



The Parish of St Gregory the Great, Dawlish, with St. George's, Holcombe

Address for correspondence:
The Vicarage, 14 Shillingate Close, Dawlish EX7 9SQ

Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31st December 2025

Rector: The Reverend Linda Cronin

St. Gregory's Bankers:
Lloyds Bank, Exeter
National Westminster Bank, Exeter

St. George's Bankers:
Lloyds Bank, Newton Abbot

Independent Examiner:
Mr. Brian Hodge
19 Southdowns Road
Dawlish EX7 0LB

Independent Examiner:
Mr. Andrew Watson
4 Windward Rise, Holcombe
Dawlish EX7 0PW

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Registered Charity Number 1133187

The Parochial Church Council of St Gregory's, Dawlish, with St. George's, Holcombe
Annual Report
for the year ended 31st December 2025

Aim and Purpose

St Gregory's Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as St. Gregory's, which is a Grade II* Listed Building, the PCC is also responsible, with the support of the District Church Council, for St. George's, Holcombe.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Churches, and to become part of our parish family. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:

- Worship and prayer: learning about the Gospel, and developing their knowledge and trust in Jesus;
- Provision of pastoral care for people living in the parish; and
- Mission and outreach work.

To facilitate this work, it is vital that we maintain the fabric of both Churches.

Achievements and Performance

Worship and Prayer

The PCC is keen to offer a range of services, not only on Sundays, but also during the week, that our community will find both beneficial and spiritually fulfilling. The following services are currently offered:

	St. Gregory's	St. George's
1st Sunday	08.00 am BCP Holy Communion	09.30 am Holy Communion
	10.00 am Gregs@10	
2nd Sunday	10.00 am Holy Communion	09.30 am Morning Worship
3rd Sunday	10.00 am Gregs@10	09.30 am Holy Communion
	06.00 pm Evening Telephone Service	
4th Sunday	10.00 am Holy Communion	09.30 am Morning Worship
Wednesday	10.00 am Holy Communion (said)	
Bi-Monthly	04.00 pm Evensong	
3rd Thursday	03.30 pm Messy Church	

We hold United Benefice Services when there is a 5th Sunday in the month, and a monthly evening telephone service specifically designed for those who can no longer attend worship at our churches. For these services, worship companions visit the housebound and worship together.

The Music Group at St. Gregory's supports the worship for Gregs@10 which can also incorporate a Baptism, and from time to time an informal Holy Communion Service. The organist with the choir supports the worship for the service of Holy Communion. The organist also supports the worship at St. George's with others.

The use of the overhead screen at St. Gregory's means that we have been able to be more creative in our liturgy and mixing more of the traditional and modern hymns in worship.

At 31st December there were 112 parishioners on St. Gregory's Electoral Roll and 42 on St. George's Electoral Roll.
The average Sunday attendance at:

- St. Gregory's on Sundays has been 65
- We have approximately 21 who attend the telephone service
- St. George's on Sundays has been 34

At St. Gregory's there have been 7 Baptisms (all children), 0 weddings, 1 set of Banns published and 30 funerals during the year (22 at the Church and 8 at other locations).
At St. George's there have been 0 Baptisms, 4 funerals, 2 Burials of Ashes and 0 Weddings.

Deanery Synod
Four members of the PCC sit on the Kenn Deanery Synod (one on behalf of St. George's) This provides the PCC with a link with the churches around us and also with the Diocese as a whole. PCC meetings receive a report from Diocesan Synod, and a member of the church is currently serving as Treasurer for the Deanery Synod.

Church Fabric
The most recent Quinquennial inspection was received in April 2022, its summary stated that the Church is generally well maintained and the main action was to follow up on roof maintenance recommendations. West Access Conservation continue to attend twice a year for roof inspections and routine maintenance.

In 2023 we had a quote for £30,000 for maintenance for some of the windows and stonework, but an assessment of the tower pinnacles indicated they were in more urgent need of attention. An initial indicative cost for repairs of £90,000 was followed by other more achievable quotes and much of 2025 was spent fund-raising and investigating grants so that repairs can take place early in 2026.

Our thanks go to Bob Mead who carries out lots of minor repairs around the Church.

Mission and Evangelism
The Mission Community website (which is currently being redesigned) is regularly updated with news and information. We continue to provide a two-weekly Benefice E-newsletter, which is sent out by email or delivered by hand for those who are not on the internet. St. George's have produced a monthly "News for the Pews" newsletter, and also issue a Newsroom email which encompasses activities in other Churches and the wider community. These publications are also available on the website for the public to read and we have a presence on Facebook and Instagram.

The Christmas Tree Festival was once again held at St. Gregory's in December bringing together both church groups and local organisations, including local schools. The two local primary schools were able to return to St. Gregory's for their Christmas productions.

Little Gregs (our parent and child group) and Swap Shop (free clothing exchange) have continued to run throughout the year and have now been supplemented by Messy Church which runs monthly.

This year St. Gregory's celebrated 200 years since the last major reorganisation of the building, there were lots of public events celebrating St Gregory's role in the community and a celebration service which was presided over by Bishop Mike.

St. George's also celebrated their 80th anniversary with an Open Day, flower arrangements and historical displays

Other Activities
The PCC publishes for the Annual Meeting a separate document which details some of the activities associated with St. Gregory's. St. George's usually provide their own separate reports as well.

Financial Review

St. Gregory's

Income for 2025 was £107,261 which included substantial fundraising for Tower repairs, income excluding this fundraising was £83,000, just slightly less than for 2024). Planned giving was £1,000 less than last year with 37 people subscribing to the Parish Giving Scheme and 24 giving by Standing Order, and our Gift-Aid recovery remained comparable.

Total payments for 2025 were £79,000, the temporary benefit we enjoyed in 2024 by spreading our insurance premium over 12 months having now finished. The 2025 Common Fund had increased by £1300 over 2024 (it increases again in 2026 by a similar amount). Our clergy and staff costs for were broadly in line with the previous year, if PCC decides to employ a Benefice Assistant this will increase substantially in 2026.

While the 2025 accounts show a significant surplus we need to remember that this is due to Tower repair fundraising and these funds are restricted, for practical purposes we had a surplus of £4,000.

The reserves held for us by the Diocese reduced in value in 2025 as did the value of the reserves we hold directly. CCLA (the organisation they are invested with) are currently being taken over and we shall have to see if they perform any better in the future. PCC are also applying to access these reserves to help with ongoing Fabric repairs.

St George's Holcombe

At £32,077, the Church Fund income for 2025 was £2,673 (7.7%) lower than 2024. Planned Giving via the Parish Giving Scheme was £10,889, similar to 2024 .
Church expenses were £36,900, including payment of £26,332 to the Common Fund. This was assisted by a short-term internal loan from the Legacies fund and cleared all arrears.

During the year two legacies totaling £4,000 were received.

Reserves Policy
The PCC has resolved to maintain, if possible, a balance on our Unrestricted General Fund. This equates to 50% of annual operating costs (excluding Common Fund payments and Special Projects) to cover emergencies, and for 2025 this remained at £21,500. As actual reserves were in excess of this, funds are available for the general use of the PCC, though the PCC reserve the right to adjust this policy if necessary. Restricted funds are available for Fabric and Youth work. PCC has specified that the Fabric Reserve should be £10,000, for the last few years we have failed to achieve this though efforts have been made to bring the Reserve up to this level. It is our policy to invest any surplus funds with CCLA, through the CBF Church of England Deposit Fund, Investment Fund, and Global Equity Income Fund.

St. George's DCC has an equivalent policy and has set its general reserve at £18,000, and a separate reserve for Building, Curtilage and Fixtures also at £18,000.

Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). All PCC members are DBS checked and we have had one substantial safeguarding issue that involved the police and social services and the Diocese had oversight. The PCC remains in line with the requirements, and this is easy to check as we are using the Hub and the Dashboard to facilitate this.

The introduction of Messy Church has meant a rise in DBS checks for volunteers, as there are 18 volunteers, but many already have a check for other roles thankfully.

Volunteers

The members of the PCC would like to thank all the volunteers who work so tirelessly to make our Church a lively and vibrant community. It is becoming even more difficult to find volunteers and new volunteers are always welcome. Our special thanks go to our Churchwardens, Leena Halse and Richard Sulch.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. PCC has also chosen to co-opt LLMs as observers. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met six times during the year at St. Gregory's. The PCC agenda are set by the Incumbent, Churchwardens and Secretary, there is a Standing Committee which responds to any emergency decisions which are required.

Administrative Information

St. Gregory's is situated at Church Street, Dawlish, EX7 9QR (What3Words ///norms.drooling.clerics) and is part of Kenn Deanery in the Diocese of Exeter.

St. George's is situated at Holcombe Road, Holcombe, Dawlish EX7 0JT (What3Words ///tidy.lush.existence)

Although un-manned calls to the Office on 01626 864322 or emails to st.gregs@btinternet.com are managed remotely

The PCC is a body corporate (PCC Powers Measure 1956, and the Church Representation Rules 2020) and registered with the Charity Commission (No. 1133187).

PCC / DCC members who have served from 1st January 2025 until the date this report was approved were:

	St. Gregory's		St. George's	
Ex Officio				
Incumbent	Revd. Linda Cronin			
Clergy				
Reader	Will Halse			
Churchwardens	Leena Halse			
	Richard Sulch			
Deanery Synod	Andrew Fuller		Ann Leigh	Until 2026 DCC Secretary
	Will Halse			
	Cathy Slade			
Elected Members	Keith Chambers	Until May 2025	Ann Say	Until 2026
	Linda Chambers	Until May 2025	Angela Thomas	Until 2026
	Ceri Lee	Until May 2025	Peter Dummett	Until 2026 DCC Treasurer
	Michael Moulds	Until May 2025	George Rock-Evans	Until 2027
	Gill Brown	Until 2026	David Quy	Until 2027
	Cath Chappell	Until 2026	Liz Hawarth	Until 2028
	Roz Smith	Until 2026	Val Baker	Until 2028
	Jo Workman	Until 2026		
	Martyn Andrews	Until 2027		
	Ian Bartlett	Until 2027		
	Tess Hickson	Until 2027		
	Alex Pugh	Until 2027		
	Bob Mead	From May 2025		
Co-Opted	Nicola Twibill	Until 2026 - Secretary	Barbara Rains	Until 2026
	Paul Jones	Until 2026 - Treasurer	Michael Burden	Until 2026
	Steve Cronin	Observer from July		
	Ceri Lee	Observer from July		

Approved by the PCC on 17th May 2026 and signed on its behalf by:

…….
Revd. Linda Cronin (Chair)

……
Paul Jones (Treasurer)

FINANCIAL STATEMENTS - Year ended 31 December 2025

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted General fund £	Designated funds £	Restricted & Parish Trust funds £	TOTAL 2025 £	TOTAL 2024 £
RECEIPTS						
Voluntary receipts:						
Tax efficient planned giving	1	**43,707.57**	**-**	**-**	**43,707.57**	43,819.04
Other planned giving	1				**-**	1,000.00
Collections at services	1	**8,593.62**	**-**	**-**	**8,593.62**	6,544.80
Gift Aid income tax recovered	1	**10,804.68**	**-**	**-**	**10,804.68**	10,758.18
All other voluntary receipts	2	**-**	**758.85**	**24,333.46**	**25,092.31**	468.30
		63,105.87	**758.85**	**24,333.46**	**88,198.18**	62,590.32
Activities for generating funds	3	**1,914.72**	**-**	**1,375.00**	**3,289.72**	5,497.63
Investment receipts	4	**6,904.44**	**-**	**809.88**	**7,714.32**	7,554.30
Receipts from church activities	5	**7,864.41**	**-**	**195.00**	**8,059.41**	8,077.85
Other receipts	6	**-**	**-**	**-**	**-**	-
Total receipts		**79,789.44**	**758.85**	**26,713.34**	**107,261.63**	83,720.10
PAYMENTS						
Church activities:						
Diocesan parish contribution	7	**41,993.00**	**-**	**-**	**41,993.00**	40,629.00
Mission giving and donations	7	**4,913.91**	**-**	**1,590.29**	**6,504.20**	6,553.14
Church salary, clergy and staff expenses	7	**3,186.90**	**-**	**-**	**3,186.90**	3,514.22
Church running and office expenses	7	**7,110.46**	**-**	**-**	**7,110.46**	15,060.97
Church utility costs	7	**17,349.17**	**-**	**-**	**17,349.17**	11,895.39
All other church costs	7	**1,308.73**	**91.04**	**722.31**	**2,122.08**	1,796.62
		75,862.17	**91.04**	**2,312.60**	**78,265.81**	79,449.34
Cost of generating funds	8	**705.50**	**-**	**-**	**705.50**	-
Other costs	9	**-**	**-**	**-**	**-**	-
Total payments		**76,567.67**	**91.04**	**2,312.60**	**78,971.31**	79,449.34
Excess of (payments) / receipts		**3,221.77**	**667.81**	**24,400.74**	**28,290.32**	4,270.76
Transfers between funds	11				**-**	-
NET MOVEMENT IN FUNDS	A	**3,221.77**	**667.81**	**24,400.74**	**28,290.32**	4,270.76
FUNDS RECONCILIATION						
Total Cash funds at 1 January	B	**35,663.02**	**664.67**	**20,287.81**	**56,615.50**	52,544.44
Total Cash funds at 31 December	A+B	**38,884.79**	**1,332.48**	**44,688.55**	**84,905.82**	56,615.50

