has been made to what has been previously stored in the hall cupboards, not least the removal of the old and heavy trestle tables). Lastly the re-ordering of the toilets into a generic cubicle system in a safe and appropriate format for diversity requirements in line with many modern public buildings.

Given the significant time that had elapsed since the original concept drawings, it was clear we required a fully updated formal cost plan from the Consultant Quantity surveyors to reflect the multiple sources of inflation in over a decade. Based on a provisional building start in quarter one 2027, the revised cost was over £930,000. Taking into consideration fixtures and fittings as well as the associated consultant fees our

fundraiser Paul Baird is working to raise a total of £1.2 million for the Hall. This is a large and potentially daunting sum. However, it is in keeping with similar types of projects and the nature of the upgrade that is required to bring the hall to a level of multi-function usage that we wish to achieve.

How will this be achieved? Fundamentally the parish is NOT having to raise this amount from individual donations. The vast bulk of the costs will be raised via carefully planned and targeted grant applications. The intended usage by all the community as well as the Parish opens up numerous avenues of opportunity.

Applications will be made in different approaches to varying trusts. For example, some will fund capital buildings, others with an elderly focus might fund equipment et cetera. All of our applications will reflect different appeals.

The Hall fundraising appeal was formally launched by MP Catherine McKinnell at the summer fête on 31 May. A local appeal for individual donations from church, community and from hall users is required to raise one third of the first one third of the total before we go out to the largest funders (1/3 of £400,000 i.e. £133,000). The remaining two thirds of that first third i.e. £267,000 will be targeted towards trusts who provide build pots. Once that £400,000 is secured then we are in a position to apply to some larger trusts for example "Benefact". Once we pass over 50% of the hall fund pot we can apply to the National Lottery Community Fund and to other national trusts.

We now have a model of the hall based on current design which many have found very helpful to conceptualise how the totally refurbished Grade 2 listed building will look and function. We appreciate that, at time of writing, many people have yet to see this, but hopefully a secure space can be found to allow open viewing.

Church Extension

Whilst our approach to the National Heritage Lottery Fund for the church extension towards the end of last year was met with some pushback, there is now a revised plan being formulated to mount a successful bid in 2026. A small bid writing group is meeting regularly to address the many complexities of this process under the guidance of Paul Baird, from whose immense experience in fundraising we continue to benefit and at a very modest cost. In the meantime, 2025 was our most successful fundraising year to date totalling £117,000. This included a very welcome pledge of £50,000 from the Garfield Weston foundation in November. At time of writing, the total money disbursed or pledged for the Whole Site Plan to date is just over £400,000.

We are grateful to the review of our strategy and very helpful suggestions from parishioner Mark Squires who like our patron, Sir Alan Craft, has a vast experience of fundraising in different sectors.

We also wish to put on record our thanks to Debbie who has thrown all her positivity, time and energies into the Hub project, and for all those who continue to support the group through their active involvement.

Janet Wilson and Derek Nicholson

*

Charitable Giving Group Report

The group met in October 2025 to review our established charitable giving campaigns and to discuss possible beneficiaries of the annual amount donated by the church: this year a welcome increase to £8000.

Regular appeals supported by the congregation:

- February: Children’s Society boxes
- May: Christian Aid Week
- July: New uniform appeal for Children North East and Christchurch C of E School, Shieldfield
- September: Harvest Festival donation of goods to The People’s Kitchen
- November: WERS Christmas gifts
- **Rolling collection** of children’s knitting and new clothing for Children North East

Annual Distribution

The 2024 recipients from church funds were reviewed and it was agreed that we should continue to focus on local charities, or the local work of larger charities and especially those which might not have the capacity to support wide publicity. In addition, we decided to make substantial donations to a smaller number of charities.

Shine On	A local charity which aims to help the over 55s with tasks which they now find difficult, so that they may live independently for as long as possible.	£1000
PROPS	A charity based in the Linskill Centre in North Shields and operating out of Fenham Library which supports by group sessions and advice the wellbeing of families of those suffering from substance abuse	£1000
St.Oswald’s Hospice	A hospice with current and historic links to St.George’s through the late Dorothy Jameson who was a driving force behind its founding	£1000
The Recruitment Junction	A Newcastle-based charity led by a Christian, Beverley Brooks, which works with prisoners to help their transition to normal life and work. It has a remarkable success rate with little recidivism	£1000
Angel Tree	A charity we have long supported which provides Christmas presents for the children of prisoners who receive little other support.	£1000
St.George’s work with refugees	Support for local refugee families	£1000
AKT	A charity which works with LGBTQ young people who have been rendered homeless after coming out to their parents.	£500
Jesmond Street Pastors	Self-explanatory nightly help for the lonely and homeless on the streets of Jesmond, with a special parish link through the work of Sylvia Dahabra	£500

Jesmond Library		£500
St.Hilda's Retreat House	Donation to contribute to the seed corn fund needed to establish this new charity	£500

Finally, we should like to mention the many anonymous donations made throughout the year of which we are aware: the generous donation of £5000 to be shared between the beneficiaries of the School Uniform Collection, the ongoing donation of new football boots and kit to Christchurch School and donations in cash and kind to our refugees. There will be many others.

Our thanks to everyone who has contributed in cash, kind or transport.

Hazel Jones-Lee, Joan Grenfell, Janet Wilson, Louise Chapman, Margaret Vane, Linsley de la Hunt

*

Music Report

Over the past year, the Parish Choir has sung a remarkable number of services, demonstrating outstanding commitment week by week. The consistency of their dedication has been matched by the quality of their singing, which has been both inspiring and uplifting, contributing greatly to the life of the parish.

A number of special events have stood out. These included a moving performance of the Requiem by Gabriel Fauré in collaboration with the choir of Hexham Abbey, the Jesmond Festival Eucharist at St Hilda's, and a well-supported Come & Sing day featuring *The Armed Man* by Karl Jenkins. The silent film screening with live organ accompaniment in October, featuring Darius Battiwalla, was another highlight, drawing a wide audience and showcasing the organ in a creative and engaging way.

One of the most exciting developments has been the launch of the new Community Choir, which has already welcomed around 30 singers who are new to the parish. This initiative has broadened participation and created new opportunities for people to engage with music-making at St George's.

The series of lunchtime concerts has also proved a great success, both artistically and financially, raising over £1,500 in support of the Organ Restoration Project. These concerts have enriched the cultural offering of the parish while contributing directly to its long-term musical resources.

There has also been excellent progress on the Discover Jesmond 1888 project, developed in partnership with Jesmond United Reformed Church. This heritage trail will launch in 2026, marking an important moment in the parish's engagement with local history and community storytelling.

Grateful thanks are due to all our singers for their enthusiasm and dedication. I would also like to thank my colleagues Nigel Russell-Sewell (Assistant Director of Music) and Michell Zhou (Organ Scholar) for their invaluable work, and Barbara Peacock for her constant support behind the scenes. We are deeply grateful to the Ouseley Trust for its

continued support of the Peacock Choral Scholarships, and to all those who give so generously to sustain the music programme. The encouragement of the congregation remains a vital source of strength.

We look forward with great anticipation to 2026, to the launch of the new St George's Youth Choir and the Patronal Festival. This festival will bring together a rich programme of musical, heritage, and community events, celebrating all that has been achieved and pointing with confidence towards the future.

Drew Cantrill-Fenwick
Director of Music

*

Publicity Report

Publicity continues to be an important element of the Church, keeping both the congregation informed but also reaching out to our partners in Jesmond and the community generally. Church activities, both sacred and secular, are covered.

There is a loose team who carry out various tasks since Hazel Jones-Lee retired this year. Jonathan is able to produce many leaflets and fliers; the hall, church porch and boundary posters, as well as posters for local shops, the library and swimming pool. The largest posters are commissioned from a local printer.

For digital publicity, Jonathan, the Vicar, and Nigel are responsible for Facebook posts. Kay Plumley sends out Instagram posts, designs posters and is responsible for Hub communications in several mediums. There is an emphasis here on continuing to inform our many partners as to the progress of the initiative. Margaret Vane distributes leaflets and posters throughout Jesmond, contacts radio stations, stake holders and Jesmond community email facilities. She uses the Lance to further advertise and review church activities.

Drew Cantrill-Fenwick produces very effective posters, leaflets and fliers for music events and covers the digital aspect of this publicity.

Keeping everything on the website fully updated is an ongoing challenge. A quarterly leaflet setting out main events called 'What's On' was introduced. There are ongoing discussions about how to communicate with the many Christmas event attendees.

Margaret Vane

*

SENDING

The Churchwardens' Report

January-March

A Gift Audit was carried out on Sunday 26 January. Everyone present at Parish Communion was asked to complete a form after hearing the sermon, and to leave it on the altar during the offertory, to maximise participation. Findings were that no-one

wanted to step down from what they were currently doing, and there was an increase in interest across all activities except two: no offers for churchwarden or treasurer. Otherwise, this was an extremely successful activity, and respondents were followed up by appropriate activity leaders. Quarterly events leaflets were introduced. The February 2025 pantomime was The True Story of Chicken Licken and Henny Penny - a great success which showcased two new cast members – Rev Debbie and Mr Alan Loughran. An Open Consultation on the hall internal design was open until Easter. PCC approved appointment of an Assistant Director of Music.

Finance: A schedule of repair costs was produced by Derek Nicholson for 2025. The total cost was £36,215. The deficit of £15k for 2024 was largely due to work on the boiler, which was committed to in 2024. Planned giving has been steadily decreasing over the last few years. The average regular St George's giver gives £2 less than the national average. The outgoing Treasurer Mike Ranson estimated £13,000 more needed to be generated in 2025 than 2024. Property rents and Hall hire rates were under review. A legacy of £24,900 was received without restrictions. The Proposal that £20,000 went to the Hub and the remainder into general funds for building maintenance and repairs was approved unanimously by PCC. An additional £2,000 from another benefactor has gone into Hub funds.

April-June

Catherine McKinnell, MP for Newcastle upon Tyne North, visited the Parish, and was keen to learn about Hub development plans. She went on to hold a Constituency surgery in the Hall and Winskell Room.

VE Day Big Friendly Gathering, organised by Joan Grenfell, on 3 May was a great success, with support in particular from Margaret Vane and the Air Cadets. It was opened by Marjorie Dodds who rang her ARP bell, followed by a welcome from Deputy Lord Mayor Henry Gallagher. A high point was the Veterans interview where Jack Burn and David Cheeseman shared their first hand recollections of life during WW2. The Bells were rung again on the 8th of May as part of the National VE Day commemorations. The Fête on 31/05/25 was opened by Catherine McKinnell MP and marked the launch of Hall fundraising. The Chakh Dhoom restaurant pop up was a novel attraction alongside familiar favourites - £5300 was raised to support the work of St George's. It was apparent that our old wooden trestle tables have become an issue - heavy, difficult to store and potentially hazardous. PCC thus approved purchase of 20 folding tables weight 15 kg and easily stored at ground level.

St Georges featured in many other events as part of the Jesmond Festival including Summer weekly organ recitals; the Friends of St George's "Singers' concert"; the Benefice Eucharist at St Hilda's to name but a few.

Appointments were made following a long term of service by Sue Vernon, of a new Parish Safeguarding team –The PSO Graham Rutt taking the lead on people, training, and DBS concerns; Deputy PSO Sophie Leach leads on processes, systems and policies.

The Great North Run was completed by Arthur Vane, Brian Vernon and Nick Peacock – running in tribute to his father, our late Organist and Choirmaster, Frederick Peacock FRCO BEM.

July-September

We were all inspired by the energy and generosity of community musician Laura Reavley, who leads Sing and Socialise every Friday morning in the Middleton Room. Laura volunteered to run a Hub Fundraiser and presented us with a massive £1155 after her popular concert on 9 July.

PCC considered how best participate in Pride - a banner was printed and church members took part in the Pride Parade through the city centre.

David Julian Casati, James Parkin and Nigel Russell-Sewell were unanimously approved by the PCC for recommendation for Licensed Reader training.

