PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, PONTELAND

(Incorporating Holy Saviour Church, Milbourne)

Year ended 31 December 2025
Annual Report and Financial Statements

A Registered Charity: England and Wales No. 1134771

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, PONTELAND
(Incorporating Holy Saviour Church, Milbourne)

Annual Report for the year ended 31 December 2025

1.0 Introduction & Objectives

St Mary's Parochial Church Council has the responsibility together with the incumbent for the running of the parish church and serving the population of Ponteland (some 14000 souls); developing the whole mission of the church on matters pastoral, evangelical, social, and ecumenical. It is also responsible for the fabric of the ancient church in Ponteland, Holy Saviour Milbourne, 2 Grange Road and the Parish Centre.

2.0 Mission Statement

"We are a parish proclaiming the good news of the risen Christ, and supplying the spiritual, moral and social needs of all who seek assistance, particularly those living in the parish of Ponteland."

3.0 The Parochial Church Council

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During the year, the following served as members of the PCC: -

The Incumbent: Revd Captain Paul T Allinson CA
Associate Priest: Revd Rosemary Harrison
Churchwarden: Mr Graham Armstrong (until May 2025)
Mr Craig Hurst (from May 2025)
Mrs Sandy Aynsley (from May 2025)

Representatives of Deanery Synod (ex officio): Janet Welsh. Julia Rudd

Elected Members:

Elected 2023: June Atkinson, David Butler, David Comeskey, Donald Lloyd
Elected 2024: Angie Jordan, Clive Jordan (treasurer), Georgina Matthews, Paul Rudd, Julia Rudd, Michelle Smith.
Elected 2025: Mr Craig Hurst, Mrs Sandy Aynsley, John Doherty
Co-opted as Accountant: Clive Ringrose.

Holy Saviour Milbourne

Deputy Wardens: Mr Brian Henderson, Mrs Gwenneth Nicholson.
PCC Representative: Mr Brian Henderson

The total membership of the PCC for 2025 was 18, which includes Deanery Synod reps, Holy Saviour reps, and Clergy. The PCC met 6 times during 2025 with an average attendance of 11.
The PCC is registered with the Charity Commission, (Registered No. 1134771), and the members of the PCC act as Trustees to the Charity.

4.0 Committees and Working Groups.

The PCC operates through the Standing Committee and several subgroups that have specific roles as designated by the PCC.
Standing Committee – this is the only committee required by law. It has power to transact the business of the PCC between meetings subject to any directions given by the PCC. The committee comprises of the Incumbent, the Church Wardens, the PCC secretary, and the Treasurer. The standing committee did not meet in 2025. David Butler has been co-opted to the Standing Committee.

Annual Report for the year ended 31 December 2025 (*continued*)

Subgroups:
Financial and Charitable Giving - coordinated by Mr Clive Ringrose
Property/Maintenance - coordinated by Mr David Butler
Safeguarding - coordinated by Mrs Rosemary Rhodes
Milbourne - coordinated by Mr Brian Henderson

5.0 Church Attendance for St Mary's and Holy Saviour

The Electoral Roll figures and church attendance both refer to the Parish. The figures for St Mary's, Ponteland and Holy Saviour, Milbourne are combined.
A total of 175 parishioners were registered on the Electoral Roll at the end of February 2025.
Most attendance figures during the year continued the rise seen in previous years. The average week in October attendance was 149 (2024; 156: 2023; 127: 2022; 118). The average Sunday attendance in the year was 110 (2024; 103: 2023; 90: 2022 80).
Attendance also increased at Easter, with 208 attending the churches on Easter Eve and Easter Day, (2024; 184: 2023; 163: 2022;142). At Christmas over 1,110 attended church on Christmas Eve and Christmas Day, compared to 900 in 2024. In addition, over 1,300 attended the Christmas Services that were held for the Scouts, Pele Trust, schools and Light up a Life.

Occasional services: There were 27(28) baptisms and 4(7) marriages, 28(21) funerals, plus 10 crematorium services, (Figures in brackets refer to 2024)

6.0 Review of the year

The last year has continued to be one that was full of new initiatives, growth and change. The sudden illness of Revd. Rosemary has been both shocking and sad. Her courage and perseverance have been inspirational, and we pray for her return. Our service structures have been amended to allow for a more manageable workload for Paul our Vicar. These changes however did also allow us opportunities to worship together more and meet for fellowship.
Our Parish is blessed in continuing to see growth. It is a great cause of joy to continue to see more people in the congregations, while we also remember and give thanks for those who have returned to the Lord in the year past. We warmly welcome Reverend Fraser Dyer to Ponteland who has proven himself as a wonderful asset to us all.
It is also a cause of celebration to see lay leadership developing in the Parish, particularly at our 3@10 Morning Worship, and additionally our school links have continued to develop.
Our Church Wardens have also served faithfully and with real dedication as a wonderful Team over their first year in office. Long may this continue.
The Parish Centre continues to be well used and now has a defibrillator and stab-bleed machine installed there. The windows were all replaced and it is anticipated that a refurbishment will update the kitchen and toilets in the year ahead.
In the Church new interior glazing has been installed and new heaters will follow in the year ahead.
The Friends group has continued to draw a wide range of concerts to Saint Mary's and a Lifepath Project will be launched later this year.
The Vicar will offer a fuller oversight of these matters in his Annual Report.

7.0 Financial Summary

Summary
The PCC's unrestricted income fell between 2024 and 2025 by £2,749 to £151,859. In the same period the unrestricted expenditure remained unchanged at £148,963.
This meant that the PCC had a surplus in 2025 of £2,896.
The PCC had agreed with the Diocese to pay a Parish Share of £63,500 and were able to fulfil this commitment.

Annual Report for the year ended 31 December 2025 (*continued*)

7.0 Financial Summary (continued)

Unrestricted Income

The main item of income is the income from Planned Giving. In 2025 the PCC received £66,069, this was a fall of £3,073 or 4.6% from 2024. This fall is similar to recent years even though we have lost some significant Planned Givers.

Open plate collections at £19,009 were up by £4,904, or 35%. This rise is greater than previous years, and it is the fifth consecutive year for which plate collections have risen. The Contactless machine raised £3,761, most of its use was at baptisms, but there were regular contributions throughout the week from members of the congregation and from visitors. Gifts via the contactless machine rose by £799, which is a rise of 27%. Contactless giving provides a welcome steady and increasing source of income.

The Gift Aid collected increased by £1,523 to £21,381 and remains a significant source of income for the PCC.

The income from hiring out the Parish Centre was £21,239; this was a fall of £1,700 on 2024. The use of the Parish Centre remains high, which reflects the good facilities that the centre provides.

Unrestricted Expenditure

The largest item of expenditure is Parish Share. At the end of 2024 a figure of £63,500 was agreed with the Diocese for our Parish Share contribution in 2025. The PCC met this commitment.

At the beginning of 2025 the PCC decided to use £20,000 of the money designated for refurbishing St Mary's into smaller projects that would be carried out in 2025. £5,838 was spent on St Mary's fitting new cupboards in the choir vestry and flushing the heating pipes. £1,039 was spent on flushing the heating in the Parish Centre.

Expenditure on heating & electricity at churches just under £12,000. This was an increase over 2024 of approximately 10%.

The running and maintenance of the Parish Centre cost £14,841. This was a drop from the previous year of £1,521, reflecting the value of the improvements made in previous years.

Restricted Income

The PCC received £26,833 the use of which was restricted. In some instances, for a particular project and in other cases its use was restricted more generally. A donation of £5,000 was received towards the upkeep of Holy Saviour. Over £4,000 was collected for the benefit of the PCC at weddings and funerals. In addition, £6,499 was collected at these services for a nominated charity.

A grant of £5,000 was received from the Catherine Cookson Charity for the Parish Windows.

Over £7,000 was raised from members of the church to support Eric and Sandra Reed in the Philippines.

£14,817 was received at funerals and weddings to pay the Diocesan fees, and services provided such as the organists and bell ringers.

Restricted Expenditure

The largest item of expenditure was the replacing of the windows in the Parish Centre. This cost £13,266 and was met entirely by donations and grants.

£9,629 was spent on numerous small projects in the Parish. The largest items were £2,600 on new robes for the choir and £1,932 on replacing the vestry door glass.

Designated Reserves.

The PCC redesignated £20,000 of the reserves designated to the Mamre project to more immediate projects to improve the PCC's facilities. £6,900 was spent during 2025 and the balance is available for work in 2026.

Annual Report for the year ended 31 December 2025 (*continued*)

8.0 Reserves

Since 2013 the PCC has had a Reserves Policy based on Church of England guidance notes.
The policy of the PCC is to maintain its unrestricted reserves equal to at least 3 months expenditure, plus funds to cover salaries. In 2025 this was £40,000.
At the end of 2025 the General Reserves were £167,640. The designated reserves to the Mamre project were £105,295.17; the designated reserves for smaller projects were £14,200.80, and the designated reserves for 2 Grand Road were £6,311. The free reserves were £41,833.03.

The PCC has restricted reserves of £53,752. This money is allocated in seven funds (as set out in the accounts). The largest fund is for money restricted for use on St Mary's. During 2025 income to this fund was £14,640 and expenditure was £24,004. At the end of 2025 the fund contained £31,387.

Stephenson Coates Audit Limited have independently examined the accounts.

9.0 Risk Management

The PCC is under an obligation to consider major risks to which St Mary's may be exposed and systems are in place to minimize such risks. Our Safeguarding Policy is in line with the current procedures set out by the Diocese. The insurance policy for the churches provides cover for the buildings, contents, and third-party claims.

10.0 Legal and Administration Information

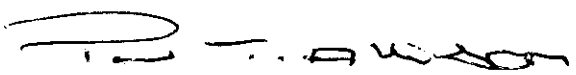
Parochial Name: Parish Church of St Mary the Virgin, North Road, Ponteland, NE20 9NU Tel 01661 824470
Bankers: Santander and Lloyds Bank PLC
Independent examiner: Stephenson Coates Audit Limited

11.0 Statement of members' responsibilities

The members of the PCC are required by the Church Accounting Regulations 2006 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC as at the end of the financial year and of the surplus or deficit for the year. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed and whether financial statements have been prepared in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102);
- Use the going concern basis of accounting unless they intend to liquidate the PCC or cease operations, or have no realistic alternative but to do so.

The members are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the PCC and which enable them to ascertain its financial position ad to ensure that the financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the trustees 

Rev'd Captain Paul Allinson
PCC Chairman
9th March 2026

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, PONTELAND
(Incorporating Holy Saviour Church, Milbourne)

Independent Examiners' Report to the P.C.C. of St. Mary the Virgin, Ponteland

I report to the members on my examination of the accounts of the P.C.C. of St. Mary the Virgin, Ponteland for the year ended 31 December 2025, which are set out on pages 7 to 14.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

John Oswald.

John Oswald BA FCA
Stephenson Coates Audit Limited
Chartered Accountants

West 2, Asama Court
Newcastle Business Park
Newcastle upon Tyne
NE4 7YD

9 March 2026

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, PONTELAND
(Incorporating Holy Saviour Church, Milbourne)

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating the income and expenditure account)
For the year ended 31 December 2025