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2025

	Note	Unrestricted General fund £	Designated funds £	Restricted & Parish Trust funds £	TOTAL 2025 £	TOTAL 2024 £
1. Planned giving						
Tax efficient planned giving		**43,707.57**	**-**	**-**	**43,707.57**	43,819.04
Other planned giving			**-**	**-**	**-**	1,000.00
Collections at services		**8,593.62**	**-**	**-**	**8,593.62**	6,544.80
Gift Aid income tax recovered		**10,804.68**	**-**	**-**	**10,804.68**	10,758.18
		63,105.87	**-**	**-**	**63,105.87**	62,122.02
2. Other voluntary receipts						
Grants			**-**	**-**	**-**	**-**
Donations - Restricted Fabric Fund			**-**	**24,280.36**	**24,280.36**	**200.00**
Donations - Restricted Youth Fund			**-**	**53.10**	**53.10**	**-**
Donations - Designated Mission Community Fund (HCMC)			**758.85**		**758.85**	**228.30**
Legacies		**-**	**-**		**-**	**-**
Non-recurring donations and appeals			**-**	**-**	**-**	**40.00**
		-	**758.85**	**24,333.46**	**25,092.31**	468.30
3. Activities for generating funds						
Gross receipts (Fundraising for church only)		**130.30**		**-**	**130.30**	1,596.37
Gross receipts (Fundraising for other charities only)		**1,784.42**		**1,375.00**	**3,159.42**	3,901.26
		-	**-**	**-**	**-**	-
		1,914.72	**-**	**1,375.00**	**3,289.72**	5,498
4. Receipts from investments						
Dividends from CCLA Investment Funds		**5,055.46**	**-**		**5,055.46**	4,937.45
Interest from CCLA Deposit General Reserves Fund (Unrestricted)		**1,848.98**	**-**		**1,848.98**	1,978.81
Interest from CCLA Deposit Fabric Fund (Restricted)		**-**	**-**	**401.66**	**401.66**	183.39
Interest from CCLA Deposit Youth Fund (Restricted)		**-**	**-**	**408.22**	**408.22**	454.65
		6,904.44	**-**	**809.88**	**7,714.32**	7,554.30
5. Receipts from church activities						
Fees from weddings and funerals		**5,175.00**	**-**	**-**	**5,175.00**	4,552.00
Gross receipts (Other)		**2,689.41**	**-**	**-**	**2,689.41**	3,283.85
Projects - Other		**-**	**-**	**-**	**-**	-
Projects - Youth		**-**	**-**		**-**	-
Projects - Community (Defribrillator)				**195.00**	**195.00**	242.00
		7,864.41	**-**	**195.00**	**8,059.41**	8,077.85
6. Other receipts						
Loans received		**-**	**-**	**-**	**-**	-
Sale of Assets/Investments			**-**	**-**	**-**	
		-	**-**	**-**	**-**	-

NOTES TO THE FINANCIAL STATEMENTS - Year ended 31 December 2025

		Note	Unrestricted General fund £	Designated funds £	Restricted & Parish Trust funds £	TOTAL 2025 £	TOTAL 2024 £
7	**Church activities**						
	Diocesan Parish contribution		**41,993.00**	**-**	**-**	**41,993.00**	40,629.00
	Mission giving and donations		**4,913.91**		**1,590.29**	**6,504.20**	6,553.14
	Salary costs (Parish Administrator)			**-**	**-**	**-**	1,424.97
	Clergy and staff expenses		**3,186.90**	**-**	**-**	**3,186.90**	2,089.25
	Church expenses on mission and evangelism			**91.04**	**593.34**	**684.38**	-
	Church running expenses		**5,809.85**	**-**	**-**	**5,809.85**	13,731.85
	Church utility costs		**17,349.17**	**-**	**-**	**17,349.17**	11,895.39
	Church office and printing costs		**1,300.61**	**-**	**-**	**1,300.61**	1,329.12
	Major repairs to church building (funded by transfer from Restricted Fund)		**-**	**-**	**-**	**-**	-
	Projects - General			**-**	**-**	**-**	128.97
	Projects			**-**	**128.97**	**128.97**	-
	Restricted Fabric Fund (Project - Kitchen Roof Repair)						
	Restricted Youth Fund (Project - Swap Shop)			**-**		**-**	-
	Designated Mission Community Fund (HCMC)			**-**		**-**	-
	Other expenses		**1,308.73**	**-**	**-**	**1,308.73**	1,667.65
			75,862.17	**91.04**	**2,312.60**	**78,265.81**	79,449.34
8.	**Cost of generating funds**						
	Fundraising activities		**705.50**	**-**	**-**	**705.50**	
			705.50	**-**	**-**	**705.50**	-
9.	**Other costs**						
	Loans repaid		**-**	**-**	**-**	**-**	-
	Buy CCLA CBF Investment Fund Accum. Shares (Reserves)			**-**	**-**	**-**	-
	Buy CCLA CBF Global Equity Income Fund Accum. Shares (Legacy)			**-**	**-**	**-**	
			-	**-**	**-**	**-**	-

10.	**Mission Giving and Donations**	**2025**
	CAP Teignbridge	300.00
	ROC Dawlish	1,550.00
	CTDD	90.00
	Devon Historic Churches	66.00
	Exeter Cathedral	25.00
	Dawlish Community Aid (The Hub)	150.00
	Dawlish Community Larder	860.00
	CAP Teignbridge	100.00
	Christian Aid	275.00
	Dawlish Library	100.00
	St Petrocks	235.00
	Turn The Tide	20.00
	Strand Community Trust	150.00
	Roots (Baby Massage)	100.00
	Rowcroft	180.00
	Teignmouth HITS	30.00
	DEC	200.00
	Assist Teignbridge	750.00
	USPG	300.00
	Mission to Seafarers	423.20
	Church Mission Society	300.00
	Church Army	300.00
		6,504.20

Parochial Church Council of St Gregory's, Dawlish

STATEMENT OF ASSETS AND LIABILITIES - Year ended 31 December 2025

	Note	Unrestricted General fund	Designated funds	Restricted & Parish Trust funds	TOTAL 2025	TOTAL 2024
		£	£	£	£	£
Investments						
CCLA CBF Investment Fund (Reserves)		**45,841.74**	**-**	**-**	**45,841.74**	46,383.15
CCLA CBF Global Equity Income Fund (Legacy)	10,11	**-**	**57,519.62**	**-**	**57,519.62**	59,377.70
DBF Managed Parish Trust Funds (Restricted Endowments)	10,12	**-**	**-**	**165,156.24**	**165,156.24**	172,033.81
		45,841.74	**57,519.62**	**165,156.24**	**268,517.60**	277,794.66
Cash Funds						
Bank Current Accounts (including for Restricted Funds)		**1,398.80**	**-**		**1,398.80**	5,560.39
CCLA CBF Deposit Fund (Unrestricted)		**40,498.07**	**-**	**4,845.11**	**45,343.18**	40,220.00
CCLA CBF Fabric fund (Restricted)	10,11	**-**	**-**	**28,535.26**	**28,535.26**	7,633.60
CCLA CBF Youth fund (Restricted)	10,11		**-**	**9,428.58**	**9,428.58**	9,020.36
		41,896.87	**-**	**42,808.95**	**84,705.82**	62,434.35
Other monetary assets						
Gift aid claim but not received by end of year		-	-	-	-	-
Other amounts due to be received by end of year		-	-	-	-	-
		-	-	-	-	-
Liabilities						
Outstanding loans payable by PCC		-	-	-	-	-
Unpaid employment costs at end of year		-	-	-	-	-
Other costs paid after year end		-	-	-	-	-
		-	-	-	-	-

The Diocesan Board of Finance holds the following Trusts as Custodian Trustee on behalf of the PCC.
For the Trusts marked (a) the PCC is only entitled to the income, the capital entitlement lies with another organisation and so the money will never belong to the PCC. For the Trusts marked (b) the PCC may have access to the capital (subject to conditions), and for the remainder marked (c) we are trying to prove entitlement.
For these reasons only Trusts marked (b) and (c) are included as investments above pending ongoing investigations.

		2025 Value	2024 Value
(a)	Major G St J Orde-Browne & Rev AB Browne Gift	932.33	971.15
(a)	Mrs CA Randolph Gift	2,353.02	2451.01
(a)	Miss EMG Bren Legacy	5,238.80	5456.96
(a)	Miss D Boles Legacy	985.60	1026.65
(b)	Miss AD Jones Legacy	2,486.21	2589.74
(b)	PCC Monies	34,562.75	36002.04
(c)	Miss MDK Bray Legacy	4,905.82	5110.12
(c)	Mrs DW Curtis Gift	3,440.74	3584.02
(c)	Major EG Roberts Bequest	2,996.77	3121.56
(c)	Miss MG Cole Gift	3,640.52	3792.12
(c)	Proceeds of sale of 15 Cousens Close	113,123.42	117834.20
		174665.99	**181939.58**

The **Financial Statements of the PCC** have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

The **Designated fund** relates to money given to the Church in **Legacies** which the PCC would prefer to retain for project work.
The **Restricted funds** relate to the provision for **Church Fabric, Youth and Mission Community (HCMC) activities**.
The **Restricted Parish Trust funds** relate to **Endowments the Diocese holds on behalf of the PCC.**

All investments are re-valued each year, with the latest valuation date being 31 December 2025.

In line with the PCC Reserves policy, and on the recommendation of the CofE, a percentage of General reserves were transferred to an Investment Fund for an improved return. For the same reasons, the Legacy Fund was invested in a Global Equity Income Fund.

Approved by the PCC on 21st April and signed on its behalf by:

Rev'd Linda Cronin (Chair) **Paul Jones (Treasurer)**

Annual General Meeting of St George's Church, Holcombe

Sunday 10th May 2026, 11am in church

AGENDA

1. Opening Prayer

2. Apologies

3. Minutes of the Annual General Meeting 2025

4. Electoral Roll Report

5. Safeguarding report

6. Elections

7. Annual Review

8. Annual Accounts and Treasurer's Report, including Confirmation of Andy Watson as Independent Auditor

9. Comments from the chair

10.. Any Other Business

Minutes of the Annual Meeting of St George's Church, Holcombe
Sunday 6th April 2025, 11am in church

AGENDA and MINUTES

1. Opening Prayer
2. Apologies
3. Minutes of the Annual Meeting 2024
4. Electoral Roll Report
5. Safeguarding report
6. Elections
7. Annual Review
8. Annual Accounts and Treasurer's Report, including Confirmation of Andy Watson as Independent Auditor
9. Any Other Business

1. **Opening Prayer** Revd Linda Cronin, Rector and Chair, opened the meeting with a prayer.

2. **Apologies** Apologies were received from Val Baker, Marilyn Chamberlain and Mike Kinsey. 21 people were present, including our Rector, 8 from the current DCC, Paul Jones (St. Gregory's treasurer), Ian Bartlett our organist, and 9 other members of the congregation.

3. **Minutes of the Annual Meeting 2024** The Minutes had been circulated by email, with a few paper copies at the meeting, and they were accepted by all those present.

4. **Electoral Roll** Ann Leigh reported that a completely new Electoral Roll had been prepared. When the review started there were 51 names on the Roll, but 4 chose not to renew, we could make no contact with 7, and 4 names had been removed through death. 6 new names had been added, making a total of 42. We paused to remember with thanks those who had died during the year: Margaret Behenna, Roger Ford, Brian Pearce and John Quick.

5. **Safeguarding Report** Barbara Rains reported that there had been no incidences during the year, and she has worked closely with the Benefice Safeguarding Lead to make sure the necessary training is completed. A detailed record is kept of the certificates gained by each church member involved. Barbara agreed to act as our Safeguarding Lead for another year.

6. **Elections**
   a) **Assistant Church Wardens.** Brian Lewis and Angela Thomas had been elected at the 2024 AGM but both had resigned during the year, and the main responsibility for St. George's had returned to Barbara Rains and Mike Burden who were both thanked most sincerely for all their hard work. There were no nominations for new CWs so for the next year members of the DCC will share out the responsibilities among themselves.

b) The Rector felt that the DCC should be smaller than in the past, with just 6 elected members. Others could be co-opted as necessary. Jane Pearce and Marilyn Chamberlain had both completed their term of office and were thanked for their service.

c) Nominations were received from:-

Liz Hawarth (proposer: Ann Say; seconder: George Rock-Evans)
Val Baker (proposer: Ann Say; seconder: George Rock-Evans))

Both were duly elected. The membership of the DCC for the next year is:

Ann Say - elected 2020, to serve until 2026
Angela Thomas - no longer CW but remaining on DCC until 2026
Ann Leigh - Deanery Synod Rep (and DCC Secretary)
Liz Hawarth - re-elected 2025, to serve until 2028
Val Baker - re-elected 2025, to serve until 2028
Peter Dummett - co-opted as treasurer
David Quy - elected 2024, to serve until 2027
George Rock-Evans - elected 2024, to serve until 2027
Barbara Rains - co-opted for at least one year
Mike Burden - co-opted for at least one year

This brings the total on the DCC to 10, comprising 1 ex officio member, 6 elected members and 3 co-opted for at least one year.

7. **Annual Review** A combined Report had been prepared to cover the aims and objectives of both St. Gregory's and St. George's, and this includes details of average attendance at Sunday worship, funerals, Benefice involvement in CTDD and community events, and a summary of our accounts. A copy of this Report is filed with these Minutes (in the library copy). In addition Ann Leigh had compiled a fuller Report of the worship and activities in St. George's over the past year, including worship, outreach and mission, events in the community and Deanery Synod. A copy of this is filed with these Minutes, together with individual reports on the church garden provided by Pam Stanaway and a report from the Rector.

8. **Annual Accounts** The treasurer, Peter Dummett, presented the accounts for the year which had already been approved by the DCC at its last meeting, and they were accepted by all present. Andrew Watson was confirmed as the Independent Auditor for St. George's for another year.

9. **Any Other Business** Barbara Rains thanked everyone for their support, over the years that she had served as Assistant Churchwarden, and she was warmly thanked by everyone present. Liz Dummett was also thanked for her flower arranging during the year.

The meeting closed with the Grace at 11.50am.

St. George's Holcombe

Annual Report, 2025-2026

DCC

There have been 5 meetings during the past 12 months since the last AGM, all chaired by our Rector, Revd Linda Cronin. Discussions of plans to improve the lighting in the church were ongoing as various quotes were considered, and the new lighting system was installed in April 2026.

Another item that was discussed at every meeting was the installation of CCTV in the church and the garden. Various quotes were considered, and eventually the cameras were installed in March 2026 so the church is now open again each day.

A new sound system was also considered, but after much discussion it was decided that the current system is adequate for the time being.

During the year we have purchased a water urn to replace several kettles used when we serve drinks, and a new photocopier was donated to the church.

Pam Stanaway has continued to maintain our Church Garden, with the help of a paid gardener and volunteers. The garden is much appreciated by all who visit it, and we continue to be indebted to Pam for her hard work and dedication.

Ann Leigh sends out the Newsroom by email each week - a much bigger circulation than the original newsletter to members of St. George's during Covid. It lists community and wider activities as well as regular church gatherings, and it has enabled us to keep in touch with a number of friends who no longer attend our services. Liz Hawarth keeps our notice boards up to date and also provides a monthly leaflet, News for the Pews, about church events. Many also receive the fortnightly Benefice e-newsletter, and Diocesan news is available every week through 'Roots and Shoots'. Regular monthly contributions are made to the Holcombe Newsletter, 500 copies of which are circulated to all homes in the village, with news of church services, events, photographs, and a prayerful report from our Rector, Revd Linda Cronin.

Worship

Our pattern of weekly worship has continued, with Holy Communion on the 1st and 3rd Sundays and Morning Worship on the 2nd and 4th, and we are grateful to all the priests and LLMs who have led us during the year. When there is a 5th Sunday in the month we have joined with St. Gregory's, St. Mary's and St. Paul's for a Benefice Service.

At Christmas St. Gregory's choir joined us for a Carol Service on 17th December, and on Christmas Eve we held a very successful Crib Service at 4pm (with 8 young people under16), followed by a reflective Communion Service at 6pm. There was no service on Christmas Day.

The choir is now small but leads the singing from the choir stalls each Sunday, and twice a month when there is a Eucharist we welcome several extra singers from St. Gregory's choir and Ian Bartlett as our organist, and occasionally Mike Cockram. On other Sundays Ann Say does a wonderful job providing music via the hymnal ('Hermione') and we are deeply grateful to her. Some of our choir members have joined with St. Gregory's choir on special occasions, notably for the Massed Choirs concert on 5th July.

Jane Pearce takes Home Communion to several housebound members of our congregation, a much appreciated service.

