ST. JOHN'S
BLACKHEATH

St John's PCC
Annual Report and Accounts

Year ended 31 December 2025

The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath ("St John's PCC") is a registered charity number 1132894

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St John's PCC: Report of the Trustees

The trustees submit their Report and the Financial Statements of St John's PCC for the year ended 31 December 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Name
The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Blackheath are the trustees who administer St John's Church, Blackheath. The charity is also referred to as St John's Church, St John's Parochial Church Council and St John's PCC (which is the name used in this report).

Address
The correspondence address is St John's Church, Stratheden Road, Blackheath, London SE3 7TH. It is part of the Diocese of Southwark within the Church of England.

Legal status
St John's PCC is a registered charity under number 1132894.

Governing document
St John's PCC has two approved governing documents: The Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969, as amended).

Appointment of trustees
The Church Representation Rules specify the composition of St John's PCC who are the trustees of the charity. St John's PCC is made up of ministerial appointments, lay churchwardens (elected by the parishioners annually at the Annual Parochial Church Meeting) and lay members of the PCC and Deanery Synod (elected for a three-year renewable term at the Annual Parochial Church Meeting). In addition, there are co-opted lay members with defined responsibilities, St John's PCC is chaired by one of the churchwardens as vice-chair at the invitation of the minister under Ml9(2)(c). All eligible members of the church are encouraged to join the electoral roll. When vacant positions arise, requests for nominations are published in St John's Church.

Trustees induction and training
New lay trustees are provided with detailed information on their legal obligations under charity law and an explanation of what the role will entail. Their training needs are assessed from time to time by the St John's PCC and training provided where required. Trustees are encouraged to attend appropriate external and diocesan training events where these will facilitate the undertaking of their role. All trustees are required to complete the Church of England's Foundations safeguarding training as well as any other training identified as necessary.

Organisation / structure
St John's PCC members who have served from 1st January 2025 until the date this report was approved, or the date shown if different, are set out below.

Incumbent:	Reverend Dr Edward Scrase-Field
Assistant Minister/PTO:	Reverend Andrew Beswetherick (until June 2025)
Churchwardens:	Katharine MacKenzie
	Hui Zhu
Elected Lay representatives:	Babatunde Akinkugbe (elected APCM 2025)
	Joy Hayes, PCC Secretary (elected APCM 2025)
	Louisa Nevison-Andrews
	George Stylianides
Lay representatives to the Deanery Synod:	Richard Godden
(elected APCM 2023)	Isaac Okine
	Katherine McPherson
	Ruth Mwangangi
	Jeremy Olsen
Lay representatives to the General Synod:	Alianore Smith
Co-opted members:	Raki Bogan (Treasurer)

St John's PCC had nine ordinary business meetings during the year, which were held monthly excluding April (when the APCM was held), August and December. Various committees met between meetings and details of their deliberations were received by St John's PCC for discussion and endorsement where necessary.

The Standing Committee is the only committee required by law. It has power to transact the business of the PCC between meetings, subject to any directions given by the PCC. The Standing Committee comprised the Vicar, Churchwardens, PCC Secretary and Richard Godden and did not meet in the year. Day-to-day matters not reserved for the PCC or Standing Committee are dealt with by the Vicar and Churchwardens.

The following were eligible to join St John's PCC but chose not to assume their positions.

Readers:	Stephen Greenall
	Rosie Medhurst

The Vicar established a Leader's Council to join him in praying and discerning the strategic direction of the church. It generally meets monthly and comprised Matt Baker, Richard Godden, Katharine MacKenzie, Vanessa Ratcliffe, Edward Scrase-Field and Hui Zhu. Stephen Greenall joined the Leader's Council in January 2026.

Risk management

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ and as Christians we trust that God will complete His work and purposes in us. St John's PCC acknowledges the requirement to identify and manage the risks faced in achieving its primary aim. Identified risks are routinely reviewed and systems or procedures designed to manage those risks have been established. To this end St John's PCC has identified the primary risks to which it is exposed along with their respective mitigations as follows:

- Reduced donations make St John's PCC unable to meet its financial obligations: whilst the church relies on God's provision through the generosity of its members, it does operate under a reserves policy outlined on p7.
- Harm comes to those in the care of St John's PCC: physical risks are managed by Health and Safety reviews, operational risks by a number of policies and procedures and safeguarding risks by the measures outlined in the Safeguarding section of this report. Church members are encouraged to raise concerns and those have been brought forward, such as the front step access rails and uneven payment on the wheelchair ramp.
- Loss of key personnel: oversight of major areas of ministry is split amongst senior members of the church, principally members of the Leader's Council. Succession planning for different areas is regularly discussed by the Leader's Council.

Safeguarding

The PCC has a duty of care to ensure the protection of the vulnerable in the church community. In this regard the PCC promotes a safer church for all in the church community and has a plan to raise awareness and promote training where required. The PCC has adopted the House of Bishops' Promoting a Safer Church safeguarding policy statement and also has regard for the Diocesan safeguarding policies and practice guidance. The PCC has appointed Louisa Nevison-Andrews as Parish Safeguarding Officer who regularly reports on safeguarding in the parish. Safeguarding is a standing agenda item at each PCC meeting.

AIMS, OBJECTIVES, ACTMTIES AND ACHIEVEMENTS

Aims

The primary aim of St John's PCC is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

Objectives

St John's PCC has the responsibility of supporting and co-operating with the incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical in the ecclesiastical parish and for continuing that work during the absence of an incumbent

Public benefit

The trustees have given due regard to the Charity Commission's guidance on public benefit. St John's PCC's vision statement until September 2025 comprised of three pillars:

Revive: purposeful refreshing of our hearts;
Build: purposeful building up of disciples; and
Speak: purposeful growing in our witness.

During 2025, the whole church was involved in a Renew the Vision process that involved questionnaires, small groups and several prayer events. The new vision for 2030 was launched at an Away Day in September under the tag line "Together following Jesus, Together Making Disciples" This was underpinned by a five-point strategic plan called 'Pathways for Renewal' that covered Worship, Discipleship, Fellowship, Service and Evangelism. Towards the end of 2025 the leadership within the church spent time discerning our five core biblical values ready for launch in 2026: we want to be... Family, Honest, Respectful, Courageous and Generous.

Activities and achievements

St John's welcomes people of all ages, backgrounds and viewpoints. Up to three Sunday services are held, at 8.00 (one Sunday per month for a traditional Holy Communion using the Book of Common Prayer), 10.15 (family-friendly and welcoming services for all ages with Sunday School, Bible teaching and music worship) and 18.00 (an informal service in a variety of different formats). Regular meetings for prayer are held some weekday mornings and on the second Monday evening of each month. In addition to the regular services, baptisms, thanksgivings for the birth of children, marriage and funeral services are held throughout the year.

During the week the church building is open to visitors for a few hours each day and many group meetings and activities take place. As a church family, members support each other through the challenges of daily life. This includes through friendship and hospitality as two of the many gifts God has given to care for each other. Small groups meet in people's homes or at church to discuss the Bible, pray together, have fun and support each other in the development of their Christian faith. As Christians the desire is to be a positive presence in the community. This includes in the parish, in places of work and through mission partners in the UK and overseas.

Church attendance

The electoral roll currently totals 255, an increase from 235 in the previous year. Approximately 86% of these people live outside the Parish. The average weekly attendance during 2025 was approximately 170 adults and 50 children (though more watched online).

Review of the year

St John's continues to exist to grow disciples of Jesus Christ committed to worshipping God in all aspects of life. This is especially by sharing the good news of Jesus Christ and showing love to one another and the wider communities. 2025 was dominated by the Renewing the Vision process.

Fabric report

A quinquennial inspection was undertaken in April 2021 which identified a small number of issues, but none classified as "needing immediate attention". The items identified as requiring attention within the quinquennial period were primarily masonry in nature and were attended to in a small project during the autumn of 2022. Minor repairs were made to the interior of the building when required. The Elsie Marshall Memorial Hall continues to be let to a local nursery midweek.

Members of staff

In addition to the Vicar, Edward Scrase-Field, the work of the church continued to be supported by the staff team. Several staff continued in their roles: Cathy Livesey as Administration/Operations Assistant, Sue Redford as Parish Worker, Victoria Parsons as Ministry Assistant, Chloe Ginns as Youth Worker and Lisa Travers as Children's Worker. Non-clergy staff are employees of St John's PCC. Their responsibilities and performance are discussed in an annual review with the Vicar and a Churchwarden. Pay levels are set by the Vicar and Churchwardens on behalf of the PCC with regard to the level offered for similar roles in other churches and the charity sector and with consideration to prevailing inflation levels. Budgets for their respective areas are set by St John's PCC.

Children's work (up to school year 6)

Children's work continued to be led by Lisa Travers supported by a team of volunteers. Weekly activities include: groups for 0 to 11-year olds at Sunday morning services, 'Footprints' stay and play group and 'Dig,' a Bible study for children in school years 4 to 6. Evangelistic events such as a summer Holiday Bible Club, Toddler Services and seasonal events, including an Easter fair and Christmas fair with local trails, have presented further opportunities to welcome members of the community into the church to hear about Jesus. Connections have remained with a number of local schools and events included a Christingle service and leading assemblies. In December local schools visited the 'Christmas Journey' exhibition in the church building.

Youth work (school years 7-13)
Youth work continued to be led by Chloe Ginns supported by a team of volunteers. Three mid-week groups operated: 'Fuel Bible Study' (a Bible study group for those in years 7-9), 'Legacy Home Group' (a Bible study group for those in years 10-13) and 'Youth' (a youth club for young people in school years 7 to 13). There are also two Sunday evening groups: 'Fuel' (a Bible study group for those in years 7-9 that meet during the evening service) and 'Legacy' (a group for those in years 10-13 who meet after the evening service for food, fellowship and Bible study).There have been several encouragements including growth in numbers with young people bringing friends and a number of young people making a commitment for the first time and taking the next step of baptism. One young person is exploring training options for some kind of full time Christian ministry. In addition to this we have started a Young Leader's Programme this year, available to those who are sixth form age, offering more in-depth discipleship and space for older teens to discover their God-given gifts, discern their calling and to give them maximum opportunity to serve in the wider church context. Other activities have included day trips, NewDay (a large Christian youth festival), our youth weekend away and termly joint church youth events co-hosted with GYFC, where over I00 young people gathered together.

The 2nd West Kent Boys' Brigade and Girls' Association is a ministry of the church. However, its accounts are currently managed separately and are subject to independent review. The accounts for year ending 2025 were signed on April 18th 2026 following independent review.

Discipleship
Small Groups continued to play an important part in the life of the church. Under the **'Discipleship Pathway'** of the renewed vision, the goal is to 'Revitalise the small groups, where more people are connected, and have a better understanding of the joy, cost and commitment.' Stephen and Anne Greenall were commissioned at the end of the year to develop this ministry. There are currently 10 small groups containing a total of around 125 members, which meet predominantly on midweek evenings. Group study material has been recommended to complement the overall church teaching programme. Notes and questions specifically linked to each Sunday morning sermon are distributed weekly to the leaders and are available on the church website. In addition, there are two morning women's groups and one morning men's prayer group meeting weekly. Other activities during the year included seeker courses such as Case for Christ.

Community outreach
Activities in the community continued through the year. Regular activities include a pub discussion group and a knitting group. In November Andrew Beswetherick led the Royal Borough of Greenwich's public act of Remembrance which local councillors and other dignitaries attended. Christmas community events included a free Christmas Fair which welcomed in people of all ages. Three 'Beer and Carols' evenings were held in two local pubs. A Marathon breakfast was held outside St John's, offering refreshments to members of the local community. The church operates the St John's Foodbank Welcome Centre in the church building which is operated by church volunteers. Church members are involved in Greenwich Christians Against Poverty. Visitors attended the church during opening hours to pray and discuss life matters. Positive relationships with local businesses continued, with regular visits to promote events, build connections and offer prayer. The church is a "warm space" in winter.

Fellowship/pastoral
Regular 1:1 meetings with church members continue, looking at Scripture and praying together. A team of volunteers and staff reach out where needed, including hospital visiting. Five services per year continue to be held at Westcombe Park Nursing Home as well as a monthly communion service is held at Tudor Grange sheltered accommodation. 'Make Your Mark', involving Scripture, prayer, exercise, craft and quizzes, continues monthly as does the Community Lunch. Both have seen growth in numbers. 'Holiday at Home', activities for older people, held on three Wednesdays in August, was well attended. Support for new parents continued, in the form of prayer and meals, as well as "Wonderfully Made", a 6-week course.

Missionary Committee

The Missionary Committee aims to support and inform the congregation about St John's mission partners. The church provides both financial and prayer support for the work of several diverse missions, operating in the UK and overseas. The Committee comprises Beverley Campbell, Tony & Mary Gosden, Stephen Godson, Ann Hill, Christine Legg, Winnie Olsen, Valerie Lester, Alianore Smith (Chair) and Edward Scrase-Field. Current mission partners supported financially and in prayer are: Ben & Katy Ray (CMS), Greenwich Youth for Christ, Youth for Christ National, Bene & Rachel Medhurst, Mara Diocese Tanzania, Sports Chaplaincy UK (Matt Baker), and Beacon Church Blackpool (Matt & Hannah Lockwood). Those supported in prayer only are Tearfund, London City Mission, and the Japanese Church. The committee also accepts applications for funding from church members going on short term mission trips, and was this year able to financially support some of

our youth visiting Tanzania with Go MAD. Three Sunday services a year are designated Mission Sundays to maintain the profile of the mission activities that the church supports. Regular mission newsletters are also produced to enable the congregation to receive updates and prayer points for the missions.

FINANCIAL REVIEW

Overview
Income for the year totalled £484,082 which primarily comprised donations. This was below the 2024 total of £502, 279 a decrease of 3.6% year-on-year. Total expenses decreased 10.97% from £511, 641 in 2024 to £455,518 in 2025, related to the off year of the church Weekend Away. Overall, there was a net General Fund decrease of £26,508. An amount of 11% of General Fund income from offerings is tithed to mission work each year (for details see note 7.1).

The Legacies Fund, included within the maintenance fund, is held for a specified capital investment rather than funding ongoing working capital requirements. The nature of the capital investment has not been determined. In 2025, there was a transfer to the Maintenance Fund of £36,000 which is in line with the budget amount allocation.

During 2025 the Finance Committee was unchanged and comprised: Treasurer (Raki Bogan), Payments Manager (Christine Legg), Payroll Manager (Joanna Godden), Gift Aid Management (Chris and Amanda Coombes) and Accounts Manager (Tony Gosden).

Grants
The most significant grants made by St John's PCC are to mission partners. The distribution of these gifts is overseen by the Missionary Committee which operates under a Guidelines and Policy document agreed by St John's PCC. The overarching principles of mission are in line with the Anglican Communion Five Marks of Mission. Mission work, including work in Tanzania, incurred expenditure of just over £52,000 (for details see note 7.2). In addition, personal grants, which are generally smaller in nature, are made to individuals under a Hardship Fund policy which has been agreed by St John's PCC.

Reserves policy
St John's PCC, being a church within the jurisdiction of the Church of England, is responsible for the good order of the church building and its associated church hall and for operating the normal function of an evangelistic church.

St John's PCC has considered the reserves that are appropriate having regard to the scope of its activities and the buildings and other assets for which it is responsible. Its policy is, at the end of each financial year, to have (a) cash in bank and in hand at least equal to the amount of the creditors less the amount of the debtors (excluding prepayments and any amount owing by HMRC) at the year-end (to ensure that it can pay its year-end debts as they fall due) and (b) the following reserves:

(i) a liquidity reserve equal to the amount of budgeted General Fund tax recoveries for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the liquidity reserve was £37,700 (2024: £38,300);

(ii) a budget deficit reserve equal to the amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund. At the year end, the balance of the budget deficit reserve was £Nil (2024: £Nil);

(iii) a short-term income deficiency reserve equal to one third of the amount of the budgeted General Fund income for the following financial year. At the year end, the balance of the short-term income deficiency reserve was £115,897 (2024: £141,805); and

(iv) a maintenance reserve of at least £150,000 or, in the years following major expenditure on repairs and maintenance, such lower amount as the PCC may consider adequate having regard to the likely scheduling of future repair and maintenance costs. At the year end, the balance on the maintenance reserve was £479,031 (2024: £424,746).

The first three of these reserves are held within the General Fund and must be represented by cash, short-term deposits or debt owing to St John's PCC by HMRC. At the year end the residual general fund was £nil (2024: £nil). The maintenance reserve is held within a separate Maintenance Fund and may be represented by such assets as the PCC considers appropriate from time to time.

At 31 December 2025, the church has total free reserves of £639,453 (2024: £610, 889).

St John's PCC reviews the financial situation of the church at least four times per year and takes interim steps to brief the members of the church at least twice per year. Annually St John's PCC reviews the financial position of the church funds and makes decisions as appropriate.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

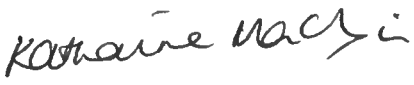
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales 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 incoming resources and application of resources of the charity for that period. In preparing those financial statements. the trustees are required to:

- select suitable accounting policies and then apply them consistently; observe the methods and principles in the charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business; and
- comply with section 17(5) of the Charities Act 2011 through having regard to any guidance issued by the Charities Commission when exercising any powers or duties to which such guidance is relevant.

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, the Charity (Accounts and Reports) Regulations and provisions of the Governing Documents. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by St John's PCC on 27 April 2026 and signed on its behalf by:



Katharine MacKenzie

Churchwarden



Hui Zhu

Churchwarden



St John's PCC Accounts

Year ended
31 December 2025

St John's PCC
STATEMENT OF FINANCIAL ACTIVITIES

For the period from 01 January 2025 to 31 December 2025

		Unrestricted Funds				
		General Fund	Missionary Fund	Maintenance Fund	Total Funds	Prior Year Total Funds
					2025	2024
	Notes	£	£	£	£	£
Income						
Donations and Legacies	3	397,316	6,883	0	404,199	410,353
Investment income	3	45,292	0	20,584	65,876	59,880
Income from charitable activities	3	14,007	0	0	14,007	32,046
Total Income		**456,615**	**6,883**	**20,584**	**484,082**	**502,279**
Expenditure						
Charitable activities	4	401,127	52,092	2,299	455,518	511,641
Total Expenditure		**401,127**	**52,092**	**2,299**	**455,518**	**511,641**
Net Income / (Expenditure)		**55,488**	**-45,209**	**18,285**	**28,564**	**-9,362**
Transfers						
Gross transfers between funds—in	10	0	45,996	36,000	81,996	135,607
Gross transfers between funds—out	10	-81,996	0	0	-81,996	-135,607
Total Transfers		-81,996	45,996	36,000	0	0
Net Income (Expenditure) after Transfers		**-26,508**	**787**	**54,285**	**28,564**	**-9,362**
Reconciliation of funds						
Total funds brought forward		180,105	6,038	424,746	610,889	620,251
Total funds carried forward		**153,597**	**6,825**	**479,031**	**639,453**	**610,889**

St John's PCC
BALANCE SHEET

For the period from 01 January 2025 to 31 December 2025

		Unrestricted Funds				
		General Fund	Missionary Fund	Maintenance Fund	Total Funds	Prior Year Total Funds
					2025	2024
	Notes	£	£	£	£	£
Current assets						
Debtors	8	77,215	0	0	77,215	72,231
Cash in bank and in hand		85,259	7,253	479,031	571,543	548,080
Total Current Assets		**162,474**	**7,253**	**479,031**	**648,758**	**620,311**
Liabilities						
Creditors: Amounts falling due in one year	9	8,877	428	0	9,305	9,422
Net current assets less current liabilities		**153,597**	**6,825**	**479,031**	**639,453**	**610,889**
Total net assets less liabilities		**153,597**	**6,825**	**479,031**	**639,453**	**610,889**
Represented by						
Unrestricted : General						
-liquidity reserve	12	37,700			37,700	38,300
-budget deficit reserve	12	0			0	0
-short term income deficiency reserve	12	115,897			115,897	141,805
-general reserve	12	0			0	0
Unrestricted: Maintenance				133,248	133,248	78,963
Unrestricted: Legacy				345,783	345,783	345,783
Unrestricted: Mission			6,825		6,825	6,038
Total funds		**153,597**	**6,825**	**479,031**	**639,453**	**610,889**

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	Rev E Scrase-Field	3/5/26.
	Mr R Bogan	3/5/26

Note 1 Basis of Preparation

General information

St John's PCC Blackheath is unincorporated and registered with the Charity Commission in England. The principal address is St John's Church, Stratheden Road, Blackheath, London, SE3 7TH. The objectives of the PCC are set out on page 4.

Basis of accounting

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional currency of the PCC is considered to be pounds sterling because that is the currency of the primary economic environment in which the PCC operates. The financial statements are also presented in pounds sterling.

There are no material areas of judgement or estimation.

The accounting policies have been applied consistently in the current and preceding year.

Preparation of the accounts on a going concern basis

The Finance Committee prepares budgets annually which are approved by St John's PCC. and the PCC reviews the financial situation of the church during the course of the year and takes interim steps to brief the members of the church at least twice per year. Annually the PCC reviews the financial position of the church funds and makes decisions as appropriate. Activities are managed in line with the approved budget with a view to ensuring that significant unplanned deficits do not arise. Cash balances in excess of St John's PCC immediate requirements are invested with CCLA Investment Management Ltd in COIF Charity Funds. The trustees are satisfied that, based on its current forecasts, the charity has sufficient funds to meet its liabilities and have prepared the accounts on a going concern basis.

There are no material uncertainties about the PCC's ability to continue as a going concern.

Note 2
Accounting policies

INCOME

Recognition of Income:
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income with related expenditure:
Where income has related expenditure (as with fundraising or contract income) the income and related expenditure are reported gross in the SOFA.

Grants and donations:
Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources, it is probable that the income will be received and the amount can be measured reliably.

Tax reclaims on donations and gifts:
Income from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Investment income:
This is included in the accounts when receivable.

Legacies:
Income from legacies is included when the entitlement becomes known to St John's PCC, receipt is probable and the amount can be reliably measured.

Volunteers:
The Trust benefits greatly from the involvement and enthusiastic support of its many volunteers. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

EXPENDITURE

Recognition of expenditure:
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities:
Include costs of the general running of the church, its maintenance and of supporting mission causes.

Governance costs:
Include costs of the preparation and examination of statutory accounts, the cost of trustee meetings and cost of any legal advice to trustees on governance and constitutional matters.

Irrecoverable VAT:
St John's PCC is not able to recover any VAT. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Note 2
Accounting policies (cont'd)

FUND ACCOUNTING

General Fund:
Unrestricted funds in that the PCC is entitled to dispose of them as it decides, in accordance with the PCC's objectives.

Missionary Committee:
Funds are to be used for mission purposes (note 7) .

Liquidity reserve: This reserve is the lesser of the following two amounts:

(i) The amount of the budgeted General Fund tax recovery for the following financial year less the amount of any budgeted General Fund surplus for that year prior to any budgeted transfer to the Maintenance Fund; and
(ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less the amount of cash notionally allocated to the payment of year-end creditors (being an amount equal to the amount of the General Fund creditors less the amount of the General Fund debtors, excluding prepayments and the HMRC debtor).

Budget deficit reserve: This reserve is the lesser of the following two amounts:
(i) The amount of any budgeted General Fund deficit for the following financial year prior to any budgeted transfer to the Maintenance Fund; and
(ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above under the liquidity reserve.

Short-term income deficiency reserve: This reserve is the lesser of the following two amounts:
(i) One third of the amount of the budgeted General Fund income for the following year; and
(ii) The sum of the amount of General Fund cash in bank and in hand and the General Fund HMRC debtor at the year-end less an amount equal to the sum of the amounts of the notional cash allocation referred to above, under the liquidity reserve and the budget deficit reserve.

Maintenance Reserve: This reserve is the amount in the Maintenance Fund at the year-end.

General reserve: This reserve is the balancing figure (i.e. the amount of the total General Fund reserve less the aggregate of the other General Fund reserves

PENSIONS

Contributions to defined contribution plans are recognised in the period in which the related service is provided.

ASSETS

Tangible fixed assets for use by charity:
Consecrated and beneficed property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.
Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).
Other fixed assets are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or, if gifted, at the value to the charity on receipt. All fixed assets are depreciated over 3 years on a straight line basis.

Debtors

Other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Note 2
Accounting policies (cont'd)

LIABILITIES

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

FINANCIAL INSTRUMENTS

The PCC only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

TAXATION

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Note 3
Analysis of Income

	Unrestricted Funds				
	General Fund	Missionary Fund	Maintenance Fund	Total Funds	Prior Year Total Funds
				2025	2024
Income from Generated Funds	£	£	£	£	£
Donations and Legacies					
Gift Aid—Bank and Envelopes	181,107			181,107	176,917
One off Gift Aid gifts	78,050			78,050	81,100
CAF Stewardship giving	20,764	900		21,664	21,834
Cash collections and envelopes	7,975			7,975	10,268
Monthly giving—Bank	14,683			14,683	20,638
Earmarked giving and donations	24,629	5,983		30,612	33,438
Legacies	5,109			5,109	0
Sub totals	332,317	6,883		339,200	344,195
Tax recoverable on Gift Aid	64,999			64,999	66,158
Sub-totals	397,316	6,883		404,199	410,353
Investment income					
on Bank and COIF deposits			20,584	20,584	25,238
Building Rental	16,245			16,245	14,475
Memorial Hall Lettings	29,047			29,047	20,167
Sub-totals	45,292		20,584	65,876	59,880
Income from Generated Funds Totals	442,608	6,883	20,584	470,076	470,233
Income from charitable activities					
Fees for weddings and funerals	1,098			1,098	3,265
Older people's work	833			833	966
Church use	100			100	600
Parish weekend	1,361			1,361	20,291
Church events	5,693			5,693	3,643
Income re youth activities	3,748			3,748	2,028
Footprints	1,141			1,141	1,218
Administration	33			33	33
Sundries	0			0	2
Income from Charitable Activty Totals	14,007			14,007	32,046
Income Grand Totals	456,615	6,883	20,584	484,082	502,279

