St George's, Gravesend

ANNUAL REPORT OF THE

ST GEORGE'S, GRAVESEND PCC

For the Year Ended 31st December 2025

Incumbent:
The Revd Jim Fletcher
of 54 The Avenue, Gravesend, DA11 0LX

Honorary Treasurer:
Gerald Payne

Honorary Independent Examiner:
Martyn Burt

Bankers
HSBC - 84 New Rd, Gravesend DA11 0AS

Background

St. George's Parochial Church Council (PCC) has had the responsibility of co-operating with the incumbent, Revd Jim Fletcher and the Church Wardens, in promoting in the ecclesiastical parish the whole mission of the church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church complex of St George, Gravesend.

The PCC has complied with the duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults, and a safeguarding update is provided to PCC at each meeting. The PCC has also had regard to the Charity Commission public benefit guidance, where relevant.

Administrative Information

The St George's Parochial Church Council is part of the Diocese of Rochester within the Church of England.
The correspondence address is: 54 The Avenue, Gravesend, DA11 0LX.
The PCC is a registered charity with the Charity Commission under registration number 1132757.

Structure, Governance and Management

The function and purpose of the PCC is outlined in the Parochial Church Council (Powers) Measure 1956

Membership

Members of the PCC are either ex officio or elected at the Annual Parochial Church Meeting (APCM), in accordance with the Church Representation Rules. Up to two co-opted members may also be appointed to serve on the PCC for a year at a time. There is also provision for an ex officio post of Reader Representative. Treasurer and PCC Secretary are ex officio posts.

During the year, the following have served as members of the PCC.

Ex Officio:

Incumbent	Revd Jim Fletcher	Chairman
Children and Families worker	Emma Oliver	
Wardens	Neil Fisher	
	Denise Birch (until May 2025)	
	Ann Lantsbury (from May 2025)	
Deanery Synod	Jean Ault	2023 - 2026
	Neege Allen	2023 - 2026
Treasurer	Gerald Payne	
PCC Secretary	Paulette Helissey	
Elected:	Colin Nice	Co-opted
	Eunice Gooding	2023 - 2026

Frederick Palmer	2023 – 2026
Angela Driscoll-Hicks	2023 – 2026
Simon Clark	2024 – 2026
Karrenah Bergin	2024 – 2026
Paul Relf	2024 – 2025
Melvin Carlton Hanciles	2024 – 2027
Esther Jacquet	2024 – 2027
Denise Excell	2024 – 2027
Shirley Elliott	2025 – 2028
Giovanni Parrales	Co-opted

Committees

The PCC operates through a number of committees that meet between full meetings of the PCC.

Ministry Team:

Meets to discuss services, liturgy, courses, pastoral issues and to pray.

Finance and Standing Committee:

This is the only committee required by law and the only group that needs to be composed exclusively of PCC members. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. It also makes recommendations to the PCC on matters of finance, buildings and employees of the church. And effective stewardship of Church funds and addressing projected financial shortfalls.

Fundraising and Events Committee:

Seeks to encourage fellowship in the life of our church and to organise events to which we can invite family and friends.

Buildings Committee:

Concerned with the upkeep and maintenance of the Church, Hall and gardens.

Mission and Outreach Committee:

Seeks to improve links with partners and mission and recommends to the PCC how the away giving should be allocated for the year.

Development Committee:

Acting as a link between the church and interested parties in the proposed re-development of the town centre.

Eco Committee:

Helping the Church and wider community understand more about the care needed for God's world and to engage with becoming an Eco Church.

Church Attendance

St George's Electoral Roll numbers are 107 people. And the average weekly attendance at Church was 80 adults and 16 children.

Review of the Year

It has been another busy and active year in the life of St George's. As always, we have welcomed new faces but sadly had to say goodbye to some who have either moved away, or sadly died. After the many changes of last year with our Ministry Team it has been a more stable year, one where we welcomed Giovanni Parrales to the team. Giovanni is an Ordinand and will be with us for two years as part of his training. We welcomed his wife Louisa, and family too. Emma Oliver was on maternity leave for the majority of 2025, and alongside Jack and James we celebrated with them as they welcomed their new Son, Freddie.
In Emma's absence it felt more of a struggle (compared with Emma's last maternity leave) maintaining the regular Children and Families groups due to volunteer numbers. 'Noah's Ark' for example had to reduce to one session per Monday, and also finished early in the summer term. 'Cool Tots' and 'Who Let the Dad's Out' were still able to meet as planned. A huge thank you to all the volunteers who took on extra responsibility in Emma's absence. 'Places of Welcome', Youth Group and our 'Eco Group' have continued to be stable and are a great resource to the community. 'Places of Welcome' has a regular group of people attend and a dedicated team of helpers.

Special mention to Andy Hicks and the Youth Group team who are now getting 20+ children at the twice monthly sessions. It's been wonderful we can offer this regularly and has created a greater connection with the children and our family services. We are now looking at how we can progress the idea of Youth Church. The 'Eco Group' have connected with our congregation to increase awareness of environmental issues and how we can all do more to look after God's creation. Work on gaining the Bronze Eco award has been slow mainly due to a change in the criteria, but we are still focused on gaining this. A big thank you to Sarah Cadwallader, Neil Fisher and the team for this.
Through Diocesan funding, we have also welcomed a new Keep Fit Group, called KeepPhytt. Trained instructors come in to Church every Wednesday to lead gentle exercises for those aged 60+.

Our children and families have a dedicated following on two Sunday's a month in the Hall, and we join together twice a month in Church. Emma and Rev Jim are very involved with local schools work especially offering Family Services and assemblies to Holy Trinity School. More schools regularly visit the Church too. And Emma also has good links with Waterside. Bronte school use the Church for their Christingle and Spring Recital, and Jim and Emma lead assemblies their too.

Our Christian presence continues to have a big influence in our Town. Our regular Churches Together events happened again in 2025:- the Week of Prayer for Christian Unity, AGM and worship, Good Friday Walk of Witness, the Summer Party in the Park and the Christmas Treasure Hunt. Monthly Churches Together Prayer meetings happen too. Revd Jim became Mayor's Chaplain this year to Cllr Jenny Wallace, who we welcomed at our Civic Service in May. Revd Jim leads prayers at special Civic services/events and before Council meetings. He also offered to have monthly visits to the Civic Centre and the Brookvale Depot, so he could offer a pastoral role to the Council workers. Revd Jim also attended the Parliamentary Prayer Breakfast and discussion in London, alongside our local MP, Lauren Sullivan. We have also set up a new Gravesend Town Centre Chaplaincy Team alongside Kent Workplace Mission, which means we can offer a pastoral role to those who work in our Town Centre shops.

Special events at St George's this year included our Patronal Festival (and St George's Parade with the local schools), a special Anointing service led by Bishop Simon, Kay's Garden Quiz, APCM and Churchwarden's Visitation, special services for Ascension, Pentecost (Bishop Jonathan visited), Pocahontas' anniversary and Summer Rectory gathering. Courses were held at Lent and Advent, and also for Wedding Preparation and Confirmation, plus a Quiet Day at Huggens College. The Summer and Christmas Fayres were successful and also a great outreach as well as raising valuable funds for the Church. We had a successful confirmation

course and 9 young people from St George's were confirmed at a service held in the deanery. We still have a couple of Housegroups and well attended Men's Group and Women's Fellowship. The additional Men's Peer Support Group has also proved to be a helpful resource.

In November we had our annual 'Departed Loved Ones' service and continued the link formed with Stephen Gay Funeral Directors with organising the service together. Christmas is always busy at St George's with the number of schools and choral groups using the Church and is a fantastic way to build links with the community. The Mayor attended our School Carol service. And we also held Carol services for Bronte School, Gravesend Grammar School, Eleanor Hospice and Gravesham Choral Society. The choir also visited Regents Court and St James Oaks' (who earlier in the year had very kindly presented us with a fundraising cheque).
We also continued our fundraising tours thanks to the help of Christoph Bull. The summer one in particular was well attended and included a meal at the '3 Daws'. And we also raised funds through the annual 'Ride and Stride'.

We continue to support Christian Aid (successful Gospel reading event, lunches and Carol singing fundraisers occurred this year) the local Foodbank for those who are in need and we have good links with 'Sanctuary' homeless shelter. We have also been able to reinstate some monies to support local charities. However, we continue to feel the effects financially from the Covid-years, although it has been pleasing to see the Hall being well used and hired out to many community groups.