Three Quiet Prayer afternoons were held in August, November and February 2026 led by Helen

Over the weekend of 26th/27th April 2025 we celebrated the 80th anniversary of the consecration of the church in Holcombe. On the Saturday the church was open all day with displays, flower arrangements and refreshments, and on the Sunday friends from all over the area came to St. George's for a joyful Benefice service followed by lunch.

After our Harvest Festival on 12th October our gifts were donated to the Dawlish Larder, and ongoing contributions are made via a donation box in the church and another in the foyer for food and toiletries which are much needed by DCL.

Since Easter Day 2026 when St. Gregory's had to be closed we have hosted many of the services and meetings which would normally have been held there, including a very successful Choral Evensong on 3rd May.

Outreach and Mission

Our charities for this year have been the Children's Hospice South West (CHSW) and the Devon Air Ambulance, and funds have been raised for both during the year.

The monthly Drop Ins have continued throughout the year on the first Wednesday afternoon of each month, a welcome opportunity for conversation, craft, jigsaws and some church maintenance. A Warmer Place was held on four occasions during the winter months and was much appreciated not only by church members and friends but also by a few local residents who gathered each time for a variety of homemade soups, cheese scones, rolls and tea/coffee. The money raised was donated to our two charities. E & E (Eat and Enlightenment) has also been held monthly at the Castle Inn, with 12-15 regular attendees enjoying an evening meal and discussion.

Val Baker and Pam Burden are thanked for their work with the Friends of St. George's, maintaining contacts with both former church member and residents, reaching out to the community.

There has been the opportunity to join in other social activities across the Benefice: the Men's Breakfast, the Ladies' Lunch, the Pudding Club and also Diocesan or national initiatives such as Thy Kingdom Come and the Devon Historic Churches Trust 'Ride and Stride' on 13th September when tea and cakes were offered in the Church Room. Unfortunately there were no visitors at all in 2025, so next September St. George's will open only during the afternoon.

Other activities

The Deanery Synod meets three times during the year, and a report is given each time to the DCC:-

- 1st May in St. Clement's, Powderham. Speaker: Rev. David Wilkie spoke about how churches can work more closely with their local schools.
- 15th July in St. Peter's, Shaldon. Speaker: Sarah Charker: Creation Care Engagement Officer for the Diocese of Exeter, spoke about "ECO Church in Parishes"
- 22nd October in St. Paul's, Starcross. Speaker: Rt.Rev.Dr. Mike Harrison, Bishop of Exeter.
- 29th April 2026 in St. John's, Bishopsteignton. Rev. Carol Green spoke about her recent sabbatical.

As usual we supported the annual Christmas Tree Festival in St. Gregory's, entering a fascinating tree designed and made by ladies of our congregation. Named the 'AncesTree' it featured all Jesus' ancestors from Adam to Joseph.

Safeguarding has been taken very seriously, and during the year a number of our members have attended the Basic and Foundation Safeguarding Courses led by Tess Hickson. Training will be ongoing in

The Parochial Church Council of the Ecclesiastical Parish of Dawlish with Holcombe, Cofton and Starcross

Registered Charity 113318

The District Church of St George the Martyr, Holcombe

Annual General Meeting – 10th May 2026

Treasurer's Report

The final accounts for 2025 are attached. These provide an overall view of the finances of St George's for 2025 and of the financial position at the 31st December 2025 The accounts, which are prepared on a receipts and payment basis, have been approved by the DCC.

Church Fund ---

Giving increased slightly and was 1.3% higher than last year,

Contributions to the Common Fund of 75% of the assessment were made for nine months of the year. The DCC then decided, mainly due to the cash available in the Legacies Fund, to pay the 2024 and 2025 arrears.

As a result there was the a deficit of £3,058 for the year and the cash balance at the end of the year stood at £850.

Giving –

	Planned Giving	Collections and Other Giving	Total	
2020	£10,299	£4,877	£15,176	-9.6%
2021	£9,592	£4,604	£14,196	-6.5%
2022	£9,670	£5,356	£15,026	+5.8%
2023	£10,154	£5,178	£15,332	+2.0%
2024	£11,496	£5,048	£16,544	+7.9%
2025	£11,362	£5,401	£16,763	+1.3%

During the year the Parish Giving Scheme was used by 14 households covering 18 members of the congregation. This scheme brings benefits in terms of financial and Gift Aid Tax Rebate administration, cash flow and inflationary increases.

I would encourage everybody to consider using this method of giving.

Gift Aid –

The "Small Donations" scheme enables us to claim Gift Aid Tax Rebate on individual cash giving not otherwise gift aided. In our case the limit of £8,000 per year enables all eligible giving to qualify for gift aid tax relief.

Most of the Gift Aid Tax Rebate is recovered via the Parish Giving Scheme with some being claimed direct. Whilst this claim has not been made recently it will be brought up to date in the near future.

Common Fund —

As we no longer provide an additional member of the clergy via our "House for Duties" position we pay our contribution entirely in cash.

During 2025 we paid £26,324 - 100% of the 2025 assessment of £20,653 plus the 1st January to 31st December 2024 arrears of £5,671.

At the end of the year there were no arrears.

We will, by use if necessary of an internal 'loan' from the Legacies Fund, continue to pay 100% of the assessment.

Sweetbriar Fund ---

The letting agents, Dart and Partners, provide an efficient management service. The tenants pay the rent reliably and continue to look after the property.

During the year it was necessary to replace the central heating boiler at a cost of £3,425. This resulted in a deficit for the year of £1,204 increasing the overall fund deficit to £1,784

This is covered by an internal 'loan' from the Legacies Fund and should be cleared over the next couple of years.

Legacies Fund ---

During the year two unrestricted legacies totalling £4,000 were received. An additional £175 from a previous legacy was also received.

At the end of the year the Legacies Fund cash balance stood at £129,039 of which £52,526 was restricted and £76,513 was unrestricted.

Thanks ---

My thanks go to those who have assisted me during the year and also to those who, directly and indirectly, continue to quietly support St George's financially.

Peter Dummett

15th April 2026

The Parochial Church Council of the Ecclesiastical Parish of Dawlish with Holcombe, Cofton and Starcross

Registered Charity 1133187

					Notes
Receipts					
Giving and Collections					
	Planned Giving				
65%	Parish Giving Scheme	10,889.88			
3%	Other	472.00			
			11,361.88		
21%	Collections - Church Services		3,485.82		
11%	Other Giving		1,915.00		
				16,762.70	
Gift Aid Tax Rebate	Tax year 2024-25		522.07		
	Tax year 2025-26		1,616.61		
				2,138.68	
Donations and Legacies	Donations - Church (5)		747.50		
	Legacies - Unrestricted (2)		4,174.96		
				4,922.46	
Fees			1,488.00		
	Less paid to the Diocese		421.50		
				1,066.50	
Mission Collections	Children's Hospice South West		355.13		
	Royal National Lifeboat Institution		256.34		
	Devon Air Ambulance		213.78		
	Devon Historic Churches - Ride and Stride		55.00		
				880.25	
Other Receipts	Sweetbriar Fund Contribution to Church Fund		8,125.00		
	Book and Card Sales		6.90		
	Dividends and Interest		4,059.33		
	Memorial Plaques		170.00		
				12,361.23	
					38,131.82
Payments					
Diocesan Common Fund					
		Paid	Arrears at 31st December 2025		
Jan - Dec 2024	Arrears at 1st January 2025 - £5,671.00	£5,671.00	£0.00		
	Due to 31st December 2025				
2025 assessment - £20,653	£20,653.00	£20,653.00	£0.00		
		£26,324.00	£0.00	26,324.00	
Organists fees				213.50	
Church Running Costs	Cleaner		480.00		
	Electricity		2,696.82		
	Equipment and Fittings - Church Fund		144.83		
	Garden		1,197.60		
	Insurance		1,708.82		
	Repairs and Maintenance - Church Fund		1,842.09		
	Service Consumables		228.08		
	Water		320.21		
				8,618.45	
Subscriptions and Licences				200.40	
Mission Donations	Children's Hospice South West		355.12		
	Royal National Lifeboat Institution		198.85		
	Devon Air Ambulance		156.27		
	Devon Historic Churches Trust		55.00		
				765.24	
Administration	Stationery		44.34		
				44.34	
Other Payments	Memorial Plaques		188.94		
	Village Hall Rent		50.00		
	80th Anniversary Event		465.00		
	Other		30.00		
				733.94	
					36,899.87
	Surplus/Deficit (-)	**Church Fund**		**-3,058.02**	d
		Garden Fund		**0.00**	
		Legacies Fund		**4,174.96**	
		Mission Fund		**115.01**	
					1,231.95

Friends of St George's Fund

Receipts		
Donations		166.00
Payments		
Bank Charges		43.00
Surplus		**123.00**

Sweetbriar Fund -- Charity of Stella Rose Blanche Domville

Receipts		
Rent		
1st January to 31st Decemberber 2025	12,086.00	
Dividends	553.43	
		12,639.43
Payments		
Contribution to Church Fund	8,125.00	
Letting Agent Commission	1,631.61	
Replacement of central heating boiler	3,425.00	
Maintenance	142.00	
Insurances - Property and Rent	519.87	
		13,843.48
Deficit		**-1,204.05**

Balance Sheet as at 31st December 2025

				Notes
Assets				
Fixed Asset				
Designated and Restricted				
Bungalow -- 24 Sweetbriar Lane EX7 0JZ			462,625.00	a
Current Assets				
Investments				
Restricted				
Church Fund - CBF - C of E Investment Fund	656.85			b
CBF - Deposit Account	480.24			
		1,137.09		
Designated and Restricted				
Sweetbriar Fund - M & G Charifund		10,116.99		b
Designated				
Reserves - CBF - C of E Investment Fund		36,000.00		b
Unrestricted				
Church Fund - Cash ex M & G Charibond (closed 19 June 2025)	3,205.49			
CBF - C of E Investment Fund	10,690.13			b
		13,895.62		
			61,149.70	
Cash				
Lloyds Bank				
Church				
Payments Account	1,478.32			
Deposit Account	16,282.54			
32 Day Notice Account	110,952.18			
		128,713.04		f
Friends of St George's		3,487.00		
			132,200.04	e
			655,974.74	

Funds

Church Fund and Reserves

Church Fund

Investments

Restricted --- as at 1st January 2025	1,164.44				
Unrealised change in value	-27.35				
		1,137.09			
Unrestricted --- as at 1st January 2025	15,823.96				
Transfer to Reserves	0.00				
Unrealised change in value	-1,928.34				
		13,895.62			
			15,032.71		
Reserves - revised by DCC 13th March 2024					
Building, Curtilage and Fixtures		18,000.00			
General		18,000.00			
			36,000.00		
Cash					
As at 1st January 2025		4,040.16			
Less deficit		-3,058.02			
			982.14		d & e
				52,014.85	
Friends of St George's Fund					
Cash -- as at 1st January 2025			3,364.00		
Plus surplus			123.00		
				3,487.00	e
Garden Fund -- In memory of Pam Morris					
Designated					
Cash -- as at 1st January 2025			259.06		
Less deficit			0.00		
				259.06	e
Legacies Fund					
Restricted					
Cash -- as at 1st January 2025			52,526.24		
Unrestricted					
Cash -- as at 1st January 2025		72,338.28			
Plus additional legacies		4,174.96			
			76,513.24		
				129,039.48	c & e
Mission Fund					
Unrestricted					
Cash -- as at 1st January 2025			101.49		
Plus surplus			115.01		
				216.50	e
Sweetbriar Fund -- Charity of Stella Rose Blanche Domville (1967)					
Designated and Restricted					
Bungalow - 24 Sweetbriar Lane EX7 0JZ					a
as at 1st January 2025		456,500.00			
Unrealised change in value		6,125.00			
			462,625.00		
Investment as at 1st January 2025		8,403.73			
Unrealised change in value		1,713.26			
			10,116.99		
Cash -- as at 1st January 2025		-580.09			
Plus deficit		-1,204.05			
			-1,784.14		e
				470,957.85	
				655,974.74	

Notes ——

(a) Average of "Homipi" and "Yopa" valuations at **31st December 2025**

Range from — £380,750 — to — £544,500

(b) Bid prices at **31st December 2025**

(c) Legacies Fund from 1st January 2010 ——

Income ——

November 2010	Christine Gladys Campbell	1,000.00	
February 2011	Arthur Kenneth Desmond & Catherine Frances Rutherford	1,000.00	
April 2012	Stanley William Bawden & Maureen Leathlea	5,000.00	
May 2012	Ronald Clark	1,000.00	
December 2015	Harold Ernest Barriball	2,000.00	
January 2017	John Raymond Darnell	2,000.00	
October 2017	Harold John Hayden	129,737.17	
March 2022	Celia Pauline Victoria Ollerenshaw Trust	56,000.00	
May 2024	Sidney Herbert Pepler	10,000.00	
July 2024	Stephen David Barriball	47,456.51	
August 2024	Jean Margaret Darnell	1,000.00	
November 2024	In rememberance of Derek Jack King	5,000.00	
March 2025	Brian Keith Pearce	1,000.00	
October 2025	Joy Doreen Webb	3,000.00	
			265,193.68

Expenditure ——

November 2015 to March 2019	Rebuilding of the Church Room and creating disabled access	102,363.83	
September 2019 to February 2020	Replacement of the North Side Roof and repairs to the Bell Tower	27,905.13	
June 2022	Purchase of Hymnal Plus - "Hermione"	2,411.48	
December 2023	Remedial work to Church electrical system	2,160.00	
December 2023	Acoustic panels in the Church Room	1,313.76	
			136,154.20
			129,039.48

(d) "Memo" Fund held within the Church Fund ——

Flower Fund	**132.25**

(e) Cash Positions ——

Funds —		Internal loans From	Internal loans To	
Church Fund ——				
Church	**849.89**			**849.89**
"Memo" Fund - see (d)	**132.25**			**132.25**
Friends of St George's Fund	**3,487.00**			**3,487.00**
Garden Fund - In memory of Pam Morris	**259.06**			**259.06**
Legacies Fund - Restricted	**52,526.24**			**52,526.24**
Unrestricted	**76,513.24**	-1,784.14		**74,729.10**
Mission Fund	**216.50**			**216.50**
Sweetbriar Fund	**-1,784.14**		1,784.14	**0.00**
	132,200.04	-1,784.14	1,784.14	**132,200.04**

Bank —

(f) Lloyds Bank - Church Accounts	**128,713.04**		**128,713.04**
Friends Account	**3,487.00**		**3,487.00**
	132,200.04		**132,200.04**

Peter Dummett
15th April 2026

Parochial Church Council of St Gregory's, Dawlish & St. George's Holcombe

FINANCIAL STATEMENTS - Year ended 31 December 2025

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted General fund £	Designated Legacy fund £	Restricted & Parish Trust funds £	St. Gregorys 2025 £	St. Georges 2025 £	St. Gregory & St. George 2025 £	TOTAL 2024 £
RECEIPTS								
Voluntary receipts:								
Tax efficient planned giving	1	**43,707.57**	**-**	**-**	**43,707.57**	**11,361.88**	**55,069.45**	55,314.78
Other planned giving	1				**-**	**1,915.00**	**1,915.00**	2,340.00
Collections at services	1	**8,593.62**	**-**	**-**	**8,593.62**	**3,485.82**	**12,079.44**	10,252.56
Gift Aid income tax recovered	1	**10,804.68**	**-**	**-**	**10,804.68**	**2,138.68**	**12,943.36**	13,076.19
All other voluntary receipts	2	**-**	**758.85**	**24,333.46**	**25,092.31**	**4,922.46**	**30,014.77**	63,974.81
Special Funds (St. Georges)							**-**	12,636.08
		63,105.87	**758.85**	**24,333.46**	**88,198.18**	**23,823.84**	**112,022.02**	**157,594.42**
Activities for generating funds	3	**1,914.72**	**-**	**1,375.00**	**3,289.72**	**880.25**	**4,169.97**	7,431.86
Investment receipts	4	**6,904.44**	**-**	**809.88**	**7,714.32**	**4,059.33**	**11,773.65**	7,554.30
Receipts from church activities	5	**7,864.41**	**-**	**195.00**	**8,059.41**	**9,368.40**	**17,427.81**	11,322.35
Other receipts	6	**-**	**-**	**-**	**-**	**-**	**-**	12,459.16
							-	12,636.08
Total receipts		**79,789.44**	**758.85**	**26,713.34**	**107,261.63**	**38,131.82**	**145,393.45**	**208,998.17**
PAYMENTS								
Church activities:								
Diocesan parish contribution	7	**41,993.00**	**-**	**-**	**41,993.00**	**26,324.00**	**68,317.00**	67,006.40
Mission giving and donations	7	**4,913.91**	**-**	**1,590.29**	**6,504.20**	**765.24**	**7,269.44**	8,371.48
Church salary, clergy and staff expenses	7	**3,186.90**	**-**	**-**	**3,186.90**	**693.50**	**3,880.40**	4,345.72
Church running and office expenses	7	**7,110.46**	**-**	**-**	**7,110.46**	**3,613.00**	**10,723.46**	20,292.16
Church utility costs	7	**17,349.17**	**-**	**-**	**17,349.17**	**4,725.85**	**22,075.02**	15,308.80
All other church costs	7	**1,308.73**	**91.04**	**722.31**	**2,122.08**	**778.28**	**2,900.36**	2,032.42
Special Funds (St. Georges)							**-**	11,458.88
		75,862.17	**91.04**	**2,312.60**	**78,265.81**	**36,899.87**	**115,165.68**	**128,815.86**
Cost of generating funds	8	**705.50**	**-**	**-**	**705.50**	**-**	**705.50**	
Other costs	9	**-**	**-**	**-**	**-**	**-**	**-**	
Total payments		**76,567.67**	**91.04**	**2,312.60**	**78,971.31**	**36,899.87**	**115,871.18**	**128,815.86**
Excess of (payments) / receipts		**3,221.77**	**667.81**	**24,400.74**	**28,290.32**	**1,231.95**	**29,522.27**	**80,182.31**