CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
St George's Church Swallowbeck

On accounts for the year ended	31 December 2025	**Charity no (if any)**	1144018

Set out on pages 1 - 9
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

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.

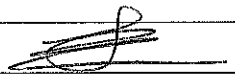
Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:		**Date:**	10/10/2026

Name: Jesse Adekoya

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

Address: 13 Rutland Close, St Ives,
Cambridgeshire
PE27 3 DN

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, SWALLOWBECK

STATEMENT OF FINANCIAL ACTIVITIES
For the Year Ending 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
INCOMING RESOURCES					
Voluntary Income	2 a	110,885.71	5,487.63	116,373.34	140,131.39
Activities for Generating Funds	2 b	5,741.82	13,811.79	19,553.61	18,861.40
Transformation Grant	2 c	-	15,000.00	15,000.00	20,000.00
Community Grant - Stepping Stones	2 d	-	-	-	2,500.00
HMRC Interest	2 e	25.18	680.99	706.17	27.45
Income from Investments	2 f	333.91	13.50	347.41	382.97
Donation for Dishwasher	2g	200.00	-	200.00	-
HSBC Compensation	2 h	-	-	-	100.00
Independent Examiner	2 i	100.00	760.00	860.00	725.00
Church Activities	2 j	3,298.56	112,012.20	115,310.76	86,118.85
TOTAL INCOMING RESOURCES		120,585.18	147,766.11	268,351.29	268,847.06
RESOURCES EXPENDED					
Church Activities	3 a	115,053.78	112,398.03	227,451.81	219,456.14
Cost of Generating Income	3 b	11,424.16	5,841.23	17,265.39	15,938.68
Governance Costs	3 c	100.00	760.00	860.00	725.00
TOTAL RESOURCES EXPENDED		126,577.94	118,999.26	245,577.20	236,119.82
NET INCOMING RESOURCES BEFORE TRANSFERS		- 5,992.76	28,766.85	22,774.09	32,727.24
TRANSFERS	15	6,447.71	- 6,447.71	-	-
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		454.95	22,319.14	22,774.09	32,727.24
OTHER RECOGNISED GAINS		-	-	-	-
Gain on Investment Assets	7 a	- 27.73	-	- 27.73	15.52
NET MOVEMENT IN FUNDS		427.22	22,319.14	22,746.36	32,742.76
Balances b/fwd 1 January 2025		72,887.86	66,802.50	139,690.36	106,244.38
Balances c/fwd 31 December 2025		73,315.08	89,121.64	162,436.72	138,987.14

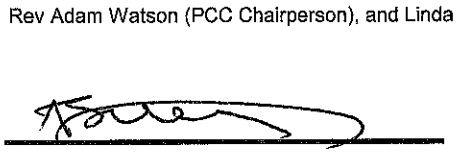
The notes on pages 3 to 9 form part of these accounts

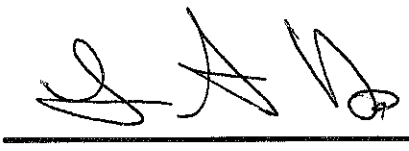
PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S, SWALLOWBECK

BALANCE SHEET AS AT 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
FIXED ASSETS					
Tangible	6	2,924.43	6,908.58	9,833.01	11,929.43
		2,924.43	6,908.58	9,833.01	11,929.43
CURRENT ASSETS					
Investments	7 a	665.95	-	665.95	693.68
Debtors and Prepayments	7 b	14,043.80	2,804.46	16,848.26	14,871.54
Short Term Deposits	7 c	7,267.14	-	7,267.14	6,952.50
Cash at Bank and in hand	7 d	51,756.14	88,205.03	139,961.17	119,788.67
		73,733.03	91,009.49	164,742.52	142,306.39
LIABILITIES					
Creditors - falling due within one year	10	3,342.38	8,796.43	12,138.81	15,248.68
NET CURRENT ASSETS/LIABILTIES		70,390.65	82,213.06	152,603.71	127,057.71
TOTAL ASSETS LESS CURRENT LIABILTIES		73,315.08	89,121.64	162,436.72	138,987.14
Creditors - amounts falling due after one year		-	-	-	-
TOTAL NET ASSETS		73,315.08	89,121.64	162,436.72	138,987.14
Unrestricted				73,315.08	72,887.86
Restricted	13c			89,121.64	66,099.28
Total Funds				162,436.72	138,987.14

Approved by the Parochial Church Council on 14th September **2026** and signed on it's behalf by:
Rev Adam Watson (PCC Chairperson), and Linda Hymas (PCC Treasurer).





The notes on pages 3 to 9 form part of these accounts

NOTES

1. ACCOUNTING POLICIES

Basis of Financial Statements
The PCC is a public benefit entity within the meaning of FRS102. 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 PCC's and with the Regulations "true and Fair" provisions, and applicable accounting standards and the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP FRS102) (Effective 1 January 2019).

ASSETS

Consecrated and benifice property.
In so far as consecrated and benifice property of any kind is excluded from the statutory definition of 'charity' by section10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings.
These are capitalsed at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the church's inventory in any case.

Tangible Assets for use by the charity.
These are capitalised if they can be used for more than one year, and cost at least £ 1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently estimated residual fair value over their estimated useful lives as follows:

a. Land	Nil
b. Fixtures and Fittings	20 Years
c. Computers	3 Years
d. Musical Instruments	4 years
e. Furniture & Heating	10 years
f. Solar Panels	10 years

No depreciation is provided on buildings as the currently estimated residual value of properties is not less than their carrying value of the remaining useful life of these assets currently exceeds 50 years so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified is included in the expenditure for the year.

Investments
Investments quoted on a recognised stock exchange or whose value derives from them are valued at market value at the year end. Other investments are included at the PCC's best estimate of market value.

Short Term Deposits
These are the cash held on deposit either with the CCLA or at the bank.

FUNDS

Unrestricted Funds
These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for the fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the trustees report.

Restricted Funds
These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

2 INCOMING RESOURCES	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a Voluntary Giving:					
Planned Giving - Gift Aid		72,298.00	2,390.00	74,688.00	94,159.00
Planned Giving - NGA		10,356.00	300.00	10,656.00	12,457.30
Planned Giving - Payroll		38.40	-	38.40	460.80
Collections at services		8,101.61	-	8,101.61	5,412.81
Donations		170.00	2,220.13	2,390.13	2,585.24
Legacy		-	-	-	-
Small Donation Tax		1,582.76	-	1,582.76	1,277.89
Solar Panels		274.44	-	274.44	263.60
Gift aid recovered		18,064.50	577.50	18,642.00	23,514.75
		110,885.71	5,487.63	116,373.34	140,131.39
b Activities for generating funds:					
Church Community Hall		5,741.82	-	5,741.82	5,615.04
Stepping Stones - Shop		-	10,976.18	10,976.18	10,267.13
Stepping Stones - Simple Servings		-	166.70	166.70	398.38
Stepping Stones - Small Steps		-	1,918.91	1,918.91	1,830.85
Stepping Stones Gusto Grant		-	750.00	750.00	750.00
		5,741.82	13,811.79	19,553.61	18,861.40
c Transformation Grant		-	15,000.00	15,000.00	20,000.00
d Community Grant for Stepping Stones		-	-	-	2,500.00
e HMRC & Bank Interest		25.18	680.99	706.17	27.45
f Investment Income					
Dividends on CBF Investment Funds		19.27	-	19.27	18.84
CBF Deposit Fund Interest		314.64	-	314.64	350.42
Swallowsnest PreSchool		-	13.50	13.50	13.71
		333.91	13.50	347.41	382.97
g Donation for Dishwasher		200.00	-	200.00	-
h HSBC Compensation		-	-	-	100.00
i Independent Examiner Donation in Kind		100.00	760.00	860.00	725.00
j Church Activities:					
Fees for weddings and funerals		469.00	-	469.00	142.00
Church Groups		1,596.55	353.87	1,950.42	2,079.17
Donations		933.01	-	933.01	926.10
Hire Church Rooms		300.00		300.00	600.00
Special Events		-	-	-	205.00
Swallowsnest Fees		-	7,771.15	7,771.15	7,352.02
Swallowsnest other income		-	1,243.83	1,243.83	1,663.83
Grants - Swallowsnest		-	102,643.35	102,643.35	73,150.73
		3,298.56	112,012.20	115,310.76	86,118.85
Total Incoming Resources		120,585.18	147,766.11	268,351.29	268,847.06

3 RESOURCES EXPENDED	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a Church Activities					
Mission Giving and Donations					
Overseas	4 a	5,227.56	2,576.07	7,803.63	9,878.21
Home	4 b	3,485.04	7,290.69	10,775.73	9,566.26
Local	4 c	1,290.16	4,361.02	5,651.18	3,148.78
Diocesan Parish contribution		55,000.00	-	55,000.00	55,000.00
Clergy and staffing costs	5	34,326.82	98,170.25	132,497.07	124,098.40
Church building running expenses		9,204.93	-	9,204.93	7,499.30
Church repairs and maintenance		6,519.27	-	6,519.27	10,265.19
		115,053.78	112,398.03	227,451.81	219,456.14
b Cost of generating income					
Administration		6,225.08	1,550.69	7,775.77	6,044.57
Cost of services		1,356.33	537.49	1,893.82	1,197.02
Other running costs		3,355.35	2,144.03	5,499.38	5,694.34
Depreciation	6	487.40	1,609.02	2,096.42	3,002.75
		11,424.16	5,841.23	17,265.39	15,938.68
c Independent Examiner's Remuneration		100.00	760.00	860.00	725.00

4 Mission Giving and Donations		Unrestricted Funds	Restricted Church Appeals	Restricted Stepping Stones	TOTAL 2025	2024
a **Overseas:**						
CPA		-	-	-	-	3,300.00
Oloroitto Nursery School		3,485.04	-	1,800.00	5,285.04	5,575.00
Lincs 2 Nepal		-	-	-	-	300.00
Red Cross - Libya & Morocco		-	-	-	-	-
MEA Rescue Centre		-	-	-	-	-
Rosie Alburqurque		1,742.52	-	-	1,742.52	-
Melanese Mission		-	276.07	-	276.07	-
Service of Hope		-	-	-	-	-
Tear Fund	Middle East	-	-	-	-	703.21
Tear Fund	Turkey Earthquake	-	-	500.00	500.00	-
		5,227.56	276.07	2,300.00	7,803.63	9,878.21
b **Home:**						
Bishops Discretionary Fund		-	-	-	-	300.00
Cancer Research		-	151.00	-	151.00	-
Christians Against Poverty CAP		1,100.54	-	-	1,100.54	1,381.00
Christian Solidarity		-	118.23		118.23	-
Development Plus		-	-	186.95	186.95	-
Joy Foundation		1,925.94	-	-	1,925.94	2,417.00
Hope For Justice		-	-	-	-	300.00
Lincs Rural Agricultural Chaplaincy		-	276.07	-	276.07	63.88
MacMillan		-	-	300.00	300.00	200.00
Men's Breakfast Speaker		-	-	-	-	83.20
Message Trust - Foodbank		-	-	150.00	150.00	100.00
Nomad Trust		-	-	-	-	2,186.80
Potters Village		-	-	1,800.00	1,800.00	-
Safe Families		-	131.84	1,200.00	1,331.84	377.54
Scunthorpe Steeler		-	-	-	-	169.85
Stand By Me		-	-	2,059.00	2,059.00	-
Street Pastors		458.56	-	-	458.56	575.00
Try Praying/ *Journey into Wholeness*		-	813.80	-	813.80	661.99
ULH Chaplaincy		-	103.80	-	103.80	-
		3,485.04	1,594.74	5,695.95	10,775.73	8,816.26

c Local						
Acts Trust - Foodbank			60.00	1,800.00	1,860.00	750.00
Café Christmas		22.98	-	-	22.98	24.00
Café Easter		-	-	-	-	-
Church Gardn Project		-	-	256.71	256.71	-
Community Support		-	93.87	1,001.11	1,094.98	663.03
Christingle		-	-	-	-	-
Christmas Outreach		-	-	36.00	36.00	129.00
Holiday Club/Summer School		8.68	-	-	8.68	42.86
Coronation/Jubilee Event		-	-	890.29	890.29	-
Kids Creative		13.00	223.04	-	236.04	407.73
Literature		266.12	-	-	266.12	235.44
Mens Breakfast		191.13	-	-	191.13	303.55
Messy Church		312.60	-	-	312.60	639.69
Mini Stars		475.65	-	-	475.65	557.86
Pudding Party		-	-	-	-	145.62
		1,290.16	376.91	3,984.11	5,651.18	3,148.78

5 STAFF COSTS			Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Wages and Salaries			£	£	£	£
Salaries	- Swallowsnest Staff		-	80,830.45	80,830.45	73,537.50
	- Cleaners	14	7,366.83	-	7,366.83	6,398.30
	- Safeguarding/Pastoral	14	2,700.95	-	2,700.95	3,938.78
	- Secretarial Staff	14	10,998.53	-	10,998.53	10,607.74
	- Children's & Fam Wkr	14	8,385.50	16,614.46	24,999.96	25,279.27
			29,451.81	97,444.91	126,896.72	119,761.59
National Insurance	-Staff		2,947.51	-	2,947.51	2,194.68
			2,947.51	-	2,947.51	2,194.68
Pensions	- Swallowsnest staff		-	617.15	617.15	423.29
	- Children's & Family Wkr		562.80	-	562.80	562.80
			562.80	617.15	1,179.95	986.09
Total Staff Salaries, National Insurance & Pensions			32,962.12	98,062.06	131,024.18	122,942.36
Staff Expenses						
Incumbent	- Telephone	14	156.00	-	156.00	156.00
	- Hospitality	14	240.00	-	240.00	240.00
	- Literature	14	9.99	-	9.99	18.94
	- Car Parking	14	14.00	-	14.00	-
	- Mileage	14	586.80	-	586.80	461.70
			1,006.79	-	1,006.79	876.64
Curate Expenses:	Telephone	14	42.50	-	42.50	-
	Mileage	14	84.21	-	84.21	-
	Stationery	14	55.00	-	55.00	-
			181.71	-	181.71	-
Assistant Staff	**Mileage & Telephone:**					
	- Children's & Fam	14	120.00	-	120.00	120.00
			120.00	-	120.00	120.00
Training & Development			56.20	108.19	164.39	159.40
Total Assistant Staff Expenses			1,364.70	108.19	1,472.89	1,156.04
Total Staff Costs			34,326.82	98,170.25	132,497.07	124,098.40

6 FIXED ASSETS

Tangible		Unrestricted Church /Hall £	Restricted Church/ Hall £	TOTAL £
Book Value	at 1 January 2025	3,411.83	8,517.60	11,929.43
Less Depreciation		- 487.40	- 1,609.02	- 2,096.42
		2,924.43	6,908.58	9,833.01
Net Book Value	at 31 December 2025	2,924.43	6,908.58	9,833.01
			9,833.01	

7 CURRENT ASSETS

		Unrestricted Funds £	Restricted Funds £	Total 2024	Total 2024 £
a Investments					
Market value at 1 January 2024		693.68	-	693.68	678.16
Revaluation gain/loss		- 27.73	-	- 27.73	15.52
Market value at 31 December 2024		665.95	-	665.95	693.68
b Debtors					
Tax Recoverable	8 a	10,156.66	310.00	10,466.66	5,264.55
Other Debtors	8 b	1,998.98	2,494.46	4,493.44	2,645.11
Prepayments and accrued interest	9	1,888.16	-	1,888.16	1,781.22
		14,043.80	2,804.46	16,848.26	9,690.88
Short Term Deposits					
c Church		7,267.14	-	7,267.14	6,952.50
Swallowsnest		-	-	-	-
		7,267.14	-	7,267.14	6,952.50
d Cash In Bank and in Hand					
Church		51,402.74	53,177.05	104,579.79	106,068.84
Hall		353.40	-	353.40	2,758.51
Swallowsnest		-	35,027.98	35,027.98	10,961.32
		51,756.14	88,205.03	139,961.17	119,788.67

8 OTHER DEBTORS

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
a Tax Recoverable				
Gift Aid	8,997.00	175.00	9,172.00	4,796.50
GASDS	1,159.66	-	1,159.66	363.05
Children's & Family Worker	-	135.00	135.00	105.00
	10,156.66	310.00	10,466.66	5,264.55

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
b Other Debtors				
Caterpillar Music	-	-	-	23.33
Church Community Hall	395.01	-	395.01	-
Janet Revans Dance Group	225.00	-	225.00	225.00
LDTBF	35.00	1.80	36.80	12.50
Move N Groove	20.00	-	20.00	-
Scottish Power	-	-		20.00
Swallows Nest	1,023.97	603.75	1,627.72	499.50
Swallowbeck Art	120.00	-	120.00	-
Childrens & Family Outreach Worker	180.00	-	180.00	117.13
Barclays Match Funding	-	1,888.91	1,888.91	1,747.65
	1,998.98	2,494.46	4,493.44	2,645.11

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
9 Prepayments					
Ecclesiastical Insurance 2025		1,526.50	-	1,526.50	1,482.17
GBSG		-	-	-	-
Salary		-	-	-	-
Wave Water		361.66	-	361.66	299.05
		1,888.16	-	1,888.16	1,781.22

		Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
10 LIABILITIES					
Amounts falling due within one year					
Accruals for Utilities and other costs	11	2,874.37	8,796.43	11,670.80	8,896.79
Other Creditors	12	468.01	-	468.01	1,171.23
		3,342.38	8,796.43	12,138.81	10,068.02

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
11 ACCRUALS				
British Gas (Electricity)	325.35	-	325.35	-
Crown Oil & Gas	120.79	-	120.79	114.52
HSBC	9.82	-	9.82	27.46
HMRC	124.89	-	124.89	142.65
Pension Provider	-	66.99	66.99	44.43
Pozitive Energy	641.78	-	641.78	-
V Lawrence	-	1.80	1.80	
Salaries	1,256.73	7,703.67	8,960.40	8,068.23
St Georges	395.01	1,023.97	1,418.98	499.50
	2,874.37	8,796.43	11,670.80	8,896.79
	2,874.37	8,796.43	11,670.80	8,896.79

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2024
12 OTHER CREDITORS				
JIW Try Ptaying	-	-	-	703.22
Youth	468.01	-	468.01	468.01
	468.01	-	468.01	1,171.23

13 FUNDS

The movements in designated and restricted funds during the year were

a Restricted Fixed Assets Reserves	1 Jan 25 £	Receipts £	Payments £	Transfers £	31 Dec 25 £
Chairs	5,682.60	-	1,136.52	-	4,546.08
Solar Panels	2,835.00	-	472.50	-	2,362.50
	8,517.60	-	1,609.02	-	6,908.58

b **Restricted Reserves**		1 Jan 25 £	Receipts £	Payments £	Transfers £	31 Dec 25 £
Church	Bible Study Material	80.00	-	-	-	80.00
	Bookstall	186.94	-	-	-	186.94
	Cancer Research	-	151.00	151.00	-	-
	Chairs	227.80	-	-	-	227.80
	Childrens & Fam Worker	-	16,614.46	16,614.46	-	-
	CFW - Birchwood	-	223.04	223.04	-	-
	Church Fabric	-	1,430.00	-	-	1,430.00
	Church Refurbishment	3,131.00	-	-	-	3,131.00
	Communion Table	1,250.00	-	-	-	1,250.00
	Community Grant	1,302.80	-	1,093.87	- 208.93	-
	Cy Pres Scheme	20,553.62	680.99	-	-	21,234.61
	F & C Christmas Collections	-	552.14	552.14		-
	Flooring	125.00	-	-	-	125.00
	Flowers	-	100.00	45.50		54.50
	Food Bank	-	60.00	60.00	-	-
	Font Removal	163.89	-	-	-	163.89
	Gifts	5.77	865.00	865.00	-	5.77
	Independent Examiners	-	400.00	400.00		-
	Men's Breakfast	-	353.87	353.87	-	-
	Microphone	-	491.99	491.99	-	-
	Prayer Cards	100.00	-	-	-	100.00
	Re-ordering of Church	14,010.29	-	-	-	14,010.29
	Try Praying	703.22	-	813.80	458.56	347.98
		41,840.33	21,922.49	21,664.67	249.63	42,347.78

c **Restricted Funds**	1 Jan 25 £	Receipts £	Payments £	Transfers £	31 Dec 25 £
Swallowsnest Pre School	3,417.16	112,181.83	82,468.22	- 6,293.67	26,837.10
Stepping Stones - Shop	6,944.27	10,976.18	11,311.55	- 762.60	5,846.30
Stepping Stones - Simple Servings	398.38	166.70	- 18.40	208.93	755.61
Stepping Stones - Small Steps	5,684.76	2,668.91	1,927.40	-	6,426.27
	16,444.57	125,993.62	95,688.77	- 6,847.34	39,865.28
Total Restricted Reserves	58,284.90	147,916.11	117,353.44	- 6,597.71	82,213.06
TOTAL RESERVES	66,802.50	147,916.11	118,962.46	- 6,597.71	89,121.64

14 PAYMENTS TO PCC MEMBERS

Salaries and Expenses were paid to members of the PCC in their employment roles:

Children's & Families Outreach Worker	£25,119.96
Safeguarding Officer	£927.42
Incumbent	£1,006.79
Cleaner	£4,145.97
Curate	£181.71
	£31,381.85

15 TRANSFERS BETWEEEN FUNDS

The following transfers were made:

		Unrestricted	Church Restricted	Restricted	Balance
Hall Costs	Swallows Nest	6,293.67	-	- 6,293.67	- 6,293.67
Church	Stepping Stones	-	-	-	-
Community Grant	Stepping Stones	-	- 208.93	208.93	-
Hall Costs	Stepping Stones	612.60	-	- 612.60	- 612.60
Church	JIW - Try Praying	- 458.56	-	458.56	458.56
		6,447.71	- 208.93	- 6,238.78	- 6,447.71

The Parochial Church Council (PCC) of St George's Church Swallowbeck
Annual Report for the Year Ending 31st December 2025

Reference and Administrative Information

St George's Church is located in the parish of Swallowbeck in south west Lincoln. This Anglican parish is part of the Diocese of Lincoln within the Church of England and is in the Christianity Deanery.

The Parochial Church Council is a charitable trust (Charity Commission Reg. No. 1144018).

The church correspondence address is:

St George's Church, Eastbrook Road, Lincoln, LN6 7EP

Telephone: 01522 689033

E-mail: office@stgeorgeslincoln.org.uk

Parochial Church Council

PCC members who served during the year were:

Priest in Charge:	Rev Adam Watson	
Curate:	Rev Coral Bell (from 29th June)	
Churchwardens:	Andrew Argyle (to 11th June)	Linda Hymas (to 11th June)
	Dave Albans (from 11th June)	Colin Draper (from 11th June)
Lay Readers:	Dave Albans	Reuben Jolliff
Treasurer:	Linda Hymas	
PCC Secretary:	Chris Trigg	
Parish Safeguarding Officer:	Helen Brooking	
Representatives on the Deanery Synod:		
	Jonny Bell	Adam Keen
	Kate Ruddock	
Elected Members:	Kim Argyle	John Boyer
	Helen Brooking (to 18th May)	Christine Emerson
	Graham Goodhew	Kelvyn Hymas (to 18th May)
	Linda Hymas (from 18th May)	Debby Jones
	Janice Meredith	Leonie Skipworth
	Dianne Slapp	Chris Trigg

Structure and Governance

The PCC is a corporate body established by the Church of England. It operates under the Parochial Church Council (Powers) Measure 1956 and the Church Representation and Ministers Measure 2019. The method of appointment of PCC members (Trustees) is set out in the Church Representation Rules 2025. Church attendees are encouraged to register on the Electoral Roll and to stand for election to the PCC. The registered charity is an umbrella organization which also oversees the running of the Swallows Nest Preschool and Stepping Stones charity shop, both of which operate in our Church Community Hall. The independently examined end-of-year financial statements for the Church, the Hall, the Preschool and Stepping Stones are published in the overall financial accounting process.

Management

The PCC met five times during the year, receiving reports, proposals, and items for discussion from various sources. Some "business by correspondence" under Church Representation Rules 2025 Rule M29 was also conducted and reported back to a subsequent PCC meeting. For most of the year day-to-day management of church and hall matters (including maintenance of both

buildings) was delegated primarily to the Churchwardens, two part-time administrators, the Treasurer, a Site Team, and a Standing Committee. The management of the Swallows Nest Preschool was undertaken by the PCC through a sub-committee formed for this purpose. The Trustees, along with the Priest in Charge, remained responsible overall for day-to-day policy and spending decisions, as well as for the continuing spiritual and pastoral development of the church, its mission initiatives, and relations with the local community. The PCC is specifically responsible for the maintenance of both the Church and Community Hall buildings on the site, and of all the church grounds.

Aim and Purposes

The primary aim of the PCC is to promote the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC remained responsible for co-operating with our church clergy in promoting throughout the parish the whole mission of the Church: pastoral, evangelistic, social, and ecumenical.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St George's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve people of all ages and diverse backgrounds. Our services and worship put faith into practice through scripture and prayer, sacrament and music, and other creative arts.

The range of our activities for the year has reflected the Charity Commission's advice on public benefit and, in particular, its supplementary guidance on charities seeking the advancement of religion. We try to enable ordinary people to live out their Christian faith as part of our parish community by the following means:

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

The following Mission, Vision and Value statements were developed in 2022 and remain current:

Mission statement:
Share the love of Jesus Christ with every member of our communities.
Vision statement:
Belong – Believe – Build
Our vision is to help people belong to a loving and welcoming church family, to help them believe in Jesus Christ and grow in faith, and to empower them to build God's kingdom.
Core values:
Welcoming & valuing all
Growing in faith
Engaging the next generation
Living as witnesses

2025 Overview

The work of the PCC on behalf of the parish throughout 2025 has encompassed many areas of church life. Alongside the regular responsibilities of Finance, Safeguarding, the Site Team, Swallow's Nest, and our Children and Families work (all covered elsewhere in this report), it has been a year rich in worship, growth, and community.

We began the year joyfully with a Confirmation Service in January. Bishop Nicholas led the service with great warmth, confirming five young people and three adults - a wonderful encouragement to us all. In February, we were invited to trial a new diocesan resource, Seeking God, Seeking Growth. For four Sundays, we gathered together around tables in combined services, creating space for reflection and conversation. We explored themes of homegroups, young people, and community engagement, all rooted in prayer, and we continue to build on these areas of our life together. Taking seriously the Five Marks of Mission - especially the call to care for creation - we were delighted to see the formation of an Eco Group as we worked towards the Eco Church Silver Award. Holy Week and Easter were particularly meaningful and well attended. A new Maundy Thursday meal brought us together around long tables for a shared evening of food, worship, foot washing, and communion. Good Friday offered powerful reflections at the Cross, and Easter Saturday's Messy Church created space for thoughtful and heartfelt conversations. Easter Day began with our now-established Sunrise Service, followed by breakfast at the Vicarage, before a full and joyful celebration service where extra seating was needed. Many found the Cross of Flowers especially moving.

At the APCM, we marked a change within the PCC, thanking Andrew and Linda for their faithful service, and welcoming Colin and Dave as new churchwardens. Other lay members were elected, and the work of the coming year began afresh. Through the spring and into the summer, the ministry team led us through a sermon series on the seven churches in the Book of Revelation, with supporting material for homegroups to explore further together.

A particular highlight of the year was Coral Bell's ordination at the Cathedral on 29th June. It was a joyful occasion, and Coral quickly became a vibrant and valued part of ministry both here and at St Luke's, Birchwood. In July, we celebrated 30 years of Stepping Stones with a cream tea and musical entertainment - an occasion full of gratitude for this long-standing and much-loved ministry. The summer months brought a number of opportunities to enjoy fellowship together. We joined the inaugural Deanery Pilgrimage to the Cathedral, with many from St George's taking part. A beach day at Huttoft offered fun, relaxation, and even some kayaking, while a church picnic in Saxilby provided time to connect, with horse riding proving a particular highlight for our younger members.

As we moved into the autumn, we explored a sermon series based on John Mark Comer's Practising the Way, reflecting on how we shape our spiritual lives around the example of Jesus. Homegroups engaged deeply with these themes, and new groups were formed so that everyone had the opportunity to take part. One of the highlights of the autumn was our first-ever Harvestival. Beginning with a Friday evening celebration of music, drama, and spoken word, it continued into Saturday with creative displays from both church members and the wider community. The weekend brought together creativity, worship, and fellowship, concluding with a relaxed film night. We also gathered as a church family to celebrate Rev Adam and Waka's silver wedding anniversary and Adam's 50th birthday - an evening filled with joy, laughter, and thankfulness. During the season of remembrance and into Advent, we were encouraged by a visit from Bishop Stephen, who led a thoughtful and uplifting service.

Christmas was, as ever, a full and joyful time. The Stepping Stones Christmas Special was a wonderful community event, raising £1,800, which was generously matched by Barclays Bank. Alongside school visits and celebrations, we enjoyed a lively musical event at Diversity, a special service for the local Special Olympics group, and a welcoming Café Christmas with carols and a Christmas message. Our Carol Service, Christingle, and other services were all well attended.
A new addition this year was Campervan Carols, as we travelled around the neighbourhood sharing music and festive cheer. It was lovely to see people come out of their homes to join in, and some later joined us at services - something we hope to build on in the future.

As always, we offer our heartfelt thanks to everyone who contributes to the life of St George's. For all our teams and leaders; those involved in ministry and those who give of their time in administration and practical help - so many people give generously of their time and gifts.

We are also deeply grateful for our dedicated staff team: Lindsey and Beryl in the office, Helen as Parish Safeguarding Officer, Jonny as our Children and Families Outreach Worker, Leonie as Caretaker and especially for Linda who as a volunteer does so much as Treasurer. Thank you to everyone who has played a part in God's work here in 2025. It has been a year full of blessing, and we look forward with hope to all that lies ahead.

Ministry

St George's continues to be richly supported by a committed team of authorised ministers, including ALMs (Authorised Lay Ministers), Readers, and Clergy. They are ably supported in worship by our dedicated music leaders and musicians, who help to shape and lead our times together. Over the past year, we have continued to offer a variety of worshipping opportunities. Praise & Cake and our Café Services have provided welcoming spaces for worship, fellowship, and refreshment, while Restore has created space for prayerful reflection, with a focus on healing, reconciliation, and restoration. Our film nights have now become a regular monthly gathering, offering a creative and accessible way to connect, reflect, and spend time together. We have also offered a number of courses to help people explore and grow in their faith, including the 3-2-1 Course, led by Dave Albans and his team. As a church, we were encouraged to engage with Practising the Way, reflecting on how we intentionally shape our spiritual lives around the example of Jesus. Our monthly midweek communion services have continued, exploring the lives and witness of saints through the centuries, while our Sunday teaching has included sermon series on Revelation and Practising the Way, helping us to engage more deeply with Scripture and discipleship. It has been especially encouraging to see the continued growth of our children and families work, which has expanded further into Birchwood through both church-based activities and our links with local schools. Homegroups remain an important part of church life, providing spaces for friendship, prayer, pastoral support, and spiritual growth. Further aspects of our ministry are shared in the sections that follow.

Deanery Synod

There were 3 members of St George's serving on the Deanery Synod in 2025 – who also became ex-officio lay members of the PCC. The Deanery Synod is a statutory body in the Church of England, bringing a group of parishes together to connect to the wider Diocese. It considers matters relating to our Deanery and is a forum for discussion over common issues. It also acts as an advertising stream for events being held within the Deanery run by churches, The Synod is also a time for members from different parishes to catch up and share how issues are affecting them and activities that they have enjoyed in their parish. At each meeting a speaker is invited to share issues pertinent to the Diocese, these have included:

- Hugh Jones shared about the work of the "College of Hugh" aiming to promote lifelong Christian learning through digital learning, authorised lay ministry training plus training for ordination and reader ministry.
- Andy Wright from the Generous Living team shared about Cornerstone, a free online learning tool to help churches to understand the culture of giving within their church and look at ways of promoting growth in giving.
- Geoff Stratford expressed his beliefs as an environment activist and passionately described concerns over climate change.

Prayer Ministry
Over the year many have received the blessing of prayer. Thank you to all the pray-ers at St George's as prayer is such a key part of who we are. The prayer team have expanded so that more people are on hand to pray following communion services. This involves praying a set prayer and anointing with oil if the person being prayed for wishes. We have also been on hand for special events if required and we hosted prayer for "Thy Kingdom Come" in May. Prayer cards have been introduced so that anyone can put a prayer request into the box at the back of church, and these are prayed for by the Staff Team during the week. Requests have come from the members of the congregation but also from the wider community and through the Mini Stars toddler group attendees. The monthly prayer gathering is planned for the first Monday of each month, with prayers around a given theme lasting for about an hour. All are welcome to this prayer meeting as it is always good to get together to pray and we know prayer changes things.

Men's & Women's Ministry
We meet at Pennells at 10.30am on the third Tuesday of every month for coffee, chat and laughter. The aim is to promote an environment where we are able to offer support and friendship to one another, and just enjoy being together. There is no commitment to coming each month and numbers vary from 10 to 16 men, and 6 to 12 ladies. We'd love to welcome more of you, and feel free to bring along friends even if they are not church members. It's a great way to introduce non-Christians to St George's.

The Men's Breakfast is run by a small team of six who are very committed to this ministry and during the year we held three breakfasts. We usually have between 24 and 30 men, 4 or 5 of whom are non church goers, who sit down to a full English breakfast followed by a talk from a guest speaker. Last year our speakers were:
- Maureen Sidney from Safe Families/Home for Good.
- Rev Helen Eke, Chaplain for Pilgrim Hospital Boston and Curate for the Billinghay benefice.
- Rev Canon Steve Nuth on behalf of Christian Solidarity Worldwide.

After costs have been deducted from the donations the surplus is sent to the speaker's chosen charity. Due to the generosity of those attending this is usually in excess of £130. Please feel free to join us and invite family, friends or neighbours. A warm welcome and a good breakfast await you.

Pastoral Care
Pastoral care continues to be a valued and important part of life at St George's. Our team of trained pastoral visitors and ALMs have faithfully looked to support those who are unable to attend church, offering regular visits in homes, hospitals, and care settings throughout the year. For those who would like it, communion has been shared at home by authorised ministers, helping people remain connected to the worshipping life of the church. Homegroups also play a key role in pastoral support, providing spaces where people are known, prayed for, and cared for within a supportive community. Alongside this, members of the ministry team have offered additional and more specialised pastoral support where needed or requested.

Music Team
The music team at St George's consists of a committed group of instrumentalists and vocalists, and also a Makaton "signer" who give their time and talents to enabling the congregation in their own acts of worship, and providing a musical space within services where this might occur. Simon has joined the session leading team this year, with Dawn, Gina, Janice and Rev Adam. This

involves helping to choose songs in discussion with the service leaders and preaching team, and preparing rehearsals for the wider team. Thank you to all of the team.

In addition to preparations for services, the Music Team has continued to hold "Worship Gatherings" this year, providing space to build fellowship and friendship amongst its members, and opportunity to improve our musical skills, learn new songs and make new arrangements, and develop new ways to support the Church vision for musical worship in services. Gatherings are held 6 times a year, every 2 months. These are regularly attended by a core of about 10 musicians, and continue to be a vital part of the lifeblood of the team as we join together to worship our Great God. We prioritise having a time of open worship where we can let the message of Christ dwell amongst us richly, bringing psalms, hymns and spiritual songs with gratitude (Colossians 3:16), strengthening our faith and trust in Christ. We are beginning to use this gathering space more widely to invite those on the fringe of the Music Team: those who have musical talents, but don't wish to be committed to playing in services are always welcome to join us.

Music was also prominent this year with the Harvestival, organised by Dave Albans, and supported by a team of volunteers. This included musical and spoken items from the wider church community on the Friday evening, and was well received. Much organisation was done in the background by Dawn and Carol, coordinating the various performances, and hospitality. Many thanks to them, and the unknown others for their efforts, it was a great event.

The team continues to provide music for particular seasons, most notably for Easter and Carols by Candlelight. We are grateful to Dawn, as always, for her skill in coordinating this event, and to Coral and Esther for their work in putting together the Choir, which swelled in number compared with previous years. Long may that continue.

Site Team (Fabric, Goods and Ornaments)

The Site Team is a sub-committee of the PCC and met seven times during 2025. Its main role is to ensure that the church and community hall buildings and grounds are maintained and cared for and safe for their intended use. The 2025 team consisted of Andrew Argyle, Linda Hymas, Kelvyn Hymas, Graham Goodhew, Adam Keen, Leonie Skipworth, David Jones, Lindsey Slapp and Bernard Whitley. However, Andrew Argyle, Linda Hymas and Kelvyn Hymas stood down at the APCM on May 18th 2025 although, as Treasurer, Linda Hymas continues to receive minutes of the meetings. Colin Draper (as a new Church Warden) joined as chairperson after the APCM. We would like to express our sincere thanks to Andrew, Linda and Kelvyn for their hard work over 2024/2025 and previous years.

Over the year the team addressed repair and replacement issues both External and Internal.

External issues included:-

- replacing slabs on the footpath in the car park.
- re-sealing the guttering at the rear of the church building.
- clearing guttering around the church and community hall.
- trimming of the hedge next to the car park.
- setting up and taking down the Try Praying banner.

Internal issues included:-

- servicing the church boiler.
- painting the disabled toilet.
- re-plastering and painting in the church and community hall.
- repairing of the window in the church kitchen.
- installing a new coffee machine in the church and community hall (thanks to Stepping Stones).
- trying to solve the problems with the church and community hall dishwasher.
- providing a new communion rail.

- fixing of loose tiles in the chancel area.
- mending the cleaning cupboard in the vestry corridor.

Naturally there are other projects ongoing. These include the renewing of our utilities, keeping the premises neat and tidy (especially the Prayer Room), fire drills, attempts to keep the centre aisle at church clear after the services to allow people with mobility issues to move around, the need to replace one of our microphones (with our thanks for a generous donation), the PCC agreement regarding our main church risk assessment review (our thanks to Kelvyn Hymas for this) and finally being able to restore heat to the vestry corridor.
One major ongoing project is to repaint the church building as recommended in the Quinquennial report of 2023. However, this is dependent on how we wish to present ourselves as a church all of which comes under the brief of Rev Adam and the PCC.
There has also been extensive work in the church gardens. Our thanks to Susan Wall and Leonie Skipworth for their management of the main church garden. Our thanks to Adam Keen for re-wilding part of the garden following "No Mow May" and for the excellent signage he provided. Added to this we now have active compost bins. These and other measures have now ensured that we have been awarded the status of an ECO Silver church. We have also spent time looking at the garden to the east of the church which is used by Swallow's Nest pre-school and expect that this will be a major project in 2026.

We have been delighted that Jack Aldous, a local volunteer at Stepping Stones shop, has also been able to help us with some jobs around the site including mending the cupboard in the vestry corridor and checking the blind fittings in the hall. Thank you to Jack and to all who quietly undertake various maintenance tasks to ensure that the site is always safe, clean and well cared for.

Swallows Nest
The Swallows Nest staff team have continued to be outstanding this year, continuing with the new working arrangements for 30 hours and adapting to a larger number of 2-year-old children as a result of the Government's change to funding for working parents. Vanessa has led and guided the staff in an exemplary and compassionate way, helping to meet the needs of the children and their families. There are continual changes to the Early Years Foundation Stage that the Preschool must meet, meaning that there is always a need to look at our Policies and Practices, and keep them up to date.

We are now well established as a setting offering a 30 hours Preschool, and all staff are settled in their new working arrangements and longer hours. We have maintained and increased the numbers of children in pre-school. In January, we had 20 children on roll, with on average 8 in the afternoons. By September we had typically 22 children on roll, with 14 of these for 30 hours. It is clear that in this respect, we are offering what the families in the community need as a result of the changes to our operations. As a consequence of the increased staffing, we have been able to offer a full apprenticeship this year for Susie, to enable her to work towards a Level 2 Qualification as an Early Years Practitioner. We are privileged to have such a capable and committed staff team.