A big thank you to our Churchwardens (we thanked Denise Birch at the APCM after five years service, and welcomed Ann Lantsbury to the role) and to Neil Fisher for his work as Hall Manager. The plans to receive a new Church Hall are still 'up in the air', and very little news has been shared from the Council about this during the year. However, a faculty was granted so that work can now begin on a new kitchenette at the back of the side chapel which will help all the various groups that host refreshments in Church.

We do all we can to link in with the Diocesan Vision and support the life of Rochester Diocese, who also very much support us. Bishop Jonathan visited one of our Deanery Synods during the year and presented an update with the Diocesan Vision 'Called Together'. Much of our support occurs through Deanery Synod and Clergy Chapter meetings. A big thank you to our outgoing Area Dean, Revd Nigel Bourne (Vicar of Chalk) who provided great support over 7 years' service. We welcomed Fr Michael Payne (Vicar at St Aidan's) who has taken on the Area Dean role and made a positive start.

There are so many 'thank you's' that could be mentioned here but we are restricted. However, a big thank you to Martin and Chris Beech. Martin (and choir) for the music life of our Church and Chris who provides much needed admin support. Careful and efficient stewardship of finances has again been characteristic of decision-making in the PCC, and issues of finance and fundraising have been discussed at all meetings. Thanks to Gerald Payne and Colin Nice for their expertise in this field. Thank you also to Pat Broad and Alison Webzell with doing such an efficient job with Safeguarding procedures and reminding people to do their safeguarding training. We hosted one safeguarding course in Church which many volunteers came to. And a big thank you to the Ministry Team and PCC who helped make the important decisions within the Church and have had ongoing discussions about 'vision and strategy' for these next few years at St George's. We had a PCC/Ministry Team Away Day in November where plans were begun to be put in place to make sure we can continue to afford a full-time Rector and Children and Families Worker, not to mention all the weekly running costs as well.

All in all, a very active, prayerful and successful year. Please do pray for more people to take on many of the voluntary roles we have in Church life.

Annual Finance Report 2025

Gross Funds

Our gross funds (including the value of our property) have increased by £7K, to £867,863 (from £860,867 in 2024). We were pleased to be able to increase our Diocesan Offer by 3.4%, from the 2024 figure of £59K to £61K, within the requested range by the diocese. (The Diocesan Offer includes, for example, the cost of stipend and on-costs of our rector, many of the rectory costs, curate training, and diocesan support costs).

Income & Expenditure - General

The church finances have again remained virtually static during 2025 with our income falling £355 short of our expenditure. While our income was in line with the original budgeted figure, our expenditure exceeded that budgeted for by nearly £10K

Income

The overall income was £136.7K (£140.7K in 2024). General giving (excluding card machine giving) fell by £4,200 from 2024 to £59.3K. Money from the card machine is increasing rapidly with £3.7K collected (up from £2K), but this includes payments made by card for a variety of things, including the purchase of items from the gift table or casual donations by visitors. However, a small but significant number of people make their voluntary giving this way, but this does not enable us to collect any gift aid on their giving. Nor does it provide certainty of income each week/month as for instance, a standing order would, which is so important for our church. Indeed, Gift Aid overall fell again, this year by £1.1K (down by £1K in 2024).

The money generated by groups wishing to use our church building for concerts, talks, etc, remained high at £5.9K and is a very useful income stream.

Another record-breaking Christmas Fair generated £2.8K and the summer fair also generated a record £1.3K.

The annual church Gift Day, again to cover the costs of employing our Children and Families Worker (CFW), raised £24.8K compared to the 2024 total of £25.2K.

Expenditure

Expenditure for the year totalled £137K (£140.5K). This was £10K lower than it would normally be, reduced by £10K because of our CFW being on maternity leave for much of the year.

Expenditure was £9.4K above the budget figure. In truth, the budget areas of expenditure might have been a little too tightly drawn as most exceeded the budget by a little, at least. Those exceeding the budget figure by more than £500 were 105WR property expenses (by £950), DBF Marriage/Funeral share (£570), church maintenance (£1,850 – electrical work), Hall maintenance (£3,300 – electrical work, and 2 x plumbing work)

Investments

Following annual rises in the value of our investments in recent years their value dropped in 2025 by £720 to £24.4K

Church Hall

Hall revenue remained steady at £14.7K. Running costs were £13.3K (£12.6K) resulting in an overall surplus of £1.4K. For the last 23 years the proposed development around the church and the resulting new hall has held back expenditure on the hall. It is now most unlikely that in the foreseeable future such a development will happen, so money will need to be spent in the coming years refurbishing areas of the hall.

Curate's House, 105 Wrotham Road

A quinquennial inspection took place in 2025 and resulted in some areas of work needed. Our letting agents inspected the property recently, and reported that our long-term tenants are maintaining it in a good condition. There have been a number of small repairs carried out, as well as a full electric check (which was due). The property was valued at £360K in Dec 25, up from £350K a year ago. The church owns an 80.72% share of the property, resulting in a value to the church of £290,592.

PCC

One week prior to each of the six PCC meetings during the year, the year-to-date accounts are sent to each PCC member in order to allow sufficient time for them to be read and to enable points for clarification to be identified for raising at the subsequent PCC meeting.

During 2025 voluntary giving by PCC members totalled £9,217.

Financial Viability

At the end of 2025 the 'cash at bank and in hand' totalled £98,055. This total is in excess of the minimum desired threshold in our reserves policy (below) in which, if possible, sufficient money to cover at least three months' unrestricted payments should be held.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible), holding at least three months' unrestricted payments, to cover emergency situations.

Future Plans and Concerns:

Future plans and concerns will be shared at our APCM on May 10th. Having had a productive PCC/Ministry Team Away Day in November discussing affording full-time Rector and Children and Families role, we need to put firmer plans into place to make sure this happens.

How we also increase our volunteers with Children and Families groups is an urgent need especially if we would like to develop this ministry. Youth Church is an idea to progress too.

The addition of a new kitchenette in the Church will further hospitality opportunities.

The new Chaplaincy ministry that was started in 2025/26 will continue to gather pace and no doubt increase and grow relationships across the Town and Borough.

Gaining the bronze award for Eco Church.

The longer-term vision of how the potential town centre regeneration will affect us, and plans to get a new hall. In the meantime, new housing in the Heritage quarter will be completed so we are already having discussions around how we can connect with new residents.

Risk Management:

Risk assessments and inventories of fixtures, fittings, property and belongings have been completed at the Church and Hall. The Safeguarding Policy is in operation, implemented by our Safeguarding representative and monitored by the PCC.

Quinquennial repair work continues under the management of the PCC's Buildings Committee in order to ensure the safety of the buildings and maintain these in good order.

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Approved by the PCC on 16th March 2026 and signed on its behalf by the Revd Jim Fletcher (Rector)

PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

BALANCE SHEET AT 31 DECEMBER 2025

	Notes	2025	2024
		£	£
Fixed assets			
Tangible fixed assets	5	**748,592**	740,520
Investments	6	**24,357**	25,078
Total fixed assets		**772,949**	765,598
Debtors	7	**4,058**	11,203
Short term deposits			
Cash at bank and in hand		**97,741**	86,987
		101,798	98,190
Creditors: amounts falling due within one year	8	**(7,199)**	(2,921)
Net current assets		**94,599**	95,269
Total assets less current liabilities		**867,548**	860,867
Creditors: amounts falling due after one year	8		
NET ASSETS		**867,548**	860,867
Funds	9		
Endowment funds	10	**14,670**	14,988
Restricted funds	10	**14,855**	17,351
Designated Funds	10	**812,415**	797,259
Unrestricted funds	10	**25,923**	31,269
		867,863	860,867

Approved by the Parochial Church Council on 10th May 2026 and signed on its behalf

The Revd Jim Fletcher
Chairman

Gerald Payne
Treasurer

The accompanying notes form a part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST GEORGE, GRAVESEND

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 in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP (2005).

The financial statements have been prepared under the historical cost convention, except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those which are informal

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.

Endowment funds - funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the terms of the original endowment

c Incoming resources

All incoming resources are accounted for gross.

Voluntary income

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.

Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

All other income

All other income is recognised when it is receivable.