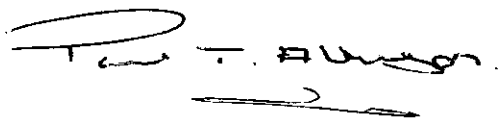
	Note	Unrestricted	Restricted	TOTAL 2025	Unrestricted	Restricted	TOTAL 2024
INCOME							
Voluntary Income		104,775	26,833	131,608	106,974	19,739	126,714
Activities for generating funds		-	7,393	7,393	-	4,189	4,189
Income from Investments		14,367	2,142	16,508	15,752	1,710	17,462
Income from church activities		32,717	14,817	47,534	31,882	14,208	46,090
TOTAL INCOME	2	**151,859**	**51,184**	**203,043**	**154,608**	**39,846**	**194,454**
EXPENDITURE							
Church activities		124,733	54,140	178,873	125,688	45,019	170,706
Church Administration		22,308	-	22,308	21,095	-	21,095
Property Costs		1,922	-	1,922	2,199	-	2,199
TOTAL EXPENDITURE	3	**148,963**	**54,140**	**203,103**	**148,982**	**45,019**	**194,001**
NET INCOME BEFORE TRANSFERS		**2,896**	**(2,956)**	**(60)**	**5,626**	**(5,173)**	**454**
GROSS TRANSFERS BETWEEN FUNDS		-	-	-	-	-	-
NET MOVEMENT OF FUNDS		2,896	(2,956)	(60)	5,626	(5,172)	454
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		584,743	56,708	641,451	579,117	61,880	640,997
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		587,639	53,752	641,391	584,743	56,708	641,451

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, PONTELAND
(Incorporating Holy Saviour Church, Milbourne)

BALANCE SHEET AT 31 DECEMBER 2025	Note	2025	2024
FIXED ASSETS			
Tangible Fixed assets	4	419,999	419,999
CURRENT ASSETS			
income tax recoverable		9,844	9,821
Other debts		1	1,407
Short Term deposits		194,641	193,428
Cash at bank		18,709	18,854
		223,195	223,510
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Creditors for goods and services		(1,803)	(2,058)
		(1,803)	(2,058)
NET CURRENT ASSETS		221,392	221,452
NET ASSETS		641,391	641,451
PARISH FUNDS			
Unrestricted	5	587,639	584,744
Restricted	6	53,752	56,707
		641,391	641,451

Registered charity number: 1134771
The accounts were approved by the Parochial Church Council on 9 March 2026 and signed on its behalf by:

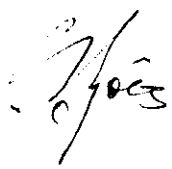
REV'D CAPTAIN PAUL ALLINSON — Chairperson



CLIVE JORDAN — Treasurer



CLIVE RINGROSE — PCC Accountant



NOTES TO THE FINACIAL STATEMENTS
For the year ended 31 December 2025

1 ACCOUNTING POLICIES

Accounting Conventions
The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).
The financial statements have been prepared under the historical cost convention.
The financial statements are presented in Sterling and are rounded to the nearest £1.

Going Concern
The members of the PCC have prepared the financial statements on the basis that the PCC is a going concern. After making reasonable enquiries, the members of the PCC have a reasonable expectation that the PCC has adequate resources to continue in operational existence for at least 12 months from the date of approval of the financial statements.

Funds
Unrestricted funds represent the funds of the P.C.C. that are not subject to any restrictions regarding their use and are available for application on the general purposes of the P.C.C.
Restricted funds are subject to specific trusts as to how they may be used, which may be declared by the donor, but still within the objects of the Church.
Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Income
Planned giving, collections and donations are recognised when received.
Tax refunds are recognised when the incoming resource to which they relate is received.
Grants and legacies are accounted for when the PCC is legally entitled to the amounts due.
All other income is recognised when it is receivable.
All incoming resources are accounted for gross.

Expenditure
Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the P.C.C.
The Diocesan parish share is accounted for when due.
Amounts received specifically for mission are dealt with as restricted funds.
All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets
Consecrated property and church furnishings
Consecrated and beneficed property is not included in the financial statements in accordance with the Charities Act 2011.
Movable Church furnishings held by the Vicar and Churchwardens on special trust for the P.C.C. and which require a faculty for disposal are inalienable property. They have been included in the financial statements based on cost, and have been fully depreciated.
All expenditure incurred in the year on consecrated or beneficed buildings and individual items under £3,000 is written off when the asset is acquired.

