The Parochial Church Council
of the Ecclesiastical Parish
# of St George-in-the-East with St Paul

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Charity Number: 1133761

The Parish Office, St George-in-the-East Church,

14 Cannon Street Road, London, E1 0BH

ST. GEORGE-IN-THE-EAST PCC

REFERENCE & ADMINISTRATIVE INFORMATION

Registered Charity Number 1133761

Principal Address	The Parish Office St George-In-The-East Church 14 Cannon Street Road London E1 0BH
Bookkeeper	Christopher Baker Fernlea, 1 St Davids Crescent Llanfaes, Brecon LD3 8DP
Bankers	Reliance Bank Limited Faith House 23 - 24 Lovat Lane London

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report and the financial statements of the charity for the year ended 31 December 2025.

CONSTITUTION & LEGAL STATUS

The Parochial Church Council of the Ecclesiastical Parish of St. George-in-the-East with St. Paul is a registered charity (No.1133761). Its working name is St. George-in-the-East PCC. The parish office is in the church. The Parish is of the Diocese of London, in the Stepney Episcopal Area (Deanery of Tower Hamlets). Our parish school is St Paul's Whitechapel CE Primary School a short walk away in Wellclose Square.

The PCC is a corporate body established by the Church of England. The PCC has ultimate responsibility for all matters affecting the parish. Day to day management is exercised by (and as appropriate delegated to) the clergy, Churchwardens, and officers of the PCC, assisted by volunteers and paid staff.

During 2025 the PCC met 5 times.

TRUSTEES

The method of appointment follows the Church of England Governance model. Trustees within the Charity are made up of a combination of Elected Trustees and Ex-Officio Trustees.

During the year 1 January 2025 - December 2025 the following people acted as trustees:

Elected Trustees

Jane Earl	PCC Secretary
Allan Ramanoop	
Robert Hayward	PCC Treasurer
Alan Dorji	
Philip Hogan	
Rini Mukkath	
Tricia Bing	until 21 July 2025 (deceased)
Nathaniel Darling	until 28 September 2025
Sophie Campkin	from
Sam Berry	from
Wilson Ringnda	from

Ex-Officio Trustees

Rev. Richard Springer	Clergy
Canon Angus Ritchie	Clergy
Rev. Caitlin Harland	Clergy
Rev. Sarah Smith	Clergy from 29 June 2025
Michelle Meso	Churchwarden
Annadale Ramanoop	Churchwarden

Each year Trustees can be added by election, or reconfirmed as Trustees but can resign during the year.

OBJECTS OF THE CHARITY

Promoting in the ecclesiastical parish the whole mission of the Church

INTRODUCTION – Rev'd Richard Springer, Rector

The PCC's core aim is to promote within the ecclesiastical parish the whole mission of the Church. 2025 was a positive year as we continued to pursue this mission through worship, witness, service and community engagement.

Proclaiming the Christian faith remains central to our work. Clergy, trustees, congregation and staff share this responsibility through worship, teaching and outreach, including services, short courses, social justice initiatives and leadership development. Ethical decision-making in governance and operations also forms part of this witness.

We remain committed to providing regular opportunities for public worship in accordance with the traditions of the Church of England. Sunday Parish Mass, midweek Communion and festival services continue alongside weekday online night prayer.

Supporting spiritual growth is a key priority. Through teaching, formation, children and youth ministries, and leadership development we seek to nurture faith across the community. Last year 20 people were confirmed, and baptisms, weddings and funerals continued to be an important part of parish life.

Serving those in need locally remains central to our mission through community initiatives and partnerships with organisations such as Citizens UK and Jesuit Refugee Service. Looking ahead, in 2026 we plan to launch Echoes of the East, a major project to repair and develop the church building and surrounding site.

Worship, Music and Liturgy

Music continues to play an important role in the worshipping life of the parish. Our lead musician, the composer James Batty, has enriched our liturgy through the introduction of several original pieces for Lent and a new St George's Mass setting written for the parish. He is supported by a gifted group of singers and musicians, including Will Bruce of St Paul's Cathedral and the composer Donald Wetherick.
Alongside its role in worship, the church building is increasingly used as a rehearsal and creative space. It hosts a student Gospel choir, music sessions for toddlers, and swing dance classes, as well as rehearsals by visiting musicians. We hope to develop this further as a way of generating additional income while also building creative partnerships and welcoming more people from the wider community into the life of the church.