Swallows Nest is increasingly helping us to join the dots to Church, through links with Dawn and the Team at Stepping Stones, and to Jonny in his regular visits to the children. We are finding that Swallows Nest (and ex-Swallows Nest) families are connecting with us through Messy Church and half-term Kids Creative events, sowing Gospel seeds. The inclusion of hospitality and craft based activities during Swallows Nest seasonal presentations by the children for their parents and carers at Christmas, Easter and in the Summer (thank you to the team of volunteers who help in

this), has freed up the Staff to meet with parents less formally and have supportive discussions. Parents and grandparents are lingering with us noticeably longer and are happy to be in the Church space. Additionally, the Swallows Nest Staff Team themselves have attended Cafe Christmas again this year and enjoyed the event, becoming more supported by, and a part of, the wider Church community.

Financially, things continue to improve as a result of our increased child numbers and we now have an operating surplus, which will enable us to put money back into reserves by the end of the 2026 academic year. We have also received donations from Stepping Stones, which allowed us to purchase a new indoor climbing frame and messy Tuff Tray. These are now being enjoyed by the children. Parents have also been raising money towards improvements we are hoping make to the Swallows Nest outdoor garden next year.

Thank you to the members of the Swallows Nest Committee, who manage the needs, and help challenge and give direction to the Preschool. Pat Whitley left the committee this year, but she has been replaced by Leonie Skipworth. Thanks also to the unnamed Prayer Warriors who pray regularly for us - we are truly grateful.

Youth & Children CHILDREN'S AND FAMILIES OUTREACH WORK 2025

VISION

To create safe spaces for younger generations where we can build new communities, provide generous hospitality and support family life at home, at school and in church.

CORE VALUES

We are passionate about:-

- Building Community
- Generous Hospitality
- Partnering with Parents

WHAT WE DO

Mini Stars Toddler Group

Messy Church

Worship for Everyone (All Age Services)

Kids Creative (Half-Term Holiday Events)

Families Lunch Ministry

Community work with Swallows Nest

Pre-School and other local schools

WORK WITH LOCAL SCHOOLS

Collective Worship Assemblies across 5 schools Manor Leas Infant and Junior, Ling Moor Primary, Woodlands Infant and Birchwood Junior

Regular visits to St George's from Manor Leas Junior and St Christopher's School

Christingle service for Leslie Manser School hosted at St Luke's Birchwood

Weekly visits and seasonal events with Swallow's Nest Pre School

Community Governor role with Manor Leas Junior School

Children at Messy Church for the year 2025

Childrenat Mini Stars for the year 2025

Average attendance at Kids Creative St Luke's (children)

Families attending Worship for Everyone Families Lunch Event

Christingle Attendance

Serving on Kids Team

NEW IN 2025

- 6 Kids Creatives (Half Term Holiday Events) at St Luke's Birchwood
- Families Lunch Minstry launched at St George's Church
- Experience Easter and Experience Christmas - interactive storytelling events held at Manor Leas Junior School
- Harvest and Christmas Assemblies hosted at Ling Moor School
- Manor Leas Year 6 Carol Concert hosted at St George's Church
- Local school involvement in Harvestival weekend
- Woodlands Infant School visiting St Luke's, Birchwood

Stepping Stones
Galatians 6:9–10
"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people…"

Stepping Stones continues with deep gratitude for God's faithfulness and for the continued support of the whole church family. What began as a small act of outreach has grown into a vibrant weekly ministry, a place of welcome for the community, and a significant source of support for charities both locally and overseas.

The past year has been one of celebration, generosity, and continued hard work. Our Christmas Special in December was among the busiest we have ever held with over 300 people through the door. The event raised over £1,800, which was match funded by Barclays for community support. The church was full to overflowing with stalls both from Stepping Stones and local crafters and the café area was buzzing, carols were sung with enthusiasm, and Rev Adam led a moving blessing. As always, unsold items were passed on to other charities so that nothing was wasted.

In December we were also honoured to receive an unexpected gift from Gusto Homes, Collingham, who presented Stepping Stones with a donation of £750. Carol and Dawn attended the presentation on behalf of the team, joining several other local charities who also benefitted. It was a wonderful affirmation of the work Stepping Stones continues to do in the community.

Our 30th year celebrations were a joy, sharing with the community in a service of thanksgiving followed by a cream tea one afternoon in July, with musical entertainment, all of which was free for those who came along, marking this milestone with gratitude.

Week by week, Stepping Stones continues to welcome between 40 and 70 people through the doors, with weekly takings usually between £250 and £400. The café remains a vital part of the morning, offering home baked cakes, warmth, and companionship. We have also recently started serving Stokes coffee, which has been well received by our customers. Simple Servings, our free monthly lunch, continues to be well attended and is often a first point of contact for those who later become regular visitors.

Pastoral needs remain significant. Often customers become trusting friends and need help and support, talking things through with those who serve. Over the past year we have helped individuals and families in crisis through our Small Steps starter boxes, providing bedding, kitchen essentials, clothing, and other items. Many of these moments have been marked by God's perfect timing, with donations arriving just as a need became known. We continue to give thanks for these quiet miracles and for the local business man who caught our vision by supplying small electrical items and bedding for our boxes.

The PCC approved our new pattern of monthly giving (through UK bank accounts):
1. £100 to the Foodbank
2. £100 to Potter's Village in Uganda (in memory of Rev Tim)
3. £100 to Stand By Me, supporting children in Myanmar
4. £100 to MEA UK for the school cook in Maasai Land, Kenya

And then in September we also began supporting the local area branch of Safe Families (Home4good). We were also able to bless each charity with a Christmas gift of £600.

As we look to the future, we are mindful that our team is ageing. This last year we have three members in their 90s, six in their 80s, and most of the rest in their 70s. Yet God continues to provide strength, energy, and new helpers when needed. At present we have around 35

volunteers, each contributing faithfully in their own way. We remain deeply grateful for your prayers, encouragement, and support. To God be the glory - great things He has done!

Safeguarding

Safeguarding continues to be a central part to life at St George's and Helen Brooking, as Parish Safeguarding Officer, continued to work with Rev Adam Watson, as Priest in Charge, on maintaining our extensive records, working in line with the Church of England Safeguarding Policy and practice guidance. Both the Church and the Stepping Stones shop have a large number of dedicated volunteers, who have all risen to the challenge and completed the relevant safeguarding learning pathways needed for their volunteer roles. To date everyone involved in a volunteering role has completed the Basic Safeguarding Module, 63 people completed the Foundation module, 15 people have completed the Leadership module, and 35 people have completed the Domestic Abuse module (anyone working with children and vulnerable adults are required to complete this module).

We are up to date on all our policies which have to be reviewed either on an annual or 3-yearly basis. We are currently working at Level 3 (the highest level) on the Parish Safeguarding Dashboard which all Church of England churches have to complete. The dashboard is designed to give the current status of compliance and helps to focus on what areas need to be worked on. We are up to date on the Safeguarding Hub which has been developed by the Church of England to help enable parishes to keep track of DBS checks and safeguarding training. We have 38 current volunteer roles inputted on the system with 94 active volunteers.

There have been a number of Safeguarding concerns raised and appropriately dealt with over the past year with a handful of referrals made to the Diocesan Safeguarding team.