NOTES TO THE FINACIAL STATEMENTS (continued)
For the year ended 31 December 2025

Freehold land and buildings
Freehold land and buildings have been included in the financial statements based on valuations made in the year ended 31 December 2000. It is not anticipated that any diminution in value will occur in the foreseeable future, therefore no provision for depreciation or amortisation has been made.

Church Hall fixtures and office equipment
Fixtures and office equipment have been included in the financial statements at cost, and have been fully depreciated.
All expenditure on individual items under £3,000 is written off when the asset is acquired.

Current assets
Amounts owing to the P.C.C. as at 31 December in respect of income tax are shown as debtors.
Cash at bank and in hand represents bank balances at close of business on 31 December.
Short term deposits include cash held on deposit with the CBF Church of England Funds.

Current liabilities
Liabilities are recognised as expenditure as soon as there is legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Judgements and key sources of estimation uncertainty
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. There are no key sources of judgement or estimation to report.

Voluntary assistance
Time is expended on the charity's activities and governance which is donated free of charge. It is impractical to quantify the value of the time given, and accordingly it is neither recorded as donated income nor as an expense in the financial statements.

NOTES TO THE FINACIAL STATEMENTS (continued)
For the year ended 31 December 2025

2. INCOME

	Un-restricted	Restricted	TOTAL 2025	Un-restricted	Restricted	TOTAL 2024
Voluntary Income						
Planned Giving						
Gift Aid Donations	62,569	-	62,569	65,642	-	65,642
Tax Recoverable	21,381	-	21,381	19,858	-	19,858
Other	3,500	-	3,500	3,500	-	3,500
Collections (open Plate)	15,586	6,499	22,085	14,105	4,696	18,801
Grants	-	5,000	5,000	-	1,500	1,500
Donations, Appeals, etc.	1,155	15,334	16,489	876	13,543	14,419
Legacies	584	-	584	2,994	-	2,994
Sub Total	**104,775**	**26,833**	**131,608**	**106,974**	**19,739**	**126,714**
Activities for generating funds						
Fundraising	-	7,393	7,393	-	4,189	4,189
Appeals	-	-	-	-	-	-
Sub Total	**-**	**7,393**	**7,393**	**-**	**4,189**	**4,189**
Income from investments						
Interest	6,442	2,142	8,583	5,602	1,710	7,312
Rent						
Parish Centre Carpark	700	-	700	700	-	700
2 Grange Road	7,225	-	7,225	9,450	-	9,450
Sub Total	**14,367**	**2,142**	**16,508**	**15,752**	**1,710**	**17,462**
Income from church activities						
Magazines	2,545	-	2,545	2,540	-	2,540
Parish Centre Lettings	21,239	-	21,239	22,911	-	22,911
Fees	8,273	14,817	23,090	6,371	14,208	20,579
Other including sale of books	659	-	659	60	-	60
Sub Total	**32,717**	**14,817**	**47,534**	**31,882**	**14,208**	**46,090**
TOTAL INCOME	**151,859**	**51,184**	**203,043**	**154,608**	**39,846**	**194,454**

NOTES TO THE FINACIAL STATEMENTS (continued)
For the year ended 31 December 2025

3. EXPENDITURE

	Un-restricted	Restricted	TOTAL 2025	Un-restricted	Restricted	TOTAL 2024
Church Activities						
Missionary & Charity Giving						
Overseas CMS	-	7,143	7,143	--	4,189	4,189
Home Missions	1,700	6,426	8,126	1,670	4,696	6,366
	1,700	13,569	15,269	1,670	8,885	10,555
Diocesan Parish Share	63,500	-	63,500	66,000	-	66,000
Costs relating to clergy	3,879	1,110	4,988	3,646	-	3,646
Other Ministry Costs	1,524	-	1,524	1,568	-	1,568
Fees	-	13,857	13,857	-	14,293	14,293
Church Activities Salaries	9,132	-	9,132	8,034	-	8,034
St Mary's projects	5,838	9,629	15,467	-	20,983	20,983
Holy Saviour projects	-	180	180	-	320	320
Churches running & maintenance	20,671	985	21,656	25,010	207	25,216
Parish Magazine	3,136	-	3,136	3,368	-	3,368
Parish Centre running & maintenance	14,841	13,266	28,107	16,362	-	16,362
Restricted Donations	-	1,545	1,545	-	332	332
Other	512	-	512	30	-	30
Sub Total	**124,733**	**54,140**	**178,873**	**125,688**	**45,019**	**170,707**
Church Administration						
Salaries	18,233	-	18,233	17,206	-	17,206
Office Expenses	4,075	-	4,075	3,889	-	3,889
Sub Total	**22,308**	--	**22,308**	**21,095**	-	**21,095**
Property Costs						
2 Grange Road	1,922	-	1,922	2,199	-	2,199
TOTAL EXPENDITURE	**148,963**	**54,140**	**203,103**	**148,982**	**45,019**	**194,001**

Note

a. Payments to PCC members

No payments were paid to any PCC members, persons closely connected to them or related parties. None of the trustees have been paid any remuneration or received any other benefits from the charity. No trustee expenses have been incurred.

b. Staff costs

There were four employees during the financial year. The total staff costs were £27,365.
No employee received employee benefits of more than £60,000.

NOTES TO THE FINACIAL STATEMENTS (continued)
For the year ended 31 December 2025

4. FIXED ASSETS FOR USE BY THE P.C.C.

	Freehold land and buildings	Church Furnishings	Fixtures & Office Equipment	Total
Tangible (all unrestricted) GROSS BOOK VALUE at 31 December 2024 and 2025	419,999	97,600	18,136	535,735
DEPRECIATION at 31 December 2024 and 2025	-	(97,600)	(18,136)	(115,736)
NET BOOK VALUE at 31 December 2024 and 2025	419,999	-	-	419,999

The freehold land and buildings comprise the Church Hall and 2 Grange Road, Ponteland:

Church Hall	£ 326,999
2 Grange Road	£ 93,000

The gross book values are based on valuations made in the year ended 31 December 2000.

5. UNRESTRICTED FUNDS

During the financial year 2025 £20,000 of the bequest that had been designated to the Mamre project were designated for project work for the PCC in 2025. The remaining £100,000 was designated for the work on refurbishing St Mary's, in particular the heating of the church.

6. RESTRICTED FUNDS

The restricted funds comprise of St Mary's Refurbishment, The Bell Tower, Choir & Music, St Mary's Guide Books, Youth Work, Holy Saviour General, Holy Saviour Churchyard and Fees

Fund Movements	St Mary's Refurbishment	Bell Tower	Choir & Music
Balance at 1 January 2025	40,751	3,611	905
Income	14,640	-	95
Expenditure	24,004	-	25
Balance at 31 December 2025	**31,387**	**3,611**	**974**

NOTES TO THE FINACIAL STATEMENTS (continued)
For the year ended 31 December 2025

	St Mary's Guide Books	Youth Work	Holy Saviour General	Holy Saviour Churchyard
Balance at 1 January 2025	1,190	4,956	3,562	1,732
Income	-	-	5,696	500
Expenditure	-	-	-	180
Balance at 31 December 2025	**1,190**	**4,956**	**9,258**	**2,052**

	Other Including Donations	Charitable Giving Services, CMS	Fees at services for organist bells etc.	TOTAL 2025
Balance at 1 January 2025	-	-	-	56,708
Income	1,545	13,891	14,817	51,184
Expenditure	1,545	13,569	14,817	54,140
Balance at 31 December 2025	-	**323**	-	**53,752**

Note:
Charitable Giving includes Collections from Weddings, Funerals, Special Services and donations to CMS
Fees consists of money from weddings and funerals for organist, bells, and statutory fees to the Diocese.

7. ANALYSIS OF NET ASSETS BY FUNDS

	Unrestricted Funds	Restricted Funds	Total
Fixed Assets	419,999	-	419,999
Current Assets	169,444	53,752	223,195
Current Liabilities	(1,803)	-	(1,803)
	587,639	53,752	641,391