Children & Families

2025 was an encouraging year for our children and youth ministry. The St George's Youth Choir, led by our Musical Director, Will Bruce, continued to grow and contributed to worship at key moments, including the

outdoor Harvest Eucharist and singing at the Christmas Eve Mass at St George-in-the-East. Our Breakfast with God gatherings have helped nurture relationships with several parents, particularly mothers exploring their own connection with faith and church life.

We celebrated a very positive outcome in the SIAMS Inspection at St Paul's Primary School, affirming the school's strong Christian ethos and partnership with the parish. In Advent, the Live Nativity brought together many volunteers and families to experience the Christmas story. There was also a significant number of baptisms and confirmations among children and young people, including a confirmation service led by Bishop of London, Sarah Mullally.

We also gave thanks for the ministry of Ed Badu as he concluded his role as youth worker, with his final activities including a youth retreat and a summer theatre outing to see Hamilton.

Community Organising

Community organising remains an important part of our mission, ensuring that our work is participatory and shaped by local people. Davina Bacon, our church-based community organiser, has had significant success in developing local leaders, particularly among more vulnerable members of the community, and supporting campaigns rooted in local priorities.

Progress has continued with the Cable Street Community Land Trust. Despite challenges, the project has moved closer to realisation and our ten-year campaign to create 41 family-sized affordable homes may begin construction in the coming year.
Our campaign to secure the future of the St George's swimming pool was also successful, with the pool set to reopen as part of a new leisure centre and social housing development on the church gardens site.
The parish remains active within Tower Hamlets Citizens, part of Citizens UK. The Rector currently serves as co-chair alongside Sufia Alam of East London Mosque, strengthening partnerships across faith communities in East London.

Tricia Bing

We were saddened by the death of Patricia Bing in the Summer. Tricia had been a life-long supporter of the church and contributed to many aspects of our life and work here.

FABRIC REPORT

A good deal of work has taken place this year to further secure the fabric of the building.

Discussions have continued around the Old Mortuary Building which is situated in St George's gardens. The PCC has worked closely with the Diocese to secure a long lease for the Borough of Tower Hamlets. This will be concluded in 2026.

The Crypt offices have seen some repairs and maintenance to ensure that we keep the space in a suitable condition for letting. We are grateful to our on-going tenants CTC and Clean for Good for their continued support.

The Parish Office has moved back to the original space in the main body of the building so as to be on hand to welcome visitors and others to our church. A fire risk assessment has been conducted and the list of

works have begun to be worked through. Ecclesiastical Insurance carried out their five yearly survey of the building and were satisfied with the steps we are taking to ensure it is safe to use.

STAFF REPORT

The staff team changed again in 2025 with two staff members on maternity leave – Caitlin Harland and Katie Peel.

The clergy (funded by Church Commissioners) were Revd Richard Springer (Rector).

The operations of the charity were overseen by Katie Peel until the summer when Nicola Lewis came to cover temporarily. She was supported by part-time Parish Coordinator, Katie Bail.

Elizabeth Stout leads on delivering activities for children and families.

Davina Bacon is the Community Organiser working closely with the community café.

There were a number of sessional and secondment staff:

● Dean Bail, a sessional football coach, delivers the Discover Football programme for toddlers.

● Will Bruce is the musical director for the term-time children's singing project, Choir Church, which runs in partnership with St Paul's Whitechapel Church of England primary school.

● James Batty our organist plays for Sunday services.

● Rev. Dr. Angus Ritchie, Executive Director of the Centre for Theology and Community (CTC) continued to assist the parish as a member of the clergy team, regularly taking services.

RISK REVIEW

In common with other churches and charities the PCC faces risks be they operational, financial or reputational. The PCC continues to consider the major areas of risk to which it is exposed, measuring both the likelihood and impact of a particular event or action and will establish systems to mitigate those risks. This will involve regular reviews in identification, assessment and monitoring.

TREASURERS REMARKS

Great strides have been taken this year to secure the financial sustainability of the church. The budgeted shortfall has been considerably reduced by careful attention to minimising costs and increasing income. By paying close attention to our day to day financial position we hope to make a surplus in 2026. This is particularly important if we are to undertake the necessary refurbishment to the building in the years to come.