In the coming year we will be again focusing on maintaining the "Safer Recruitment and People Management" guidance and making sure we continue to be compliant in all areas.

Mission

The Mission Support Group (MSG), a sub-committee of the PCC, met formally and through email correspondence, and consists of John Boyer, Margaret Inkpen, Dawn Tyas (also representing the Stepping Stones Shop), Jan Meredith, Pamela Goodhew and Colin Draper. One of the roles of the Group is to keep church members informed of the activities and needs of all the approved Mission Partners by regular articles in the church magazine and keeping the church 'mission board' up to date. The Group also tries to ensure that the supported Missions are regularly prayed for in the church Sunday services. We also keep under review the missions and organisations that we are supporting as a church and make recommendations to the PCC as to who should be supported by St. George's financially and in prayer. The church giving to overseas, national, and local mission projects is through a tithe of 10% on unrestricted income, appeals, and contributions from the Stepping Stones Shop.

In early 2025 the church was stunned by the sad news that Pastor David Kereto (Director of Maasai Evangelistic Association, a charity that the church has supported for many years through the tithe) had died following a road accident in Narok, Kenya. Pastor David was known to many at St. George's church following his regular visits to England during which a few days stay in Lincoln and visiting St. George's was always a priority. A well-attended remembrance service took place at All Saints Church, Totley, Sheffield (another supporting church) and the service was a wonderful and fitting tribute to the life and work of David. The service was live streamed to David's family in Kenya. David's son Joshua Leshan Kereto has taken on responsibility for all the MEA work and distribution of funds in Kenya. Joshua also administers his own charity 'Tareto Africa' which is a

2022 Diana Award recipient. St. George's also has a representative that serves on the MEA (UK) Board of Trustees and regular zoom meetings take place between the Trustees in England and Joshua in Kenya. Additionally some of the UK Trustees make annual visits to Kenya.

The PCC have agreed to the retaining of the 10% tithe of which £2,000 should go towards 'Parish Outreach' with the balance for external organisations and charities. Of this external amount totalling £9,171 an amount of £3,485 was given to MEA. This is to fund the annual cost of a school teacher and the purchase of food for a midday meal for the children at Olloroito school.

Mission/tithe support is mainly given to those charities where we have a direct church link. For example, there are church members that are involved with the work of CAP (Christians Against Poverty) and because we can see St. George's people putting their belief into action then we like to financially assist CAP. The Church received many emails and letters of thanks from the supported organizations.
"The Lord loves righteousness and justice, the earth is full of his unfailing love". Psalm 33 v 5

Achievements and Performance
At the April 2025 APCM as a result of the 6-yearly completion of a new electoral roll it was reported that there were 117 parishioners on the Electoral Roll.

The total attendance onsite at services in the representative month of October 2025 was:

	Number of services	Adults			Children and young people		
		Church	Fresh expressions	School service	Church	Fresh expressions	School service
Sunday	8	334	33	0	24	1	0
Weekdays	1	0	19	0	0	26	0

The approximate attendance figures for church provision online during the representative month of October averaged 6. During the year the church held no weddings, 11 funerals (including those held at the crematorium but led by our clergy), 1 baptism and 8 confirmations.

(These are figures from the Statistics for Mission Annual Returns required by the Diocese. They are based on averages of the first 4 representative Sundays in the month of October as opposed to entire year averages. A 'Fresh Expression' classification is a form of church established primarily for the benefit of people who are not yet "members" of any church. Weekly Sunday services in church continued at 9 a.m. and 10.45 a.m.)

Financial Review
Many thanks are expressed to Reuben Jolliff & Clare Moore for all their data work and accounting duties behind the scenes in support of the Treasurer. The main financial elements of the year in the church accounts were as follows:

- Total receipts from unrestricted giving (purpose unspecified by donors) were £110,611 of which £91,945 arose from Gift Aided giving and tax refunds, £38 from Payroll Giving, and £18,627 from unrestricted voluntary donations.
- Planned giving attracting Gift Aid through envelopes, banker's orders etc. fell by approximately 21.4% over the previous year.
- Restricted income amounted to £21,700 and comprised a grant of £15,000 from the Diocesan Transformation Fund; and Gift Aided giving, tax refunds and specific donations totalling £6,700 for use by the church.

- £117,032 was spent from unrestricted funds to provide for the Christian ministry of St George's Church, including a contribution of £55,000 to the diocesan parish share (now titled Covenant Pledge).
- Overall, the total income of £136,554 fell short of the total expenses of £140,067 by £3,752.
- Gifts of £11,171 from unrestricted funds (being the mission tithe) were given to mission work at home and overseas with the gifts being determined by the Trustees, as recommended by the Mission Support Group.

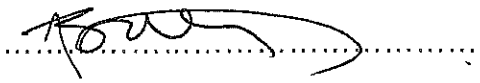
All major insurable risks have remained subject to normal Churches' and Employers' insurance through Ecclesiastical Insurance Group. Swallows Nest maintain their own accounts which are examined separately by the independent examiner and are consolidated in the Statement of Financial Activities.
Our day-to-day bankers for the church have remained HSBC, 221 High Street, Lincoln, LN1 1TS, and for Swallows Nest at Santander, 1 Exchange Arcade, Cornhill, Lincoln, LN5 7HJ.

Restricted Reserves Fund
The restricted reserves fund amounts to £41,986 the largest component of which is £20,554 which remains held in a Scheme (established on 18th November 2020 by the Charity Commission for England & Wales) known as the Crossing Point Appeal Project for the promotion of religious and other charitable work of the Church of England including the repair, reordering, improvement, maintenance and/or extension of the Church. It has not yet been possible to formulate a spending plan.

General Reserves Policy
It is PCC policy to maintain a balance of General (Free) Reserves which equates to at least 3 months' unrestricted payments in all the church accounts. This is equivalent to £29,258 for the Church, £2,849 for the Community Hall. These are held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the General Reserves in the church accounts at the end of year was £68,117, and £5,211 in the Community Hall accounts, both of which exceed the targets. Swallows Nest Pre-School held Reserves of £26,838 which also exceeded the 3 months' target of £22,190.

Thanks
St George's could not sustain its services, activities, and large site without the tremendous help of numerous unpaid volunteers from the congregation and their friends. Thanks are due for their hard work in keeping St George's the spirited community it is. Everyone is encouraged to be actively involved in the church's life in some way. Thanks are also due to our Readers, prayer intercessors and music teams at main church services; to all on our ALM team for their varied parish work; and to the finance team. We also want to give thanks for their dedicated service, to our churchwardens Dave Albans and Colin Draper and to the whole PCC for their dedication, hard work, and leadership. We also express our heartfelt thanks to our Priest-in-Charge, Rev Adam Watson and retired clergy Rev Colin Wall, and Rev Canon Steve Nuth.

Adopted by the Parochial Church Council of St George's Swallowbeck on 20th April 2026 and signed on its behalf by:



Rev Adam Watson
Priest-in-Charge and Chair of PCC