Gains and losses on investments

Realised gains are recognised when the investments are sold.
Unrealised gains and losses are accounted for on revaluation on 31 December.

d ***Resources used***

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 held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected. For inalienable property acquired prior to 1 January 2006 there is insufficient cost information available and therefore such assets are not valued in the accounts. Individual items acquired since 1 January 2006 have been capitalised in the accounts and depreciated over their useful economic life (see below).

All expenditure on consecrated or beneficed buildings and individual items costing under £1000 are written off in the year they were incurred.

Depreciation

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

Fixtures and fittings	25% straight line
Computer equipment	25% straight line

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews. Provision will be made if there has been any permanent diminution in value.

Investments

Investments are stated at market value at the balance sheet date.

f Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown a 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.

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

2 Incoming resources

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**TOTAL FUNDS 2025 £**	TOTAL FUNDS 2024 £
a *Voluntary income*					
Planned giving - gift aid	49,421	405		**49,826**	53,228
Other planned giving	3,819			**3,819**	3,511
Collections	5,697			**5,697**	6,779
Donations and appeals	12,019	6		**12,025**	12,244
Gift Aid - income tax recoverable	13,679	101		**13,780**	14,861
Grants	2,423			**2,423**	2,423
Legacies					516
	87,058	512		**87,570**	93,562
b *Activities for generating funds*					
Church hall lettings to non church organisations	20,679			**20,679**	20,534
Fetes, bazaars and other fund-raising events	7,893			**7,893**	6,844
Magazine advertising	55			**55**	50
Use of photocopier					
	28,627			**28,627**	27,428
c *Investment income*					
Rental of investment property	13,404			**13,404**	11,947
Dividends and interest	2,883	0		**2,883**	3,179
	16,287	0		**16,287**	15,125
d *Income from Church Activities*					
Chaplaincy / Baptisms					
Fees from weddings, funerals etc	4,100			**4,100**	4,548
Church lettings to church organisations	105			**105**	
Bookstall, magazine sales - linked to church					
	4,205			**4,205**	4,548
e *Other incoming resources*					
Insurance claims					
Total incoming resources	136,176	512		**136,689**	140,663

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

3 Resources expended

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**TOTAL FUNDS 2025 £**	TOTAL FUNDS 2024 £
a *Church Activities*					
Missionary and charitable giving:					
Overseas:					
Home:	127			**127**	846
Ministry costs:					
Diocesan Parish Contribution	61,000			**61,000**	59,000
Working expenses	1,897			**1,897**	2,434
Rectory expenses	5,555			**5,555**	5,123
Assistant Staff	20,179			**20,179**	28,760
Church running expenses	15,235			**15,235**	14,000
Church maintenance	2,949			**2,949**	1,675
Upkeep of services	2,168	30		**2,198**	2,768
Upkeep of churchyard	360			**360**	327
Parish magazine	161			**161**	
Training costs	147			**147**	380
Church hall running costs	13,463	540		**14,003**	12,928
Salary costs	7,034			**7,034**	6,947
Development of new hall				-	
Administration (incl IE fee)	2,403	129		**2,532**	1,989
Depreciation				-	
Property costs				-	
	132,677	699	-	**133,375**	137,178
b *Raising Funds*					
105 Wrotham Road running costs	1,457			**1,457**	1,682
105 Wrotham Road management fees	2,156			**2,156**	1,643
Stewardship costs				-	
Fund raising costs	55			**55**	30
	3,668	-	-	**3,668**	3,355
Total resources expended	136,345	699	-	**137,043**	140,533

4 Staff costs

		2025	2024
		£	£
a	*Wages and salaries*	**26,881**	27,073

During the year the PCC employed a full time Children & Family Worker (CFW) £19,847, a part-time organist (£3,871) and an administrator (£3,163). PAYE deductions were managed by an external company. Our CFW salary rose from £27,040 to £28,119 in Sept 2025. She was on maternity leave for much of the year.

b *Payments to PCC members*
No payments were made to any PCC member, persons connected to them or related parties. The total 2025 donations made to the PCC by PCC members and related parties, inc Gift Aid was £9,217 (£15,939 in 2024)

5 Tangible fixed assets

	Freehold land and buildings	Church equipment	Hall Boiler	TOTAL
Cost or valuation	£	£	£	£
At 1 January 2025	740,520			**740,520**
Additions				
Disposals				
Revaluation	8,072			**8,072**
At 31 December 2025	748,592			**748,592**
Depreciation				
At 1 January 2025				
Provided in the year				
Disposals				
Revaluation				
At 31 December 2025				
Net book amounts				
At 31 December 2025	**748,592**			**748,592**
At 31 December 2024	740,520			740,520

The freehold land and buildings comprise the curate's house at 105 Wrotham Road, Gravesend, and the Church Hall.

105 Wrotham Road has been valued for the PCC at £360,000 (31 December 2024 £350,000). The PCC owns 80.72% of this property with 19.28% owned by the Diocese. The declaration of trust in relation to this property between the PCC and the Diocese allows for the PCC's share of the net proceeds arising on sale of the property to be applied to the general income of the PCC. The asset is therefore shown as unrestricted.

The church hall is difficult to value as a result of the Thameside redevelopment and therefore for the purposes of these accounts the insurance value of £458,000 has been used at both the beginning and end of the accounting period.

6 Investments

	Units	Valuation (p)	£
At 1 January 2025			25,078
Disposals at carrying value			
Purchases at cost			
Net gains and revaluation			(721)
At 31 December 2025			**24,357**

The following investments are held:	Units	Valuation p	Value £
CBF CoE Fixed Interest Short Duration Bond	3,709	152.77	5,666
CBF CoE Investment Fund	436	2,219.83	9,687
COIF Charities Investment Fund	466	1,932.19	9,004
			24,357

All the investments are held in restricted or endowment funds as analysed in Note 10.

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

7 Debtors

	2025	2024
	£	£
Income tax recoverable	**3,318**	7,903
Prepayments and accrued income		
Other debtors	**740**	3,300
	4,058	11,203

8 Creditors: amounts falling due in one year

	2025	2024
	£	£
Accruals for expenses and salary	**1,567**	1,698
Diocesan creditor - rent due	**2,396**	
Other creditors/accruals	**3,236**	1,223
	7,199	2,921

Creditors: amounts falling due after more than one year

	2025	2024
	£	£

Analysis of Net assets by fund

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2025 £**	Total Funds 2024 £
9a	Fixed assets for church use	748,592			**748,592**	740,520
	Investment fixed assets		9,687	14,670	**24,357**	25,078
	Current assets	94,234	5,168		**99,402**	98,190
	Current liabilities	(4,803)			**(4,803)**	(2,921)
	Long term liabilities					
		838,023	**14,855**	**14,670**	**867,548**	860,867

Analysis of Net assets by fund- previous year 2024

		Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2024 £**	Total Funds 2023 £
9b	Fixed assets for church use	740,520			**740,520**	740,520
	Investment fixed assets		10,090	14,988	**25,078**	24,481
	Current assets	90,909	7,281		**98,190**	96,884
	Current liabilities	(2,901)	(20)		**(2,921)**	(1,745)
	Long term liabilities					
		828,528	**17,351**	**14,988**	**860,867**	860,140

10 Statement of funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2025 £
Unrestricted Funds - undesignated					
	31,269	109,767	(116,258)	1,145	**25,923**
Unrestricted Funds - designated					
Church Repair Fund	28,544	868		1,055	**30,467**
Church Hall Repair Fund	14,015	422		(865)	**13,572**
Church Hall Fixed Asset	458,000				**458,000**
Bellringing	274				**274**
105 Wrotham Road Repair Fund	1,631	54	(240)	571	**2,016**
105 Wrotham Road Fixed Asset	282,520			8,072	**290,592**
Children's Worker	12,274	25,066	(19,847)		**17,494**
	797,259	26,409	(20,087)	9,978	**812,415**
Restricted Funds					
Charities Account	2,989				**2,989**
Barbara Tyman Memorial Income	0			(0)	**0**
Gravgeo Ascot (COIF)	10,090			(403)	**9,687**
Pathfinders	899				**899**
Tower Restoration Fund (now closed)	1,906	0		(1,906)	**0**
Who Let The Dads Out	1,467	512	(699)		**1,281**
	17,351	512	(699)	(2,310)	**14,855**
Endowment Funds					
C H Bowen Legacy (C of E SDBF)	708			17	**726**
J Russell for poor (COIF)	9,457			(453)	**9,004**
Legacies (C of E SDBF)	1,218			30	**1,248**
Miss Mabel McLaren (C of E SDBF)	2,384			58	**2,443**
St James School Fund (C of E SDBF)	1,220			30	**1,250**
	14,988	0	0	(317)	**14,670**
Total funds	860,867	136,689	(137,043)	8,497	**867,863**

The Church Repair Fund, Church Hall Repair Fund, 105 Wrotham Road Repair Fund are deposit accounts held with Rochester Diocese Board of Finance and have been designated by the PCC for the repair of the respective buildings.

10 Statement of funds (continued)

The restricted funds comprise:

The Gravgeo Ascot Fund which is restricted for use towards the house at 105 Wrotham Road. The Fund was invested in 380 units in the CBF CoE Investment Fund but proceeds from the Doris Law fund have been added to the holding

The Charities Account which is restricted to charitable giving. The account is funded from the interest on the J Russell for poor fund.

The Church Tower Restoration fund which was commenced in 2008 to raise funds for the restoration of the church tower but with no activity for many years is now closed..

`Who Let The Dads Out' is a holding account for an activity group for children and their fathers/male carers

The endowment funds comprise:

The C H Bowen legacy fund which is invested in 475 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The Miss Mabel McLaren fund which is invested in 1599 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The St James School fund which is invested in 818 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The Legacies fund which is invested in 817 units in the CBF CoE Fixed Income Securities Fund. Income is used for general purposes.

The J Russell for poor fund which is invested in 466 units in the COIF Charities Investment Fund. Income is restricted to charitable giving.

The Pathfinders Fund is a holding account for the church youth club into which weekly subs are paid and from the proceeds new equipment is purchased. This club is not currently active.

The Unrestricted Funds comprise:

The Bellringing Fund, established to support the cost of repairs to the bells, ropes and ancillary equipment

The Church Repair Fund, used to support the cost of repairs to the church

The Hall Repair Fund, used to support the cost of repairs to the hall

The 105WR Repair Fund, used to support the cost of repairs to the curate's house, 105, Wrotham Road

The Staff Fund, used to hold monies raised in support of our Children and Families Worker and the salary costs

10b Statement of funds - Previous Year 2024

	At 01-Jan-24 £	Income £	Expenditure £	Transfers, other gains and losses £	At 31 Dec 2024 £
Unrestricted Funds - undesignated	29,642	113,854	(112,002)	(226)	**31,269**
Unrestricted Funds - designated					
Church Repair Fund	25,459	930		2,155	**28,544**
Church Hall Repair Fund	15,970	526		- 2,481	**14,015**
Church Hall Fixed Asset	458,000				**458,000**
Bellringing	274				**274**
105 Wrotham Road Repair Fund	1,034	46		552	**1,631**
105 Wrotham Road Fixed Asset	282,520				**282,520**
Children's Worker	15,958	24,764	(28,448)		**12,274**
	799,215	26,266	(28,448)	-	**797,259**
Restricted Funds					
Charities Account	2,677	312			**2,989**
Barbara Tyman Memorial Income	-	-			**-**
Gravgeo Ascot (COIF)	9,865			226	**10,090**
Pathfinders	899				**899**
Tower Restoration Fund	1,905	1			**1,906**
Who Let The Dads Out	1,321	230	(84)		**1,467**
	16,667	543	(84)	226	**17,351**
Endowment Funds					
C H Bowen Legacy (C of E SDBF)	688			21	**708**
J Russell for poor (COIF)	9,248			209	**9,457**
Legacies (C of E SDBF)	1,183			36	**1,218**
Miss Mabel McLaren (C of E SDBF)	2,315			70	**2,384**
St James School Fund (C of E SDBF)	1,184			36	**1,220**
	14,617	0	0	371	**14,988**
Total funds	860,140	140,663	-140,533	371	860,867

16 February 2026

Independent Examiner's report to the Member/Trustees of Gravesend St George PCC

I report on the accounts for the year ended 31 December 2025 which are set out on the pages following.

Respective responsibilities of the Trustees and Independent Examiner

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

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no 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 section 130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Yours sincerely



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