PCC considered the future of the Memorial Garden in September, as only eight spaces remain(ed) vacant. It was established that the Chancellor will not permit reuse of plots as there was no prior intimation of this to those whose loved ones remains have already been interred. The PCC unanimously approved the sustainable approach of creating a single plot adjacent to the West wall, such that ashes can be interred there for the foreseeable future. The plot will never become full.

October-December

The Finance committee was reinstated and a series of Giving sermons delivered – the first stewardship campaign since 2021. PCC held a very valuable Away-day at St Michael's Mount Byker on 4 October.

Deanery Synod: The 2026 Diocesan theme is 'sharing'. The Diocese aims to have 120 new worshipping communities by 2032. In our Benefice they are particularly evident on the St Hilda's site.

During National Heritage Open week, Barbara Peacock offered the unique insights of her historic and heritage tour. Visitors also enjoyed the organ playing of Rev. Dr Roy Large.

The Harvest Festival congregation contributed very generously to the People's Kitchen. In late November, there was a similar generous response to the request for Christmas Gifts for those supported by the West End Refugee Service.

Freshers' Fayres at Newcastle University and Northumbria University were attended by Rev Debbie, Kay Plumley, Tom Klenka and myself. Students were particularly engaged by the October screening of Nosferatu. Drew raised over £2,000 for the Peacock Choral Scholarships from this event, along with his November Come & Sing.

The sound system was further upgraded with slimline speakers for spoken word that blend into the stone fabric, at a cost of £15000. The window speakers remain in situ to carry music inputs to the sound mixer. The PCC approved an uplift in Charitable giving to £8,000 for 2025 (see separate report). The November Ceilidh raised a modest sum for the Community Hub once costs met - but attracted many from out with the church

congregation including several student groups. The Christmas Market raised £4200 despite poor weather and multiple competing similar events locally.

Open House at the Vicarage on Dec 21st was a brilliant afternoon of conversation and warm hospitality appreciated by everyone ahead of the service of Nine Lessons and Carols. Rev Debbie's many other popular Advent worship events boosted the reach of Ministry, including the annual service of lighting St George's Christmas tree, sponsored by the generosity of the Watson Family Trust.

The Living Nativity promenade led by an impeccably behaved miniature pony attracted a good number of followers and was particularly appreciated by the residents of Cestria House.

Christingle on Christmas Eve included the unforgettable (literally) buoyant performance of Tom Klenka as a living Christingle, an event of great good humour and children's participation -the embodiment of the spirit of Christmas.

In all 1194 people attended services on Christmas and Christmas Day.

Rev Debbie Loughran continues to guide and inspire us all not least by her nurturing of new vocations, her insight – and unfailing good humour.

Janet Wilson
Churchwarden

*

Buildings and Grounds Report

During the course of 2025 the parish has happily not had any major issues to deal with, with regard to the fabric of the main buildings, and we count our blessings in that regard.

The Quinquennial Inspection was formally issued in 2025, and no fundamental issues or concerns have been identified other than general "wear and tear" and dilapidations, noting the QI is for the Church only.

The main priority concern regarding the church tower slate louvres were swiftly actioned in March together with pigeon proofing to the upper tracery openings whilst access facilities were available.

The damaged paving to the side of Tower House was taken up and re-laid, with the provision of barrel planters to prevent both further damage from vehicle parking and restrictions for other users in and out of the car park.

The above items formed the bulk of the unexpected expenditure for the year noting that VAT was successfully claimed back on the above and other items through the Listed Places of worship scheme. Very disappointingly this scheme was made redundant at time of writing.

Emergency lighting has been installed to the ringing chamber and staircase as a general improvement for the H & Safety of the ringers.

The main notice board outside the church entrance has been duly replaced.

LED light fittings were installed to the chandeliers in the Church and the main hall lights both from the impending inability to obtain standard fluorescents, and for associated cost savings and carbon footprint. The bulk of these costs were covered via grant funding.

A selection of minor repairs were undertaken through the year including repairs to the female toilets to resolve leaking.

There are various sundry requirements being processed for action in 2026.

The group also provides support to the ECO group as and when requested, and at the end of the year were involved with Water Butts, Solar panels to the Hall, and trials of pew heaters in the choir, again all planned for 2026.

The Parish and buildings and grounds group continue to benefit from the sterling efforts of the “Tuesday Group” who provide great help and assistance with general gardening, housekeeping and small maintenance jobs and we are extremely grateful to them all. Again, Ian Spencer is singled out for acknowledgement; without his constant endeavours looking after the electrics and lighting we are sure there would be periods of unexpected and unexplained darkness!

Finally, and as always, specific mention is made to all those who help clean the church through the whole year and ensure its wellbeing for everyone’s use.

Derek Nicholson and Janet A. Wilson

*

Deanery Synod Report

St. George’s Synod representatives on Newcastle Central Deanery this year were:

Elected reps: Mike de la Hunt, Kay Plumley, James Parkin (from April)

Ex officio: Debbie Loughran, Izzy McDonald Booth (as Lay Chair of the Diocesan and General Synods)

The focus of the work this year has been in 3 areas:

Year of Seeking, moving into a Year of Sharing

Every Deanery was asked at the end of 2024 to notice where God is working in our lives and contexts. As a result of the responses received from across the Diocese, 3 key areas of work have been identified in what is now the Year of Sharing. These 3 areas are:

1. New Worshipping Communities
2. Buildings fit for Mission
3. Growing Closer to God

Deanery Development Plan

The Deanery Development Plan aims to share people, time and resources across the churches and parishes in the Deanery, including clergy, lay leaders and retired clergy. It is specific to local needs, rather than focussed on Diocesan priorities alone.

With all of the changes in Safeguarding in our Diocese, including the appointment of a new Diocesan Safeguarding Director, one chosen priority was ‘Support for Safeguarding’. All our Parish Safeguarding Officers were invited to meet together at the

end of 2025 to learn about the latest priorities, meet members of the new team and network together.