We are very grateful for the generous legacy made by the Rev'd Timothy Tyndall to the care of the church.

RESERVES POLICY

The PCC recognises the need to hold reserves to allow protection of its core activities in the event of income shortfalls and to promote balanced strategic planning. Reserves are defined as income that becomes available and which is to be expended at the discretion of the PCC in furtherance of its objects but which has not yet been spent, committed or designated. The PCC has a policy of holding £50,000 for this purpose.

It is our policy to invest our fund balances with the CBF Church of England Investment Fund. With the designated future development fund running at £ at the end of the year, even after allowing for building related costs, the Trustees are confident that additional funds can be released for general purposes if required. The trustees continue to monitor reserves against planned income and expenditure and will look

to boost the unrestricted free reserves in the future. Based on this, the PCC consider the church to be a going concern. Funds donated in a restricted form are sought to be used for that purpose as soon as practicable need arises.

RESPONSIBILITIES OF THE TRUSTEES

The PCC is responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources for the financial year.

In preparing these financial statements, the PCC are required to:

- select suitable accounting policies and apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC on 24th March 2026 and signed on their behalf

....

Rev. Richard Springer Mr Robert Hayward

Trustee (Rector) Treasurer

STATEMENT OF FINANCIAL ACTIVITES FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	2025 Total	2024 Total
		£	£	£	£	£
Incoming resources						
Donations, Legacies and Gift Aid		22,977	32,245	0	55,222	39,154
Grants		7,001	7,132	34,857	48,990	17,727
Other Trading activities		226,397	0	0	226,397	231,635
Other income		14,196	1,133	0	15,329	1,409
Total		**270,571**	**40,510**	**34,857**	**345,938**	**289,925**
Resources expended						
Charitable Activities						
Ministries		11,482	588	4,038	16,108	64,699
Employment Costs		165,219	0	4,724	169,943	101,535
Admin		22,371	0	0	22,371	47,943
Building/Premises		38,736	12,154	0	50,890	202,132
London Diocesan Fund		74,979	0	14,857	89,836	91,300
Total		**312,787**	**12,742**	**23,619**	**349,148**	**507.609**
Net incoming/(outgoing)		**-42,216**	**27,768**	**11,238**	**-3,210**	**-217,684**
Resources before investments						
Investments		113,845	0	4,688	128,617	45,851
Interest	Note 2	0	0	203	203	
Net incoming/(outgoing)						
Resources for the year						
Transfer between funds		0	0	0	0	
Net incoming/(outgoing)						
Resources for the year						
Total funds brought forward		-135,973	191,767	83,126	138,920	
Total funds carried forward		**-178,189**	**219,535**	**94,364**	**135,710**	

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared. All the above income and expenditure relate to continuing services.

ST GEORGE-IN-THE-EAST PCC

BALANCE SHEET AS AT 31 DECEMBER 2025

	31 Dec 25	31 Dec 24
Current Assets	**£**	**£**
Cash at bank and in hand	34,420	5,781
Debtors	2,720	1,737
Deposit Funds	10,573	14,234
Investments Note 1	103,759	126,881
Total Current Assets	**151,472**	**148,633**
Current liabilities		
Creditors falling due		
Within one year	-21,553	-10,525
Net Current Assets	**129,919**	**138,104**
Fixed Assets		
Tangible Assets	590	816
Total Assets less Current Liabilities	**130,509**	**138,920**
Non current Liability		
Creditor amounts falling due		
after more than a year	0	0
Net Assets	**157,227**	**138,920**
Funds		
Unrestricted Funds	-178,189	-135,973
Designated Funds	219,535	191,767
Restricted Funds	94,364	83,126
Total Funds	**135,710**	**138,920**

Note 1 Investment funds sold 2025 £21,730.28

Note 2 Income reinvested

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MOTION

THE CHURCH OF ENGLAND
Diocese of Norwich

Independent Examiners Certificate

Report to the trustees/ members of: St George in the East - PCC

On accounts for the year ended: 31st December 2025

Charity no (if any):

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/25.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [ ]]. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] Date: 13th May

Name: Anna C Idd

MOTION

Relevant professional qualification(s) or body (if any)

Address: 22 BRIGGEFORD CLOSE.
LONDON ES 8RE.

Section B **Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose