St Oswin's Church, Wylam

Registered Charity No. 1187983



Annual Report
and
Financial Statements
of the
Parochial Church Council

for the year ended 31 December 2025

Parish Vicar:
Revd Tom Birch
On Leave of Absence from July, 2025

Bank:
Barclays Bank UK Plc
Leicester
LE27 2BB

Independent Examiner:
Ms Beth Ramsden

Reference and administrative information

Wylam St Oswin's Church is situated on Church Road adjacent to the centre of the village of Wylam Northumberland. It is part of the Deanery of Corbridge and the Diocese of Newcastle-upon-Tyne. Correspondence for the PCC may be addressed to The Vicarage, Church Road, Wylam, NE41 8AT.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church meeting (APCM), together with co-options, in accordance with the Church Representation Rules.

The following served as members of the PCC from 1st January 2025 until the date shown (The trustees):

Incumbent	The Reverend Tom Birch (on leave of absence from July 2025). During this period, the parish has been supported by visiting clergy and laity	
Wardens:	Mrs Enikeye Gosling	(Parish Safeguarding Officer)
	Prof Lesley Twomey	
Representatives on Deanery Synod :		
	Prof Lesley Twomey	
	Mrs Karen Webster	
Other Members:		
	Mr Andrew Major	(Treasurer)
	Mrs Judy Marr	
	Mrs Fiona Oomes	
	Revd Angus Palmer	
	Mrs Robin Piette	
	Mrs Lyn Atkinson	(resigned February 2026)
	Mrs Janet Palmer	(resigned November 2025)
	Mrs Jane Teasdale	(resigned February 2026)
	Mr Peter Tayler	(resigned July 2025)

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under and is governed by The Parochial Church Councils (Powers) Measure 1956 as amended. (This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"). It is also subject to The Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). With effect from 14th February 2020 the PCC is now registered with the Charity Commission (No. 1187983).

The method of appointment to the PCC is set out in the Church Representation Rules. It is an important policy that all church communicants (over 16 years) reflecting the diversity of the congregation are encouraged to register on the Electoral Roll and may then stand for election to the PCC.
Committees: The PCC operates through a number of committees that may meet between full meetings of the PCC.

Standing Committee:	This is the only committee required by law. It has the power to transact the business of the PCC between its meetings subject to any directions given by the Council.
Parish Prayer/Care Committee:	Meets on a regular basis. Arranges to visit those in need and the administration of Home Communion.
Church Hall Management Committee:	Meets on as required basis and generally includes Wardens, Treasurer, Incumbent, Jane Teasdale and John Teasdale (co-opted to committee for career experience in property)

Public Benefit Statement

In carrying out its duties, the PCC has had regard to the Charity Commission's guidance on public benefit. The PCC seeks to promote the whole mission of the Church for the benefit of the public through worship, pastoral care, community engagement and the maintenance of the church building as a place of prayer and heritage.

Safeguarding

The PCC has complied with its duty under Section 5A of the Safeguarding and Clergy Discipline Measure 2026 to have due regard to the House of Bishops' Guidance on safeguarding children and vulnerable adults.

Activities

St Oswin's has continued to support its congregation and community during 2025. It hosts weekly services on Thursdays and Sundays and live-streams two of these Sunday services. St Oswin's is an active member of Wylam and District Churches, leading, in turn, joint services at Christmas, Easter and Remembrance Sunday. We encourage outreach through our 'We can Make it Happen' programme of events (see below). We also benefit from a Church Hall for community use.

During 2025, the church hall was used for a wide range of activities organised by the church and was also hired out to the local community. Regular hirers held their sessions during term time. These included 6 uniformed organisations - Guides, Brownies, Beavers, Cubs, Rainbows and Scouts. The hall was also used for sport and dance classes, including Metafit, Karate, Pilates, Yoga, Community Street Dancing, and private dance practice sessions. Twice a month, Chrysalis ran sessions for people living with dementia. The church hall is also a popular venue for rehearsals and performances by various choirs. In addition, the hall was frequently hired at weekends for children's birthday parties and other family celebrations. (*Hanna Udovenko*)

St Oswin's encourages **charitable giving** to the wider community and has raised £4,001 this year with a set list of charities and collections at the 6 funerals we have had in 2025.

From July 2025, the parish experienced a period of clergy leave of absence. We are grateful to visiting clergy, lay leaders and volunteers who have ensured that worship and parish life have continued during this time.

Fabric Report

This year, regular maintenance has taken place at the Church and Hall – alarm, fire extinguishers and various repairs. Our thanks to *John Teasdale* for his leadership in this area. 2025 was a Quinquennial year and we will be continuing the suggested program of work from 2026 and onwards. Nothing major was identified during the inspection and we have £16,994 in the Church Building Fund (£10,210 of which is in a Legacy Fund) to fund what does need to be done. In addition, Solar Panels were installed on the Hall roof in February and the benefits of lower utility bills are now feeding into reducing running costs.

Garden and Grounds

The Church Garden continues to be quite a challenge – the size, the weather and the age and health of the gardener. April, Judy John and I made a "Plan of Action" which was presented to the PCC and after a couple of alterations was given the go ahead. Some work has been done, more, hopefully, this year. Thanks go to the lawn mowers for their hard work. *(Jane Teasdale)*

Mothers' Union

The St Oswin's MU Branch currently has 13 members who collectively organise meetings and manage the group, meeting monthly either in church or member's homes. MU members contribute in a variety of ways in support of the life of St. Oswin's. (*Karen Webster*)

Bell Ringers Report

Throughout the year, we have continued to regularly ring for Sunday Services and have held regular practices on a Monday evening supported by ringers from Ovingham. Recruitment remains a problem; we still need to attract new learners. During the year, three quarter peals have been successfully rung.

The Restricted Bells fund stands at £2,934 (an increase of £128 from the previous year the income arising from 1 wedding and 2 visiting groups that gave £38 and £10 respectively).Some new ropes have been ordered (but not delivered) it is expected that the fund will decrease next year once these are paid for.

Summary of Bell Ringing Events : During the year, in addition to regular Sunday service ringing, the bell ringers have marked several special occasions: Rang for one wedding and VJ Day along with 3 quarter peals to celebrate VE Day; All Saints Day and the dedication Anniversary of St Oswin's and the Marriage of V Halford (Ovingham) to D Meyer

We also hosted visits from 2 visiting bands, from Cheshire and Alnwick and hosted a Northern District meeting. (*Kevin Webster)*

Safeguarding

Activity in the period April 2025 to April 2026 has concentrated on three strands. First safeguarding training for PCC members and those engaged in leading services which was due for renewal in Autumn 2025 was prioritized and completed with support from the Diocesan training officer John Hulse. An event was held in September to complete Level 3 leadership in safeguarding. Following this meeting the trainees met to share out the activities required to meet the action planning phase. The activities involved risk assessments for all events and church-related activities at St Oswin's; the production of a Parish safeguarding policy handbook (see below); and the creation of a short-form pamphlet for display outlining the key policy areas. Following this all those who submitted action plans were approved and gained Level 3 Leadership

Risk assessments

Risk assessments were produced for the following activities: Outdoor services; Concerts; School services; Candlelit services; Large events held in the church hall; Warm hub; Open the Book; Lone working; Prayer and Care*; Home communions/pastoral visiting; Mothers' Union; Bellringing (updated)

Risk assessments were approved at PCC on 26 November 2025. * NB Prayer and Care is to be approved at PCC meeting on 16 March 2026.

Handbook of Good practice policies for St Oswin's

The handbook contains policy for the following: Parish safeguarding policy; Domestic abuse policy; Social media policy; Code of safer working practice; Lone working; Policy on using your home for church activities; Good practice for safer bellringing; Recruitment of ex-offenders policy; Data protection policy; Dignity at work policy (policy on bullying and harassment);

The policy handbook was approved at PCC on 26 November 2025. A short version is under production for distribution. In addition, a procedure for complaints was approved at PCC on 26 November 2025.

Leadership. Associate Lay Minister training

In January 2026 twelve people attended the leadership training required for those who lead services in St Oswin's. The event was held at St Oswin's on 24 January 2026 and facilitated by Diocesan officer Nicola Denyer. Following the training, the following were approved as Associate Lay Ministers, able to lead worship (services of the Word, Morning and Evening Prayer):

ALMs approved at PCC on 2 February 2026:Janet Palmer, Lesley Twomey, Enie Gosling, Karen Webster, Chris Rodgers, Lyn Atkinson, David Atkinson, Jane Tomlin, Robin Piette,

Local Worship Leader, approved at PCC on 2 February: Rev Angus Palmer.

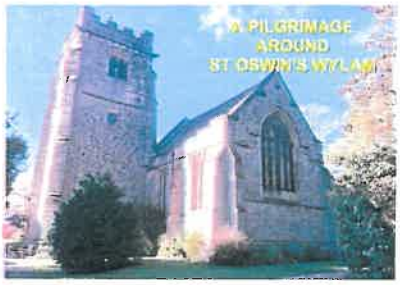
(Lesley Twomey)

We can make it happen events 2025:

Open House

In the afternoon of 17th May, members of the Chrysalis Group were welcomed to our Open House Service. The theme was "All things Bright and Beautiful" which was developed through prayer, singing and craft activities. Tea and cake helped to make the event even more friendly and convivial. The content and delivery of the service provided access to those attending who had varying degrees of dementia. Thank you to Lesley Twomey who coordinated this.

Pilgrimage Around St Oswin's



Thanks to the hard work and inspiration of Janet Palmer and Lesley Twomey we now have the "Pilgrimage Around St Oswin's" booklet which facilitates visitors to our church to look closely at and understand the many features of the building. A plan shows where these features are whilst the main body of the booklet provides information about them. We hope soon to have the same information on separate stands at the various locations around the church identified in the booklet.

Quiet Day in Alnmouth

On 4th October, 11 members of our congregation attended a quiet day at the Priory in Alnmouth. Led by Rev'd David Twomey, we investigated four approaches to prayer, joined the monks at Midday Prayer and Eucharist and enjoyed the gardens and Alnmouth itself. In two sessions we learned how to use scripture, words, art and our surroundings to provide a way into prayer. It was an inspirational day for which we are grateful to Lesley Twomey for arranging it.



Easter Egg Decoration



On Sunday 13th April, well over fifty children and their parents enjoyed decorating Easter Eggs in our Church Hall. We decorated eggs using paints, dyes, felt tips, glitter etc and ended the event with a lovely tea provided by Peter Tayler and Karen Webster. We are grateful to Sam and Ursa who inspired this event and gave much of their time to its preparation and delivery.

Model Village and Making Stars

The idea of creating a model village in church did not win the support of our community even though there had favourable feedback regarding the actual model. For this reason, we continue to exhibit the model buildings in church during the Christmas season engaged our community in making large 3D stars to be hung from the lights in church. Inspired by Sam and Ursa, we have already engaged the help of our Warm Hub attendees who made an amazing contribution. On 7th December there was a "Making Stars Workshop" to which many were welcomed.



Warm Hub



On Monday 3rd November around 25 people attended our first Warm Hub of the season. It was good to see people enjoying each other's company as well as tucking into the soup and other refreshments. As well as the chance to meet we have introduced post lunch activities/talks and so far, we have helped make stars for Church at Christmas and have had a "Slow Cooker and Energy at home" talk given by Rachel Revell form Community Action Northumberland (CAN) Judy Marr continues to co-ordinate the work in the kitchen and has a rota of volunteer helpers. We managed to secure a £500 grant from the Ballinger Trust which has gone some way to help with our heating cost. Though everything is free, visitors often give a donation which offsets the cost of refreshments, the banner, and other activities.


Warm Hub

St Oswin's Programme:
November – December 2025

Date	Activity	Leader
03.11	Making a Christmas Star & wrapping paper	Sam and Ursa
10.11	Slow Cookers & Energy at home: Workshop	Anna Revell
17.11	Ken Patterson's Island Hopping	Ken Patterson
24.11	Digital landline switchover	Marc Johnson
01.12	Eating Well	Northumberland Health Trainers
08.12	Ken Patterson's Island Hopping	Ken Patterson
15.12	The Whistle Testers	Frank Young



Christmas Decoration and Wrapping Paper Workshop

We ran a successful "Christmas Decoration and Wrapping Paper" workshop on 30th November which proved again to be an excellent way to be a presence in the village and forge links with a diverse group of people.

Carols under the Stars

Peter Tayler coordinated this event which was held on Monday 22nd December at 6pm at Charlies Corner. Last year's event was very well attended and received very positive feedback. It clearly demonstrated St Oswin's mission to reach out to all in our village.



Open the Book

We continue to dress as Biblical characters and tell Bible stories at Wylam and Ovingham First Schools twice per half term so that we cover 12 stories per year.



We read from the Storytellers Bible and follow the outline from the Storytellers Handbook as set down by the Bible Society. Our performances are largely improvised but we do practice for them for about 1hour -1 ½ hours after our 9.30 service the Thursday before.

On 13th July we told the story "Calling the Disciples" at a Lay led Service at St Oswin's. The purpose of this was to recruit new members but principally to inform people of what we do and why we do it.

- The Bible is very much part of our culture - our literature, art, music etc. So that we can relate to that we need to know key Bible stories.
- It gives the school a link with the community
- It provides opportunities to build cross-generational relationships
- It provides a time of quiet reflection that schools are required to build into their school day
- It makes an engaging school assembly
- It has been positively viewed in official school reports
- It is free to the school
- It requires no extra work or planning from school staff
- It is successful in multi-faith contexts
- Staff in schools value Open the Book because they know exactly what has been said and can answer with confidence any questions they may be asked about the content of the assembly.

This academic year we told three stories:

Four Good Friends (Luke 5:17-25, The healing of the paralysed man)
Storm! (Mark 4: 35-41, The Storm on the Lake)
Picnic on the Mountain (John 6:1-15, Feeding of the 5,000)

David Atkinson

Treasurer's Report

2025 total Church revenues (Hall and General Account) were £72,184 with £75,498 of costs netting a deficit of £3,314.

Planned Giving (with Gift Aid recovered) remains the vital source of our income, £43,190 (59%) and in 2025 this declined by £3,343 or 7.2%. We now have 57 regular donors to the Church.

The Hall has provided us with a valuable surplus of £3,496 to offset more than half of the deficit on the Church (General) fund. Producing a deficit is not sustainable and we will need to address increasing income and/or reducing expenditure in 2026.

The Church has provided 8 funerals (including ashes burials and cremation services) and 1 wedding which show in the fees received section. £588 less than 2024.

Income from investments declined in line with the markets and because we spent money from funds last year ie less is invested which reduces income. £2,025 less than 2024.

Parish Share was paid at £51,000 (as 2024) and after considerable deliberation in October, we had agreed to increase this in 2026 to £53,500. Subsequent events make an increase highly unlikely.

Several of our funds have remained static in 2025 but with capital spend on solar panels and grounds maintenance, the Hall building fund and Garden funds are therefore depleted.

My thanks to all of you for your continued support to both St Oswin's and to myself as I sign off my third full year as Treasurer.

Andrew Major

Financial Review

The financial performance of Wylam St Oswin Parochial Church Council for the year and its financial position at the end of the year is considered concerning noting the deficit of the general church fund at -£6,814.
The position indicated for 2025 is fully covered by the General Fund standing at £267 as at year end with the Church Hall ('Trading') Account at £10,079 intended to cover any remaining shortfall given anticipated increases in Parish Share in 2026. We should address our negative cashflow in 2026.

Statement of Responsibilities of the Trustees of Wylam St Oswin Parochial Church Council

The trustees are responsible for preparing the Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these 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 applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
e) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business

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 the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Church Accounting Regulations, 2006 edition, issued by the Finance Division of the Archbishops' Council and the provisions of the trust deed. 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.

Declaration

The trustees declare that they have approved the trustees' report above
Signed on behalf of the charity's trustees.

Signed .... J. Marr .....

Full Name Andrew Mason Full Name Judith Marr

Dated 16th March 2026

Independent Examiner's Report to the Trustees of Wylam St Oswin Parochial Church Council

I report to the Trustees on my examination of the accounts of Wylam St Oswin Parochial Church Council (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 2011 Act,

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or

2. the accounts do not accord with those records

I have no concerns and have come across no 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)

B Ramsden

Ms Beth Ramsden FCCA

Date 18 March 2026

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account for the year ended 31st December 2025

	£	2025 £	£	2024 £
General Fund				
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary Income				
Planned Giving	34,267		36,379	
Income tax recovered	8,923		10,154	
Collections excl Charity plate	3,951		3,057	
Sundry donations incl GA envelopes	570		105	
TCF Grant for Solar Panels			10,000	
LPW Vat Reclaim	696		841	
		48,407	-	60,536
Activities for generating funds				
Clergy Gift Collections	-		1,898	
Nominal Transfer for church use of Hall				
Hire of church (donations)	257		100	
		257		1,998
Investment income				
Income from trusts	4,919		6,944	
		4,919		6,944
Total incoming resources from generated funds		53,583		69,478
Incoming resources from charitable activities				
Fees	3,895		4,483	
Contributions for use of photocopier	295		521	
Other parishes clergy contributions	4,276		4,297	
Sundry income (coffee etc)	170		617	
		8,636		9,918
Total incoming resources carried forward		62,219		79,396

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account (continued) for the year ended 31st December 2025

	£	2025 £	£	2024 £
Total incoming resources brought forward		62,219		79,396
RESOURCES EXPENDED				
Expenditure on charitable activities				
Wylam Magical Christmas			154	
Clergy Gifts (Dean and Palmer)			1,898	
Fundraising Exps	578		151	
		578		2,203
Governance costs				
Church activities				
The Church's ministry				
Parish share	51,000		51,000	
Costs of services incl Diocesan fees	2,471		2,491	
Open the Book Membership	20		180	
Clergy working expenses (incl Housing)	5,380		5,435	
		58,871		59,106
The Church and services				
Heat, light, water, cleaning	2,283		2,445	
Church Use of Hall - nominal transfer	-		-	
Insurance	3,414		3,228	
Maintenance and minor repairs	-		1,444	
Organist	2,465		2,605	
		8,162		9,722
Administration & management				
Printing, telephone, stationery & postage	1,423		2,317	
		1,423		2,317
Total resources expended	69,033			73,348
Surplus / Deficit for the year				- 6,814
Bank account at 01.01.2025				16,961
Nominal Balance at 31.12.2025				10,147
Transfer from Vicar's Discretionary Fund				120
Transfer of Grant Funding to Hall Building Fund				- 10,000
General Fund Balance				267
Balance of Church Hall Account				3,496
Bank current accounts				3,763
				3,763

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2025

		2025 £		2024 £
Church Building Fund - Restricted Fund				
Income				
Bells provision	128		181	
Legacy	-		203	
Planned Giving	1,105	1,233	1,010	1,394
Expenditure				
Clock repair per legacy	-		2,856	
General Fund	1,280		-	
Bells	-	1,280	137	2,993
Surplus/ Deficit for the year		- 47		- 1,599
Bank deposit and current accounts at 1.01.2025		19,975		21,574
Bank balances at 31.12.2025		19,928		19,975
Breakdown of Church Building Fund				
Legacies fund balance	10,210		10,210	
Bells repair fund	2,934		2,805	
General church building fund	6,784		6,959	
		19,928		19,974
Hall Building Fund - Restricted Fund				
Income				
Donations / Grants				
		-		-
Expenditure				
Other building work & purchases	14,745		777	
Fees			648	
		14,745		1,425
Surplus for the year		(14,745)		- 1,425
Transfer of Grant Funding from General Fund		10,000		
Bank balances at 01.01.2025		17,530		18,955
Bank balances at 31.12.2025		12,785		17,530
Music Fund (ex Organ Scholar Fund) - Designated Fund				
Income				
Donations				
		-		
Expenditure		-		-
Organist training				
Deficit for the year		-		
Bank balance at 01.01.2025		1,530		
Bank balance at 31.12.2025		1,530		1,530

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2025

	£	2025 £	2024 £
Flowers Fund (ex Flowers and Grounds Fund) - Designated Fund			
Income			
Donations			
Expenditure			
Transfer to Gardens Fund		-499	
Purchase of flowers & upkeep of grounds		(39)	
Surplus for the year		(538)	0
Bank balance at 01.01.2025		744	744
Bank balance at 31.12.2025		206	744
Youth Fund (St Oswin's) - Designated Fund			
Income			2,572
Expenditure			- 1,232
Surplus for the year		-	1340
Bank balance at 01.01.2025		2,272	932
Bank balance at 31.12.2025		2,272	2,272
Vicar's Discretionary Fund- (Restricted Endowed Fund)			
Income			
Investment Income		567	553
Repayments from PCC account		1404	
Expenditure			
Payments where debit card is required (energy, cash etc)		-1404	
Auditor Clergy Gifts Training day		-100	-120
TFR to PCC Account		(120)	(120)
Surplus for the year		347	313
Bank balance at 01.01.2025		4,427	3,994
Bank balance at 31.12.2025		4,774	4,307
Charities Fund- Restricted Fund			
Income			
Collections		4,001	4,556
Expenditure			
Charitable giving		(4,001)	(4,556)
Bank balance 01.01.2025		0	
Bank balance at 31.12.2025		0	0

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2025

	£	2025 £	£	2024 £
Church Hall Account - Restricted Fund				
Income				
Hire of church hall	9,465		7,377	
Community Action Warm Hub Grant	500		900	
		9,965		8,277
Expenditure				
Hall running expenses	3,032		3,307	
Hall insurance	1,138		1,076	
Hall cleaner	2,000		1,985	
Hall maintenance and repairs inc H&S inspection	299	(6,469)	616	(6,984)
Surplus for the year		3,496		1,293
Bank balance at 1.1.2025		6,583		10,290
Transfer to Reserves				-5000
Bank balance at 31.12.2025		10,079		6,583
Garden Fund- Restricted Fund				
Income				
William Hedley Charities		775		755
Ex Flower Fund		499		-
Stonecutters Fence Contribution		180		
Expenditure		(2,221)		(1,030)
Deficit for the year		- 767		- 275
Bank balance at 1.1.2025		594		869
Bank balance at 31.12.2025		- 173		594

Wylam St. Oswin's Parochial Church Council

Statement of Assets and Liabilities at 31st December 2025

Monetary Assets		General Fund	Church Hall Account	Youth Fund	Flowers Fund	Legacy Fund	Bell Fund	Church Building Fund	Music Fund	Garden Fund	Hall Building Fund	Cash Reserve	Charity Fund	Vicar's Discretionary Fund	2025 £ Total	2024 £ Total
CBF Church of England Deposit			6,583	2,272	744	10,210	2,806	6,959	1,530	870	8,261	30,000	0		**70,235**	80,000
Barclays	Community	147	3,496	-	- 538		128	- 175		-1,043	4,524				6,539	16,532
Barclays	Community	120												4,654	4,774	4,427
		267	10,079	2,272	206	10,210	2,934	6,784	1,530	-173	12,785	30,000	0	4,654	81,548	100,959
Other Assets		**Church** £14.63m Insured Value Contents and Building 28/05/2025														
Church Hall		£3.66 m Insured value: contents and building 28/05/2025														
Blackett Trust															64,721	67,417
Vicar's Discretionary Fund															19,579	20,394

Approved at a meeting of the Parochial Church Council held on 16th March 2026

Signed.....(Chairman) and.....(Church Warden)

Charities 2025

	2025	2024
Charities Fund - Restricted Fund	**4,001.11**	**4,556.00**
Name	**Amount**	
West End Refugee Service	110.05	291.00
West Northumberland Food Bank	239.60	401.50
USPG	104.50	225.90
PCDC	110.00	151.00
St Peters	140.00	86.00
Tomlin Funeral - Freeman Hosp Garden	1,000.00	
Tomlin Funeral - St Oswalds Hospice	317.60	
Firth Funeral - Medecins Sans Frontieres	457.55	
Christian Aid	100.10	963.03
MAF	273.00	257.00
Mission to Seafarers	*113.50*	63.00
Operation Noah	33.00	149.55
Mothers Union	57.50	61.50
Soward Funeral - Macmillan Cancer Support	298.25	
Church Urban Fund	42.70	54.66
Bible Society	205.00	98.20
RBL	40.00	275.24
Tynedale Hospice at Home	58.00	66.00
Childrens Society	300.76	256.63
	4,001.11	3400.21

The investments recorded in the statement of assets and liabilities are as follows:

General Fund Reserves	Market value 2025 £	Market value 2024 £
Transfer from Hall Trading Account		5,000
Balance b/fwd	30,000	25,000
CBF Deposit Fund	30,000	30,000

The PCC aims to maintain sufficient unrestricted reserves to ensure financial stability and to meet anticipate expenditure, including Parish Share, operational costs and building maintenance. The level of reserves is reviewed annually in light of projected income and expenditure.

Risk Management Statement

The PCC has considered the major risks to which the parish is exposed, including financial sustainability, safeguarding, health and safety, and the condition of the church building. Appropriate systems and procedur are in place to mitigate these risks, including regular financial monitoring, safeguarding compliance, insuran cover and oversight of building maintenance.

179T Wylam: Blackett Bequest (Trust Fund)
under the trusteeship of the Newcastle Diocesan Society

2,915.62 CBF Investment Fund Units	64,721	67,417

The purchase cost of these investments was £8,469.

The Blackett Trust Fund is an expendable endowment fund. The income is accounted for in the general fund 2025 £1,873; 2024 £1,830. The capital is available in an emergency at the discretion of the Trustees (Diocesan Society),
Income is available for charitable and ecclesiastical purposes in the parish.
(Extract from Trust document)

179T Wylam Vicar's Discretionary Fund

882 CBF Investment Fund Units	19,579	20,394

The purchase cost of this investment was £1,000.

The capital is permanent.
The income is available to the Incumbent at their sole discretion for general charitable purposes in the parish. The income was £567 (2024 £553)
(Extract from Trust document)

The William Hedley Repair Fund is a separate registered charity under the trusteeship of the PCC Treasurer and two other trustees. During 2025 this charity provided £775 of income and was set against the £2,222 maintenance costs of the church and hall grounds cost that would have been borne by the PCC.

RESTRICTED and DESIGNATED FUNDS 2025

Bells b/f	2,806	
Income	128	
Expenditure		
	2,934	

Music (ex Organ) b/f	1,530	
Income	-	
Expenditure	-	
	1,530	

Church Building b/f	6,959	
Income	1,105	
Expenditure	- 1,280	
	6,784	6,784
		10,210
		2,934
		19,928

Legacies	10,210
	-
	10,210

Bells b/f	2,806
Income	128
Expenditure	
	2,934

Hall Building b/f	17,530
Income	
Expenditure	- 14,745
Transfer from General Func	10,000
	12,785

Flowers b/f	744
Income	-
Expenditure	- 538
	206

Youth Fund b/f	2,272
Income	
Expenditure	
	2,272

Church Hall Trading b/f	6,583
Income	9,965
Expenditure	6,469
	10,079

Garden Fund b/f	595
Income	1,454
Expenditure	-2,222
	- 173