Deanery Finances

Every meeting included an update on Deanery finances (Parish Share). Much of Parish Share is spent on clergy stipends and clergy housing, as well as training across the whole of our Diocese. In 2025, Parish Share offerings from the 20 churches in the Deanery were enough to support 22 clergy positions, insufficient to fully support ministry in areas which cannot afford to pay for their clergy. We learned that the Diocese, which funds shortfalls, has been running a deficit since Covid, now totalling over £1 million. As this is not sustainable, all parishes were urged to help and support ministry and mission in our Diocese, including sharing the funding of the work.

Specifically, we have all been asked to increase our offering to Parish Share by 10%. In parallel, the number of clerical positions in the organisation design across the Diocese will be reduced. Please note that Parish Share does not pay for the Bishop, although it does pay for central support staff in areas like Safeguarding and Children & Youth work.

We continue to work together and support one another in the Central Deanery in a positive and constructive way.

Mike de la Hunt, James Parkin, Debbie Loughran, Izzy McDonald-Booth, Kay Plumley

*

Safeguarding Report

Summary

Since the last APCM, there have been no serious safeguarding incidents to report. The only serious matter of concern relates to a data breach at the provider of the DBS (Disclosure and Barring Service) checks. A new diocesan safeguarding team had just been appointed and they have authorised a new DBS provider. Significant progress has been made on reviewing policies and procedures, and ensuring appropriate training for all, but much work remains to be done, with the major obstacle being the Safeguarding team's lack of knowledge about who volunteers for what roles within St George's. Recent events elsewhere have underlined just how important safeguarding is, and the congregation of St Georges are urged to ensure timely compliance with requests for information and training. A paper outlining measures to help address that information vacuum will be considered by PCC on 18th March.

Data Breach

In July 2025, there was a cyberattack on Intradev, who provided software for APCS, who in turn were the diocesan approved providers of DBS checks. It is still unknown why Intradev held that data beyond the time taken to process the check requests, and the ongoing investigation has not yet provided any answers. All those individuals were contacted, and those most at risk offered free Experian Identity Plus protection for twelve months.

The breach affected some or all the following information: Name, phone number, date of birth, email address, address, place of birth, National Insurance number, passport number, driving licence number.

As far as is known, no-one has had their identity cloned as a result of this incident.

New DBS provider

Thirtyone Eight have been engaged as the new provider, and the first check requests have been submitted from St George's.

Latest Training situation

In response to the data below, an initial in-person training session has been arranged for Wednesday 29th April at 14:00, with all those overdue training invited. It will be made open to other members of the congregation who wish to attend, and other parishes.

Newcastle St George Safeguarding Hub

Safeguarding Training Overview

	Completed So far	To be Completed for the First Time	Refresher Overdue Now	Pathways that need to be refreshed			
				Due within 3 Months	Due between 3 - 12 Months	Due between 12 - 24 Months	Due between 24 - 36 Months
Basic Awareness	32	8	0	0	0	0	0
Foundation	28	11	0	0	2	2	6
Leadership	14	11	0	0	1	0	11
Parish Safeguarding Officer Induction	2	0	0	0	0	0	0
Domestic Abuse	25	12	0	0	1	2	19
Safer Recruitment and People Management	11	4	1	0	0	2	7
TOTAL	112	46	1	0	4	6	43

Who does what

It is a major concern that many volunteer activities occur within St George's that are unknown to the PSO and all organisers of activities within St George's who have not already done so are asked to identify themselves and forward a list of volunteers in their activity to the PSO at: safeguarding@stgeorgesjesmond.org.uk

Policies and procedures

A major review of all policies is underway, but it is complicated by not entirely knowing who does what.

Social media policy

A new social media policy has been developed and was submitted to the PCC on 18th March.

Graham Rutt and Sophie Leach

**THE PARISH OF ST GEORGE'S JESMOND
SAFEGUARDING POLICY SUMMARY - PROMOTING A SAFER CHURCH**

The following policy was agreed at the Parochial Church Council (PCC) meeting held on Sunday 11th May 2025

In accordance with the Church of England Safeguarding Policy, **Promoting a Safer Church**, our church is committed to:


- Promoting a safer environment and culture.
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church.
- Responding promptly to every safeguarding concern or allegation.
- Caring pastorally for victims/survivors of abuse and other affected persons.
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons.
- Responding to those that may pose a present risk to others.

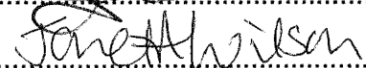
The Parish will:

- Create a safe and caring place for all.
- Have a named Parish Safeguarding Officer (PSO) to work with the incumbent and the PCC to implement policy and procedures.
- Safely recruit, train and support all those with any responsibility for children, young people and adults to have the confidence and skills to recognise and respond to abuse.
- Ensure that there is appropriate insurance cover for all activities involving children and adults undertaken in the name of the parish.
- Display in church premises and on the Parish website the details of who to contact if there are safeguarding concerns or support needs.
- Listen to and take seriously all those who disclose abuse.
- Take steps to protect children and adults when a safeguarding concern of any kind arises, following House of Bishops guidance, including notifying the Diocesan Safeguarding Adviser (DSA) and statutory agencies immediately.
- Offer support to victims/survivors of abuse regardless of the type of abuse, when or where it occurred.
- Care for and monitor any member of the church community who may pose a risk to children and adults whilst maintaining appropriate confidentiality and the safety of all parties.
- Ensure that health and safety policy, procedures and risk assessments are in place and that these are reviewed annually.
- Review the implementation of the Safeguarding Policy, Procedures and Practices at least annually
- This policy is reviewed each year by the Parochial Church Council and re-affirmed at the Annual Meeting

Each person who works within this church community will agree to abide by this policy and the guidelines established by this church.

This church appoints Dr Graham Rutt as the Parish Safeguarding Officer and Sophie Leach as Deputy Safeguarding Officer (safeguarding@stgeorgesjesmond.org.uk).

Incumbent 

Churchwardens 

Date..... 31/10/2025

This policy is to be reviewed annually and re-affirmed at the APCM

Friends of St George's Report

We usually bring in the new year with our regular Darling Dollies event. After all the busyness at the end of the year with Christmas and new Year, that gives us a wonderfully relaxing afternoon, exceedingly well attended by both congregation and community and 2025 was no exception. Remember one doesn't have to be a member of The Friends to come. All our events are open to everyone. However in 2025 we started the year with an excellent talk on a polar adventure - Polar Bound. One of our members, Susannah Broome, had very bravely sailed with Newcastle yachtsman David Cowper through the Northwest Passage in temperatures as low as -20 for the charity 'Daft as a Brush.' One could only admire the courage of those two brave souls!

February brought an evening exercising our brain cells on the Sophie/Simon/Jenny Quiz. I always seem to be on the team with the lowest score. I haven't yet worked out why that should be!!! In March we were treated to a talk on the stained glass windows of St George's by Christopher Wardale - an expert on stained glass. He was so knowledgeable and we all learnt a huge amount on our wonderful church windows.

Our AGM was in April, as our year starts on St George's Day, unsurprisingly. In May, our contribution to the Jesmond Festival was an afternoon concert in church given by The Singers' who always put on a marvellous annual Christmas Concert for us. Very generously they always give The Friends the money taken on the door at this Spring Concert and for that we are extremely grateful. Our annual Lamplight Dinner took place at the start of June - there wasn't as much sunshine on the Green as I had promised, but the evening was full of laughter and excellent food. There may soon be news that at long last the lamp that we have been saving for will be implemented. I can only say "Watch this space."

July and August brought a return of Teas on the Green on five Sunday afternoons. These are really delightful - supplemented by cake and Pimms. Even if the weather isn't good, we simply use the Church Hall, so we don't cancel. It is just a case of popping along - no booking is necessary. By the way, this summer we have extended the afternoons to six - even better.

Newcastle Concert Band entertained us in September - a bit later in the year than usual - and it is always so good to host them. We build up such good relationships with the regular groups which entertain us. In October we enjoyed a talk by Nigel Russell-Sewell on his amazing holiday to China, India, Nepal, and Tibet - places we would all have loved to go to. His photography was amazing and he had so much knowledge to impart about the wonderful things he had seen.

We finished 2025 on a high with The Singers' Christmas Concert, another regular event with a good following. We had stalls at the Summer Fair and the Christmas Market, selling merchandise and also provided an exhibition and tours of St George's on the Heritage Open Days.

Barbara Peacock
Hon. Chair of FOSG

*

Refugee Support Report

People fleeing war, persecution and torture are never far from our thoughts particularly with Ukraine being bombarded by Russia and the continuous and ongoing Middle East war. We have people amongst us today who have been subjected to the foregoing leaving some on the streets and homeless.

Over the past year St George's has remained steadfast in its support of those on our radar. There has been a new baby girl in December. We have provided a washer/drier for this family of four who were 'moved on' into quite difficult accommodation in Westgate area (flat). They are coping and the facility for laundry has been very greatly appreciated as you might imagine. We have had items from a storage facility afforded to us by a company associated with St George's including a twin pram, a child's bed and small items.

The families in general are coping! They are hugely humbled by the help from St George's. They mostly have or are unable to access family support.

The children are enjoying school. We assist with school items and school visits arranged by the schools always including shoes for older children particularly and football boots (in boxes - very important) for younger children over the past months.

We have one A level student and four at stages of GCSE out of 15 school age children. Two are at university.

The current uncertainty and hostile environment thrown up by the Home Office for all of these families affects them all in a variety of ways. St George's is a sanctuary, like this city, and as such is more important than ever.

On a positive note some are working and pursuing their English to enable to progress within the difficult system facing refugees in this country. We have professional people amongst them including medics who long for the opportunity to work within their professions.

Another positive note, a new baby (boy) is due in May. The first child for a couple who fled war.

The most important message from this report is that those on our radar from six countries are in touch and support one another and offer help whenever and wherever they can.

On behalf of all those who have and do benefit from the support of St George's, I thank you. For myself, thank you to all who continue to practice your understanding in thought, word and deed.

Pauline Magnay

*

Treasurer's Report

Total unrestricted income for the year was £206,051 compared with £199,735 in 2024. A significant part of this increase was the Gift Day (£4,076) and giving week which saw a steady increase in Planned Giving. Planned Giving is so important to the continuing prosperity of the Church although it must be recognised that so many of our parishioners

also generously contribute sizeable sums via the electronic system that allows donations to be made by card. In addition, we have seen sizeable donations made to the Hub and Organ Restoration Projects, which are restricted funds.

A year-on-year comparison shows that the important source of income from trading activities, including fundraising events, has shown a small increase of £1,693 (1.9%). Church Hall letting and Church hire appear to have decreased by £4,274 (16%), with some regular users reducing their usage and hall bookings, however, £1216 was owed at the year end and paid in January 2026. The PCC have approved a 15% increase in the rental charges for 2026, which we anticipate should slow any further decline in income. Rental income from our properties, Tower House and Close House also appears to have declined by £1,050 (4.2%), however, this was due to a banking issue we had in October and will be rectified in 2026. We have however had a successful year for fundraising events (summer Fête and Christmas Market) and weddings, with a combined increase of £6,990 (19.6%) over 2024. Events in support of the Hub project and Organ fund raised £8,528.

We were very grateful to receive donations from the Friends of St George's and the final part of the pledge from the James Knott Trust for the Hub Project. In addition we gratefully received a Listed Places of Worship grant of £4,720, while the Project 1888 received a generous contribution of £6,200 from St. George's PCC.

Unrestricted expenditure for the year was £229,949, compared with £212,172 in the previous year. Although that represents a significant increase (8.4%) there are certain mitigating circumstances, including the fulfilment of the Biles Legacy with the remainder being spent on the sound system upgrade (£13,328) and the lectern steps (£4,032). We also used £5,840 of the Bartlett Fund to complete the upgrade to the sound system which was long overdue, having only been patched up in the past, and which was becoming a hindrance to ministry during services. It is worth noting that Charitable giving and our contribution to Parish Share increased by £11,268 in 2025. In the face of rising inflation and volatile energy costs, which the PCC continues to manage as best it can, we managed to decrease our expenditure on energy and maintenance in the Church and Hall by moving to fixed tariff energy supplies, and more careful management of heating usage.

Of particular benefit during the year were the continuing generous donations from the Catherine Cookson Charitable Trust (CCCT) to provide support to the PCC in maintaining and running the Church and its buildings; these donations constitute a restricted fund under a Memorandum of Understanding between the PCC and the CCCT trustees. During the year donations totalling £16,030 were received, all of which were applied for those purposes and reflected in a transfer of that amount to the general unrestricted fund.

Therefore, after the transfer into general funds of the CCCT money and acknowledging that the Biles and Bartlett legacies were received in previous years, we can report a modest in-year surplus of £2,479. The PCC held reserves (unrestricted funds not invested in tangible fixed assets) of £51,672 on December 31st, 2025.

Tom Klenka, Treasurer

**\Minutes of the Annual Meeting of Parishioners and Annual Parochial Church
Meeting held on Sunday 28th April 2024**



Parish Church of St George, Jesmond

Annual Meetings 2025

Chair: The Reverend Debbie Loughran, Vicar and Chair of PCC
Present: 85 members of the Parish community
Apologies: Roy Large, Derek Nicholson, Elizabeth Rhodes.

**Minutes of the Annual Meeting of Parishioners
held on Sunday 11 May 2025**

as part of the Parish Eucharist at 9.30 am

1. The Chair welcomed all to the meeting as part of the Parish Eucharist.
2. Nigel Russell-Sewell, Honorary Secretary to the Parochial Church Council, was appointed Clerk to the Annual Meetings.
3. One nomination was received for the role of Churchwarden: Janet Wilson (proposed: Christopher Stenton, seconded: Hazel Jones-Lee). They were appointed unopposed. There remains a vacancy.
4. Enid Pearson was thanked for her service as Churchwarden.
5. The meeting closed.

**Minutes of the Annual Parochial Church Meeting
held on Sunday 11 May 2025**

as part of the Parish Eucharist at 9.30 am

1. The Minutes of the meetings held on 28 April 2024 were approved (proposed: Graham Hatt; seconded: Louise Chapman).
2. Election to Deanery Synod due to vacancy: one valid nomination was received for James Parkin (proposed: Joan Grenfell, seconded: Janet Wilson). James was appointed unopposed.

3. Election to the Parochial Church Council: there are three vacancies on the PCC. Three valid nominations were received:

Libbie Wilson (proposed: Barbara Peacock; seconded: Enid Pearson)

Tom Klenka (proposed: Barbara Peacock; seconded: Enid Pearson)

Jonathan Booth (proposed: Janet Wilson; seconded: Mike Oswald)

All were approved unanimously and duly appointed to serve on the PCC for a period of three years.

4. Ian Ness, Hilary Cullingford and Margaret Vane were thanked for their service over the past three years.
5. John Oswald of Stephenson Coates was appointed Independent Examiner (proposed: Enid Pearson; seconded: Wendy Jones; approved unanimously).
6. Questions submitted in advance:

Q: We do not appear to have either a Sunday School or Junior Church at the moment. On the other hand, we have several small children using the back corner of church each week and a very healthy Little Saints group. What are the plans to continue to engage these groups as they grow older and also to attract more children? [Hazel Jones-Lee]

A: This was answered in the sermon (see below). Sunday School will be run in the extension when completed. There are plans for working with children and young people, including a joint project with the United Reformed Church to engage with university students. Little Saints is 'their own church' and may not become part of a Sunday congregation.

Q: How much has been spent to-date to redevelop the church hall, and how much has been spent on the extension in the memorial garden? [Brent Swinburne]

A: To date: Church Hall £10,700; work done for extension £8,244. Significantly more spent on fees across the whole church site. Full details are in the accounts.

7. Mike Ranson was thanked for his service as Honorary Treasurer.
8. Other Business: a certificate of thanks had been received from the Diocese for paying the Parish Share in full.
9. All those who contributed to the life of the Parish were thanked.
10. The meeting closed.

**INDEPENDENT EXAMINER'S REPORT TO THE
MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

I report to the members on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of St. George, Jesmond for the year ended 31 December 2025, which are set out on pages 8 to 17.

Responsibilities and basis of report

As the members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act'). You consider that the audit requirements of section 144 of the 2011 Act do not apply and that an independent examination is required.

Having satisfied myself that the accounts are not required to be audited, I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales.

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

- (1) accounting records were not kept in accordance with section 130 of the 2011 Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

John Oswald BA FCA
Stephenson Coates Audit Limited
Chartered Accountants

18 March 2026

West 2, Asama Court
Newcastle Business Park
Newcastle upon Tyne

NE4 7YD

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

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

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024*
INCOME FROM:						
Donations and legacies		114,089	81,595	-	195,684	354,506
Other trading activities		62,828	8,528	-	71,356	73,914
Investments		9,247	1,067	2,033	12,347	8,766
Church activities		18,400	684	-	19,084	14,165
Other income		747	11,345	-	12,092	2,883
TOTAL INCOME	1	205,311	103,219	2,033	310,563	454,234
EXPENDITURE ON:						
Raising funds		1,620	2,261	-	3,881	5,285
Church activities		253,618	51,727	2,033	307,378	267,683
TOTAL EXPENDITURE	2	255,238	53,988	2,033	311,259	272,968
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		(49,927)	49,231	-	(696)	181,266
GAINS ON INVESTMENTS						
- unrealised		2,801	-	(2,925)	(124)	2,791
- realised		-	-	-	-	-
NET INCOME/(EXPENDITURE)		(47,126)	49,231	(2,925)	(820)	184,057
TRANSFERS BETWEEN FUNDS	9	(25,432)	25,432	-	-	-
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024		985,608	273,261	73,167	1,332,036	1,147,979
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025	9	913,050	347,924	70,242	1,331,216	1,332,036

As set out in notes 5, 8 and 9 to the financial statements, at 31 December 2025 unrestricted funds of £913,050 comprised property funds (fixed assets) of £861,036 and general funds (free reserves) of £52,014.

The full statement of financial affairs for 2024 is shown in note 11 to the financial statements.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

BALANCE SHEET

AT 31 DECEMBER 2025

	Note	2025	2024
FIXED ASSETS			
Tangible assets	4	861,036	861,036
Investments	4	98,327	98,451
		959,363	959,487
CURRENT ASSETS			
Debtors	6	11,937	111,392
Cash at bank and in hand		368,061	278,342
		379,998	389,734
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	7	8,145	17,185
NET CURRENT ASSETS		371,853	372,549
NET ASSETS		1,331,216	1,332,036
FUNDS			
Unrestricted	8,9	913,050	985,608
Restricted	8,9	347,924	273,261
Endowment	8,9	70,242	73,167
		1,331,216	1,332,036

Approved by the Parochial Church Council on 18 March 2026 and signed on its behalf by:



The Rev'd Debbie Loughran, Chair

The notes on pages 10 to 17 form part of these financial statements.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 INCOME

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
Donations and legacies					
Planned Giving:					
Gift Aid donations	77,707	-	-	77,707	76,991
Tax recoverable	21,134	6,198	-	27,332	25,288
Collections (open plate) at all services	1,623	2,023	-	3,646	4,255
Gift day	4,046	30	-	4,076	-
Sundry donations	4,859	41,415	-	46,274	27,545
Legacies	-	-	-	-	26,975
Grants	4,720	31,929	-	36,649	193,452
	<hr/> 114,089	<hr/> 81,595	<hr/> -	<hr/> 195,684	<hr/> 354,506
Other trading activities					
Church hall letting	20,728	-	-	20,728	23,826
Church hire	2,032	-	-	2,032	3,181
Property rental income	23,550	-	-	23,550	24,600
Fund-raising events	16,518	8,528	-	25,046	22,307
	<hr/> 62,828	<hr/> 8,528	<hr/> -	<hr/> 71,356	<hr/> 73,914
Investments					
Dividends	827	-	2,033	2,860	2,796
Interest	8,420	1,067	-	9,487	5,970
	<hr/> 9,247	<hr/> 1,067	<hr/> 2,033	<hr/> 12,347	<hr/> 8,766
Church activities					
Fees	16,894	684	-	17,578	13,326
Magazines	1,506	-	-	1,506	839
	<hr/> 18,400	<hr/> 684	<hr/> -	<hr/> 19,084	<hr/> 14,165
Other income					
Insurance claims	-	-	-	-	-
Project 1888 contributions	-	10,000	-	10,000	-
Sundry	747	1,345	-	2,092	2,883
	<hr/> 747	<hr/> 11,345	<hr/> -	<hr/> 12,092	<hr/> 2,883
TOTAL INCOME	<hr/> 205,311	<hr/> 103,219	<hr/> 2,033	<hr/> 310,563	<hr/> 454,234

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

(continued)

2 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
Church activities					
Missionary and charitable giving:					
Church overseas:					
Relief and development agencies	-	-	-	-	-
Home Missions and other Church Societies	-	-	-	-	-
Charitable donations	8,000	450	-	8,450	4,382
	8,000	450	-	8,450	4,382
Ministry:					
Parish Share	97,200	-	-	97,200	90,000
Clergy expenses	1,386	-	-	1,386	736
Clergy housing expenses	3,305	-	-	3,305	(52)
Fees paid to diocese	2,725	-	-	2,725	2,615
Church – running expenses	18,868	-	-	18,868	21,569
Church maintenance	27,809	3,574	1,811	33,194	30,808
Upkeep of services	4,357	-	-	4,357	4,364
Parish magazine and publicity	1,286	722	-	2,008	1,556
Church Hall running costs	14,161	-	-	14,161	12,872
Church Hall maintenance	4,465	-	-	4,465	13,448
Other property upkeep	5,937	-	222	6,159	3,251
Whole site plan development	16,750	-	-	16,750	30,657
Flowers	1,041	1,795	-	2,836	1,444
Asset depreciation	-	-	-	-	1,169
Others	898	644	-	1,542	6,031
Organ and choir	17,413	6,299	-	23,712	21,658
Children and young people	-	103	-	103	240
Printing, stationery and office costs	6,143	-	-	6,143	5,975
Office administration	13,363	-	-	13,363	12,791
Bank charges	543	26	-	569	430
Project 1888	6,200	38,114	-	44,314	-
Independent examiner’s fees, including payroll	1,768	-	-	1,768	1,719
Total Church activities	253,618	51,727	2,033	307,378	267,683
Raising funds					
Costs of fund-raising activities	1,620	2,261	-	3,881	5,285
TOTAL EXPENDITURE	255,238	53,988	2,033	311,259	272,968

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

(continued)

3	STAFF COSTS	2025	2024
		£	£
	Wages and salaries	21,266	20,262
	Pension costs	439	373
		21,705	20,635

During the year the PCC employed an administrator and a director of music.

4 FIXED ASSETS FOR USE BY THE PCC

Tangible fixed assets	Freehold land and buildings	Plant and office equipment	<u>Total</u>
	£	£	£
COST OR VALUATION			
At 1 January 2025	1,161,787	34,198	1,195,985
Additions	-	-	-
Disposals	-	-	-
	1,161,787	34,198	1,195,985
DEPRECIATION			
At 1 January 2025	300,751	34,198	334,949
Charge in year	-	-	-
Disposals	-	-	-
	300,751	34,198	334,949
NET BOOK VALUE			
At 31 December 2025	861,036	-	861,036
At 31 December 2024	861,036	-	861,036

The freehold land and buildings comprise the Church Hall, Tower House and Close House all located at St. Georges Close in Jesmond, Newcastle upon Tyne. The valuation in these accounts is based on the estimates made by the PCC for insurance purposes in 2007. The latest valuations for insurance purposes amounted to £4,383,000.

Investments

	2025	2024
	£	£
At market valuation:		
3,164.24 Units in the CBF's Investment Fund	70,242	73,166
14,624 Units in the Epworth Investment Fund	28,085	25,285
	98,327	98,451

The historical cost of the investments at 31 December 2025 is £51,916 (2024: £51,916).

The movement in the year comprises:

	£
At 1 January 2025	98,451
Purchases	-
Revaluation of investments	(124)
	98,327

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

(continued)

5 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds		Restricted Funds	Endowment Funds	Total Funds 2025
	Undesignated	Designated			
	£	£	£	£	£
Fixed Assets	28,085	861,036	-	70,242	959,363
Current Assets	31,007	-	348,991	-	379,998
Current liabilities	(7,078)	-	(1,067)	-	(8,145)
	52,014	861,036	347,924	70,242	1,331,216

6 DEBTORS

	2025	2024
	£	£
Gift aid recoverable	9,507	4,020
Legacy receivable	-	24,975
1888 Project grant receivable	-	81,800
Sundry debtors and accrued income	2,430	597
	11,937	111,392

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Creditors for goods and services	6,252	14,493
Accruals and deferred income	1,893	2,692
	8,145	17,185

8 FUND DETAILS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2025
	£	£	£	£
Property, Church Hall, Tower House, Close House	861,036	-	-	861,036
Funds designated by the PCC - Buildings fund	-	-	-	-
General fund	52,014	-	-	52,014
Bell Ringers fund	-	2,083	-	2,083
Donations restricted by donors – access to capital and interest	-	345,841	-	345,841
Donations restricted by donors – access to interest only	-	-	70,242	70,242
	913,050	347,924	70,242	1,331,216

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

(continued)

9 MOVEMENT OF FUNDS

Unrestricted funds	Balance 1 January 2025 £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Balance 31 December 2025 £
Property	861,036	-	-	-	-	861,036
Buildings fund	53,989	827	(23,391)	(34,226)	2,801	-
General	70,583	204,484	(231,847)	8,794	-	52,014
Total Unrestricted funds	985,608	205,311	(255,238)	(25,432)	2,801	913,050

The PCC has designated the Buildings fund for use on property refurbishment projects.

Restricted funds	Balance 1 January 2025 £	Transfers £	Movement in resources		Balance 31 December 2025 £
			Incoming £	Outgoing £	
Bell Ringers fund	1,177	-	1,134	(228)	2,083
Open Churches fund	120	-	-	-	120
Fabric fund	37,173	-	526	-	37,699
Flowers	693	-	1,904	(1,795)	802
Family & Youth leader fund	12,528	-	-	(312)	12,216
Choral Scholarships	2,986	-	5,720	(4,202)	4,504
Director of Music	-	-	1,473	(1,473)	-
Music	41	-	1,527	(1,097)	471
The Hub	110,529	41,462	56,460	(1,949)	206,502
Organ Restoration project	25,883	-	3,806	(719)	28,970
The Cookson Fund	-	(16,030)	16,030	-	-
The 1888 Project	81,800	-	10,540	(38,114)	54,226
Other grants and donations	331	-	4,099	(4,099)	331
Total Restricted funds	273,261	25,432	103,219	(53,988)	347,924

The Bell Ringers fund was created to generate funds for the maintenance of the Church bells. It is administered by the bell ringers outside of the main PCC accounts.

The Open Churches fund was donated to ensure the Church would be opened to the public for specified periods in the year.

The Fabric fund relates to amounts raised for the purpose of capital repairs and maintenance work for the Church.

The Family & Youth leader and Director of Music funds are sums raised to support the work of those roles.

The Singing Group fund was donated by Jesmond Dementia Action Alliance, to fund a further 40 sessions of the singing group they established.

The Hub relates to the project to add an extension to the Church and redevelop the Hall and all associated activities (formerly known as the Whole Site Plan).

The Organ Restoration project relates to the full restoration of the St George's organ which was built in in 1887.

The 1888 Project is a partnership established in 2024 with Jesmond United Reformed Church. It has the overarching aim to work together to restore the organs of the churches and includes the creation of a Jesmond Heritage Trail.

The Cookson Fund. The Trustees of the Catherine Cookson Charitable Trust have generously offered to make donations to support the PCC of St. George's Church in maintaining and running the Church and its buildings. The PCC has established the Cookson Fund to hold this income and apply it in accordance with the purposes specified by the Trustees. During the year donations totalling £16,030 were received, all of which were used for those purposes and a transfer of £16,030 from the Cookson Fund to the general, unrestricted fund has been made at the year end.

The other funds have similarly been restricted by donors so that none may be used for the general running expenses of the Church but are to be applied for the purposes specified.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, JESMOND**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

(continued)

9 MOVEMENT OF FUNDS *(continued)*

9 (c) Endowment fund	Balance 1 January 2025 £	Incoming resources £	Outgoing resources £	Additions £	Revaluation £	Balance 31 December 2025 £
Garden of Remembrance and Fabric Fund	<u>73,167</u>	<u>2,033</u>	<u>(2,033)</u>	<u>-</u>	<u>(2,925)</u>	<u>70,242</u>

The income from the fund is to be used firstly for the Garden of Remembrance if required and thereafter for the upkeep of the fabric of the church.

10 RELATED PARTY TRANSACTIONS

During the year, Nigel Russell-Sewell was paid a £1,350 Choral scholarship. Other members of the PCC were reimbursed expenses incurred on behalf of the PCC amounting in total to £1,924.

11 COMPARATIVE STATEMENT OF FINANCIAL AFFAIRS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024	Total Funds 2023
INCOME FROM:					
Donations and legacies	109,041	245,465	-	354,506	184,686
Other trading activities	68,085	5,829	-	73,914	70,813
Investments	6,073	707	1,986	8,766	4,875
Church activities	13,843	322	-	14,165	15,470
Other income	2,693	190	-	2,883	7,299
TOTAL INCOME	199,735	252,513	1,986	454,234	283,143
EXPENDITURE ON:					
Raising funds	1,676	3,609	-	5,285	4,767
Church activities	212,172	53,525	1,986	267,683	242,197
TOTAL EXPENDITURE	213,848	57,134	1,986	272,968	246,964
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(14,113)	195,379	-	181,266	36,179
GAINS ON INVESTMENTS					
- unrealised	1,154	-	1,637	2,791	7,133
- realised	-	-	-	-	-
NET INCOME/(EXPENDITURE)	(12,959)	195,379	1,637	184,057	43,312
TRANSFERS BETWEEN FUNDS	22,342	(22,342)	-	-	-
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023	976,225	100,224	71,530	1,147,979	1,104,667
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024	985,608	273,261	73,167	1,332,036	1,147,979