CHARITY COMMISSION
FOR ENGLAND AND WALES

Annual Report and Financial Statements for the period of The Parochial Church Council of the Ecclesiastical Parish of St Michael and St George, Fulwell

from 01/01/2025 to 31/12/2025

Charity registration number:
1184231

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This is the Annual Report by theTrustees of St Michael's Fulwell, and the financial statements for the year to 31 December 2025, which have been prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)).

Trustees' Report 2025

Objectives and Activities

St Michael's Fulwell objectives are the advancement of religion in accordance with the tenets and practices of the Church of England for the public benefit including (but not limited to);

a. ancillary or incidental educational activities; and
b. other associated activities for the benefit of the community

As a church we are seeking to build a gospel centred community in Fulwell, Teddington and beyond. Our passion is to see every life following Jesus. When planning our activities for the year, we also consider the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

Church services

We have seen continued stability in attendance over the course of the year at both our 10.30am and 5.15pm service despite some church members leaving to plant a new church. At the 10.30am service numbers attending have remained typically during term-time 190 and 70 at the 5.15pm service.

We continue to run a full programme for youth and children at the 10.30am service with groups for all aged 0-14 years old. We also live-stream this service. At the 5.15pm service we have groups for 8-14 years old with provision made for occasional younger ones. With the growth in numbers we have had challenges of space at the 10.30am service where three of the youth and children's groups (creche, 2-4s and the 11-14s) all struggle for space on a busy Sunday.

Food Bank

The Food Bank at St Michael's on Wednesday afternoons is now well established and frequently used. Whilst we partner with the Trussell Trust, the Food Bank is largely staffed by a dedicated team of volunteers from the congregation. It runs every week including holidays (with the odd exception).

Children's and Youth groups

Three after-school groups (SMASH, SMASH Junior, and Friday Night Hub) run during the week to provide activities and Bible teaching for the different age groups. These are particularly aimed at members of the local community who do not currently attend a church, as well as children and young people from within the church community.

Holiday Club

We ran a Holiday Club at the end of August for primary school aged children. It was well attended with more than 50 children supported by a host of volunteers including members of our youth group.

Parent and toddlers' group (Noah's Ark)

We continue to run an ever popular group on Friday mornings for pre-schoolers and their parents and carers. Each week the building is full with many families attending from the local community. We regularly have over 20 parents and carers bring their children for a fun morning at St Michael's.

Students

The Assistant Minister at St Michael's runs a thriving weekly student group, supporting students at the local university St Mary's. The number of students interested in joining our faith-based activities have significantly increased and we are delighted to welcome them.

Schools

Each year we work closely with schools in our borough to provide regular RE lessons and assemblies. We also run two major events each year: The Easter Experience for Year 5s and The Christmas Journey for Year 2s. Each event provides an immersive promenade theatre experience re-telling the story of Easter and Christmas. Many schools with between 300 and 500 children attended our Easter & Christmas Experiences each year. St Michael's also continues to fund and support the work of Insight Richmond, a Christian charity which is dedicated to furthering understanding of the Christian faith in Richmond schools through education, engagement, and immersive experiences.

Small Groups

During 2025 14 small groups from within the church community met week by week in homes across the area (or on Wednesday mornings at St Michael's) to study the Bible together, pray and enjoy fellowship. These weekly sessions range from bible studies hosted within homes to larger gatherings meeting at church to pray, sing and receive training.

Beyond Fulwell and Teddington

We continue to be a part of the Co-Mission network of churches aimed at establishing new and strengthening existing churches across London. Each year our staff benefit from various training conferences and many from the church attend the annual Revive Festival. We also continue to be part of the Diocese of London and support mission through Tearfund, UCCF and a church in Naples.

Training

We continued in2025 to support the training of Ministry Trainees by providing a grant to support them while they undertake a Cornhill Training course (or other similar course) and related training activities. Ministry Trainees are encouraged to raise support for their training themselves, and the size of grant offered depends on the extent to which trainees have been able to raise their own support.

Support of mission

The church currently supports several charities working beyond Teddington with similar aims. The majority of these are closely connected with St Michael's in some way, and both the recipient and the amount are discussed and approved by the PCC. In addition, donations are made to local charities pursuing the same goals when this seems appropriate to the PCC.

Volunteers

Our work this year has been made possible by the dedication of volunteers from both within and beyond our church community. We are deeply grateful to those who lead our weekly activities (such as Noah's Ark and small groups), support the many elements of our Sunday services, and help deliver one-off events. The PCC/Trustees also rely on the expertise of volunteers whose insight strengthens our governance and informs key decisions, particularly around buildings and operations. We remain committed to supporting all our volunteers by providing training opportunities, encouraging helpful networks, and fostering a safe, friendly, and supportive environment in which they can serve.

Objectives and aims for 2026

a. To complete the Regenerate project and address flooring deterioration in parts of the building.
b. Continue to grow our two Sunday services.
c. To continue to build up further our community outreach activities.
d. To support the wider church, especially through ministry training and church planting.

Achievements and Performance

Church Growth

We have seen steady growth throughout 2025 within our worshiping community, not simply numerically but also in spiritual depth. This growth is not easily measured but as congregation members grow in faith we can see the fruit through thereof in regular attendance, joyful serving, and a mutual encouraging of one another to live the Christian life full of truth and grace.

Volunteering

One of the marks of St Michael's is the vast amount of voluntary service taking place. We estimate that on any given Sunday over 60 volunteers are needed to welcome, serve tea and coffee, set up and down, play music, oversee the AV, take part in the service and serve on our youth and children's team. All these volunteers come from within the church community and there is much evidence that it adds purpose to many lives and brings joy to both those being served and those serving.

Community Connections & Outreach

Our church continues to make a meaningful and lasting difference across our community offering care and support at every stage of life. From baby and toddler groups to vibrant youth activities, from celebrating weddings to walking alongside families through bereavement. Through our Foodbank, we provide practical help to those facing hardship, and we extend compassionate support to refugees and others on the margins of society. Our strong partnerships with local schools—through assemblies, carol concerts, and RE experiences—help nurture hope and curiosity in young people, while our well-developed SEND provision and safeguarding work ensure that vulnerable individuals receive the care they need. Alongside this, our public events invite the wider community to explore deeper questions of life and faith, offering spiritual guidance and a place to belong.

Achievements of objectives set

a. Complete the final stages of the Regenerate building project:

   We made gradual progress towards this end, however, we continued to face various legal, financial and physical obstacles following the contractor liquidation. The unfortunate degradation of the newly installed floors have added further complexity but we are hopeful that with new operational staff onboard these matters can be concluded going forward.

b. To continue to grow our two Sunday services:

   We have continued to welcome a significant number of newcomers to the church which has meant that our overall size has remained stable despite the loss of members to the church graft in the summer of 2025.

c. To continue to build up further our community outreach activities:

   We now have many well established community facing activities including a Food Bank, Noah's Ark, after-school clubs, mission events, the Annual Garden Party and Easter and Christmas services. We have had to expand our staff team to help support all our work for which we are very grateful.

d. To seek opportunities to support the wider church:

   Along with the support of the Diocese of London and the Co-Mission Network, we were able to send a grafting team and a vicar to Christ Church Staines to strengthen the church and its mission there. Although this meant releasing some of our own members to join the team, we are delighted to have been in a position to contribute in this way and are already prayerfully considering future opportunities of a similar nature.

Financial Review

Summary

A detailed summary of the charity's income and expenditure is available in the Statement of Accounts. Overall, 2025 was a positive year from a financial perspective with a small negative reduction in the general ministry (unrestricted) fund of £12,789, together with a significant increase in restricted funds (£104,695).

For the general (unrestricted) fund, income once again grew to £471,755. The vast majority of income came from voluntary receipts which decreased by £811 from the 2024 figure offset by an increase in income from church activities of £27,539, driven by income from the 2025 church weekend away.

For the general (unrestricted) fund, expenditure also increased significantly to £461,695, plus net transfers of £22,850 including supporting expenditure within the Grubb and Bunyan funds. The majority of the church's general fund expenditure is on staffing; expenditure on salaries, stipends, employment costs, clergy housing costs and expenses increased to £277,535 in 2025. Other costs included Church running costs (£101,832), external donations (£18,121), and the Diocese of London Common Fund (£56,252).

As well as the general funds, there are restricted funds for funding ministry for Revd. James Bunyan, Revd. Tim Bridges and Jess Grubb, as well as for the Love Refugees, fundraising for hosting a refugee family. There is also the 'Regenerate' fund which continues to support the regeneration of St Michael's Church building.

Overall, across all funds St Michael's recorded income of £684,394 and expenditure of £592,489 in 2025 (though it should be noted that all of this surplus is restricted for specific uses in 2026 and beyond).

Policy for holding reserves

The PCC resolves to build up reserves to a total of two months' running costs. This is to allow staff to be paid and ministry to continue in the event of a funding crisis or cashflow difficulty.

The PCC commits to planned saving in future years in order to build up this reserve further.

Amount of reserves held

£116,712 (unrestricted and including fixed assets)

Reasons for holding zero Reserves

N/A

Details of fund materially in deficit

None

Explanation of any uncertainties about the charity continuing as a going concern

N/A

Structure, Governance and Management

Constitution and governing document (trust deed, royal charter)

Our Parochial Church Council (PCC) is the governing body of a Church of England parish of Saint Michael and Saint George, Fulwell. It is a corporate charitable body established under the Parochial Church Councils (Powers) Measure 1956—which defines its purpose as promoting the whole mission of the Church in the parish—and the Church Representation Rules.

Trustee selection method

The method of appointment of PCC members is set out in the Church Representation Rules. At St Michael's, the membership of the PCC consists of the clergy, churchwardens, diocesan synod representatives, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll. The PCC members are responsible for overseeing the parish's mission, finances, buildings, and overall charitable governance, making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

The full PCC met seven times during the past year. Given its wide responsibilities, the PCC has several sub-committees, each dealing with a particular aspect of parish life. These committees, which include Finance and Employment, are responsible to the PCC and report back to it regularly with their recommendations being received by the full PCC and discussed as necessary.

Induction and training of trustees

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- a copy of the PCC's latest Trustees' Annual Report and statement of accounts.
- The trustee eligibility form
- The Essential Trustee (Charity Commission)
- PCC Accountability: The Charities Act 2011 and the PCC (Church of England)
- Church Policy Handbook

The charity's organisational structure and any wider network with which the charity works, The Church of England provides the official framework within which we operate. Co-Mission is a network of churches within London from which we also receive training and support, and to which we commit to donate money each month. The amount is suggested by Co-Mission but is an entirely free gift and there is no financial obligation towards the network.

Relationship with any related parties

Emmanuel Teddington is a charity set up to provide housing for gospel workers in the Teddington area. The Vicar of St Michael's benefits from this charity as his house is partly owned by this trust.

Reference and Administrative details

Charity name
The Parochial Church Council Of The Ecclesiastical Parish Of St Michael And St George, Fulwell

Other names the charity uses
St Michael's Fulwell

Registered charity number
1184231

Charity's principal address
St Michael's Church, Wilcox Road, Teddington, TW11 0SP

Trustees
Revd Edward Kendall (Chair)
Revd Tim Bridges
Jennifer Eades (Children's Champion)
Caroline Humphrys
Oliver Humphrys (Deanery Synod Representative)
Vicki Mountford
Nathan Palmer (ex-officio Treasurer)
Revd Simon Pedley
Douglas Perrin (Church Warden)
James Taylor
Claire Wood
Nathan Woolley
Cat Young (Church Warden & Deanery Synod Representative))

Safeguarding support
Diocese of London Safeguarding Team
Thirtyone:eight

Insurance Provider
Trinitas

Independent Examiner
Steph Richards

Banking Provider
CAF Bank

Statement of Trustees Responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with the applicable law and United Kingdom Generally Accepted Accounting Practice. Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year. In preparing those financial statements, the trustees are required to:

a. select suitable accounting policies and then apply them consistently;
b. observe the methods and principles in the Charities SORP;
c. make judgements and estimates that are reasonable and prudent;
d. state whether the policies adopted are in accordance with the Charities SORP, the Regulations made under section 44 of the Charities Act and applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
e. prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which 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. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by the trustees on 6 May 2026 and signed on their behalf:

Signature _____ Date 20.10.26

Full name
EDWARD JONATHAN KENDALL

Position (eg Secretary, Chair, etc)
CHAIR

St Michael's Fulwell

The Parochial Church Council of the Ecclesiastical Parish of St Michael and St George, Fulwell

Statement of Accounts
2025

Statement of financial activities for the year ended 31 December 2025

	Note	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
		£	£	£	£
Incoming resources	2				
Voluntary income		416,545	209,336	625,882	493,390
Interest income		111	217	328	315
Church activities		55,099	3,085	58,184	27,731
Total incoming resources		471,755	212,639	684,394	521,436
Resources expended					
Church activities	3	461,695	130,794	592,489	548,109
Net incoming resources before transfers		10,061	81,845	91,905	(26,673)
Transfers between funds	8	(22,850)	22,850	-	-
Net incoming resources before other recognised gains/(losses)		(12,789)	104,695	91,905	(26,673)
Net movement in funds		(12,789)	104,695	91,905	(26,673)
Funds brought forward at 1 January 2025		129,502	104,895	234,397	261,070
Funds carried forward at 31 December 2025		116,712	209,590	326,302	234,397

Balance Sheet at 31 December 2025

	Note	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
		£	£	£	£
Fixed assets					
Tangible	4	42,276	-	42,276	46,550
		42,276	-	42,276	46,550
Current assets					
Debtors	6	68,254	14,611	82,865	71,247
Cash at bank and in hand	5	9,254	194,979	204,233	125,125
		77,508	209,590	287,098	196,372
Liabilities					
Creditors (due within one year)	7	3,071	-	3,071	8,525
Net current assets		74,437	209,590	284,027	187,847
Creditors (due after one year)		-	-	-	-
Total net assets		116,712	209,590	326,302	234,397

Represented by Parish Funds		**2025**	**2024**
Unrestricted (including designated funds)	9	116,712	129,502
Restricted	9	209,590	104,895
		326,302	234,397

1. Accounting policies

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

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

Fund accounting

Unrestricted funds are income funds that are to be spent on the charity's general purposes.

Designated funds are a portion of the unrestricted funds of the charity that has been set aside for a particular purpose by the trustees.

Restricted funds comprise revenue donations or grants for a specific charitable activity intended by the donor.

Incoming resources

Planned giving, collections and similar donations are recognised when received, even where the donor has indicated a likely level of future giving. Tax refunds are recognised when the incoming resource to which they relate is received. Grants are accounted for when the charity is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the charity. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

The tangible fixed assets are recorded at cost less accumulated depreciation and any accumulated impairment losses. At each reporting date the charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined which is the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount. Depreciation is charged so as to allocate the cost of assets less their residual value over their estimated useful lives on an straight line basis over an estimated lifespan for the item. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

2. Incoming resources

	Note	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
		£	£	£	£
Voluntary income					
Planned giving	2a	336,785	47,445	384,229	291,210
All other giving/voluntary receipts	2b	14,536	49,431	63,967	85,002
Gift Aid accrued	2c	65,075	6,692	71,767	77,483
Grants	2d	150	105,769	105,919	39,694
		416,545	209,336	625,882	493,390
Interest income		111	217	328	315
		111	217	328	315
Church activities					
Church Activities	2e	55,099	3,085	58,184	27,539
Other receipts		-	-	-	192
		55,099	3,085	58,184	27,731
Total Income		471,755	212,639	684,394	521,436

Notes

2a. The church undertook the Regenerate project to renovate the church building of St Michael and St George Fulwell. Planned giving continues to come from people known to the Church, or part of the local community (Friends of St Michael's and Patrons). The Regenerate fund accounted for £13,244 of the restricted planned giving here. In addition the church received planned giving of £32,500 specifically given to fund the purchase of new chairs, signage and lighting.

2b. All other restricted giving includes £49,431 given specifically for the establishment of the Church graft to Christ Church Staines

2c. All restricted gift aid accrued primarily related to gift aid recoverable on the £32,500 gift in (a) above

2d. There was one grant in support of the Bunyan fund, supporting the ministry of James Bunyan, from the Co-Mission charity (£12,000 - 2024 £9,000). There were a total of £10,008 (2024 - £11,340) of restricted grants in support of Jess Grubb's role from the YMCA (£10,000 2024-£8,000), and the Sola Trust £nil (2024-£3,000). There were grants totalling £6,566 (2024-£6,500) from the London Borough of Richmond upon Thames to the Love Refugees restricted fund as part of the Homes for Ukraine scheme. There were five grants in support of the Bridges Fund, supporting the ministry of Tim Bridges totalling £77,195.

2e. Income from Church activities includes £22,787 of unrestricted income received from attendees of the 2025 Church Weekend Away.

3. Expenditure

	Note	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
		£	£	£	£
Church activity expenses					
Church activities:					
Salaries and wages	3a	198,269	49,674	247,943	191,429
Clergy and staff expenses	3b	79,265	49,392	128,657	150,751
Church running costs	3c	101,832	13,357	115,189	101,915
Donations		18,121	10,307	28,428	35,348
Common Fund	3d	56,252	-	56,252	32,271
Building Costs		3,681	-	3,681	24,920
Depreciation		4,274	-	4,274	4,274
Regenerate - Professional Fees		-	8,064	8,064	7,200
Total Expenditure		461,695	130,794	592,489	548,109

Notes

3a. Restricted salaries and wages are comprised of funds paid to the diocese to reimburse the cost of a stipend for James Bunyan from the Bunyan restricted fund (£10,655), a salary for Jess Grubb from the Grubb restricted fund (£28,033) and £10,986 paid to the diocese to reimburse the cost of a stipend for Tim Bridges from the Bridges restricted fund.

3b. Restricted staff expenses include expenses for James Bunyan from the Bunyan restricted fund (£14,584- including housing costs), for Tim Bridges from the Bridges Fund (£30,808 - including housing costs and for Jess Grubb from the Grubb restricted fund (£4,000 - including course fees).

3c.This includes utility costs of £21,000 and the gross cost of the 2025 Church weekend away (£15,000).

3d There is an increase in the contribution to the Common Fund as certain housing is now provided by the Diocese.

4. Tangible assets

	Kitchen equipment	AV Equipment	Total
Cost	£	£	£
Balance at 31/12/24	25,101	29,067	54,168
Additions for the year	-	-	-
Balance at 31/12/25	25,101	29,067	54,168
Accumulated depreciation			
Balance at 31/12/24	4,673	2,945	7,618
Charge for the year	2,336	1,938	4,274
Balance at 31/12/25	7,009	4,883	11,892
Net Book Value at 31/12/24	20,428	26,121	46,550
Net Book Value at 31/12/25	18,092	24,184	42,276

The St Michael and St George Fulwell church building is a consecrated church building, and therefore excluded from the accounts as per s.10(2)(a) and (c) of the Charities Act 2011.

5. Cash at bank and in hand

	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
CAF cash account	9,254	96,606	105,860	21,565
CAF account (Regenerate)		98,373	98,373	103,559
	9,254	194,979	204,233	125,125

6. Debtors

	Unrestricted Fund	Restricted Fund	2025 Total	2024 Total
	£	£	£	£
Sundry Receivables	-	-	-	327
Gift Aid eligible for claim	65,546	9,078	74,624	70,920
Prepayments	2,708	5,533	8,241	-
Total	68,254	14,611	82,865	71,247

Restricted fund Gift Aid eligible for claim is for the Regenerate fund and for the gift of £32,500 (See note 2.a)

The prepayment represents a deposit of £2,708 paid to secure the Hotel accommodation for the Church Weekend Away in 2027. Further payments are due to the Hotel in 2026 and 2027.

In December 2025, a prepayment of £5,533 was made to secure the purchase of new sanctuary chairs. The chairs were delivered in February 2026 and the outstanding balance of £16,958 was paid later that month.

7. Creditors

	Unrestricted Fund	Restricted Fund	2025 Total	2024 Total
Sundry payables	3,071	-	3,071	8,525
			-	
Total	3,071	-	3,071	8,525

8. Staff

Staff costs

	Note	**2025**	**2024**
		£	£
Salaries and wages	8a	87,646	88,579
Social security costs		17,094	19,760
Pension costs		8,789	7,964
Other benefits		-	-
Total staff costs		113,529	116,303

Notes

8a. Salaries and wages included here do not include the stipends for Ed Kendall, Simon Pedley, James Bunyan (until June 2025) and Tim Bridges' (from July 2025) roles as these staff are employed by the Diocese and therefore differs from the salaries and wages figure presented in 3.a)

Ed Kendall, Simon Pedley, James Bunyan (until June 2025) and Tim Bridges (from July 2026) are clergy and ex-officio trustees funded by the Diocese of London, and the PCC are responsible for their costs. There were no other payments made to trustees in 2025.

Average equivalent head count in the year

	2025	2024
Ministry	3.2	4
Administration	1.1	1
Total	4.3	5

9. Funds

The movements in designated and restricted funds during the year were:

	Note	Bal b/fwd.	Income	Expenditure	Transfers	Bal c/fwd.
		£	£	£	£	£
Unrestricted funds						
General Fund		124,724	471,755	(460,995)	(22,850)	112,634
Designated funds						
Relief fund	9a	4,778	-	(700)	-	4,078
Total unrestricted funds		129,502	471,755	(461,695)	(22,850)	116,712
Restricted funds						
Regenerate	9b	101,110	15,354	(8,064)	(12,284)	96,116
PASS	9c	650	-	-	-	650
Love: Refugees	9d	(864)	6,566	(9,571)	3,869	-
Grubb	9e	2,440	10,008	(32,033)	19,585	-
Bunyan	9f	1,560	12,000	(25,240)	11,680	-
Bridges	9g	-	77,195	(41,794)	-	35,401
Christ Church Staines	9h	-	49,431	(11,008)	-	38,423
Bunyan farewell gift		-	3,085	(3,085)		-
Chairs	9i	-	24,000	-		24,000
Signage & Lighting	9i	-	15,000	-		15,000
		104,896	212,638	(130,794)	22,850	209,590
Overall Total		234,397	684,394	(592,489)	-	326,302

Notes

9a the Relief fund is a designated fund and is available where members of the congregation are facing financial challenges .

9b The Regenerate Fund is a restricted fund which holds the funds raised for the renovation of the St Michael and St George Fulwell church building.

9c The PASS fund is a restricted fund for the ministry of Mrs Lois Bunyan. Mrs Bunyan's ministry involves the creation of the PASS project, which provides information to parents who have had a recent diagnosis of foetal abnormality. Pass now functions as a separate charity and all funds held by St Michael's Fulwell are owed to the Pass Charity.

9d The Love: Refugees Fund is a restricted fund to raise income for the Love: Refugees project to sponsor the resettlement of a refugee family in the local community. Funds were given by people in the church and community.

9e The Grubb Fund represents funding provided for the ministry costs of Jess Grubb. External support has been provided for the post for the first two years of her ministry in addition to a contribution from the general ministry fund. The fund pays for Mrs Grubb's salary, tax, pension, and expenses.

9f The Bunyan fund represents funding provided for the ministry costs of Revd James Bunyan. External support for the post has been provided for the first few years of his ministry; the fund pays for Mr Bunyan's stipend, NI, tax, housing, and expenses. Mr Bunyan left the church in June 2025 to become the Vicar of Christ Church, Staines.

9g In July 2025, Revd Tim Bridges joined the clergy team as Pioneer Curate. His future Ministry costs are expected to be covered by a number of grants to cover Tim's costs for a three year period.

9h To support the ministry of James Bunyan in his new role as vicar of Christ Church Staines, funds were raised from amongst the congregation of the church and grant funding raised specifically to support the future ministry costs of Christ Church Staines.

9i As mentioned in note 2.2a above the church received planned giving of £32,500, along with the eligible gift aid claim, specifically given to fund the purchase of new chairs, signage and lighting.

Independent Examiner's Report to the Parochial Church Council of the Ecclesiastical Parish of St Michael and St George, Fulwell

I report on the accounts of the PCC of The Ecclesiastical Parish of St Michael and St George, Fulwell for the year ended 31 December 2025.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
   - to keep accounting records in accordance with section 130 of the 2011 Act and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

S. Richards

Stephanie Richards

5 May 2026

c/o St Michael and St George, Fulwell