Note 4
Analysis of Expenditure

	Unrestricted Funds				Income		
	General Fund	Missionary Fund	Maintenance Fund	Gross Total	General Fund	Total Funds	Prior Year Gross Total
						2025	2024
	£	£	£	£	£	£	£
Charitable activities							
Giving to missionary societies	1,976	52,061		54,037		54,037	48,410
Home mission	16,907			16,907		16,907	18,805
Parish share	139,300			139,300		139,300	160,344
Parish Staff	90,255			90,255		90,255	91,971
Youth Activities Staff	70,887			70,887		70,887	66,260
Working expenses of clergy/readers	720			720		720	134
Youth work expenses	8,222			8,222	3,748	4,474	12,493
Visiting speakers	458			458		458	712
Vicarage expenses	105			105		105	52
Church insurance	6,521			6,521		6,521	6,816
Church office—telephone	1,530			1,530		1,530	1,517
Organ tuning and maintenance	724			724		724	726
Worship group	1,859			1,859		1,859	2,332
Church maintenance	15		2,299	2,314		2,314	4,236
Cleaning	8,274			8,274		8,274	7,803
Communion wine	228			228		228	401
Service and festival expenses	4,002			4,002		4,002	2,360
Wedding and funeral expenses	1,783			1,783	1,098	685	1,826
Administration	0			0	33	-33	22
Printing, stationery and computing	7,314			7,314		7,314	6,779
Holiday club expenses	867			867		867	177
Footprints	597			597	1,141	-544	865
Youth activities and training	0			0		0	2,452
Conferences and courses	1,030			1,030		1,030	239
Parish weekend	890			890	1,361	-471	36,504
PCC and other church events	11,146			11,146	5,793	5,353	7,899
Older people's work	1,513			1,513	833	680	2,095
Sundry expense	7,164			7,164		7,164	5,890
Church heat, light and water	8,531			8,531		8,531	17,973
Hall expenses	4,661			4,661	29,047	-24,386	4,109
NIC employment allowance	-10,500			-10,500		-10,500	-5,000
BB Hall planning	9,720			9,720		9,720	0
Charitable activities totals	396,699	52,061	2,299	451,059	43,054	408,005	507,202
Governance costs							
Subscriptions	588			588		588	626
Bank Charges	0	31		31		31	93
Audit Fee	3,840			3,840		3,840	3,720
Total	4,428	31		4,459		4,459	4,439
Expenditure Grand totals	401,127	52,092	2,299	455,518	43,054	412,464	511,641

Note 5
Details of certain types of expenditure

5.1 Trustee travel and subsistence expenses

	2025	2024
Number of trustees who were paid expenses	1	1
Nature of the expenses	Travel and subsistence	Travel and subsistence
Total amount paid	£720	£134

No Trustee or member of key management was paid a salary in the current or prior year.

5.2 Fees for examination of the accounts

Auditor's fee	£3,840	£3,720

Note 6
Paid employees

6.1 Staff costs

	2025	2024
	£	£
Gross wages and salaries	138,917	138,700
Employer's national insurance costs	16,035	12,890
NICs employment allowance	-10,500	-5,000
Pension Costs	6,190	6,529
	150,642	153,119

6.2 Average number of full-time equivalent employees in the year

Working on charitable activities	4.1	4.4

The average number of employees during the year was 5.0 (2024: 5.0)

6.3 Emoluments

There are no employees with emoluments in excess of £60,000 per annum.

Note 7
Grant making

7.1 Missionary grants

The PCC has decided to transfer 11% of the prior year's General Fund income, excluding contributions towards specific expenses, to the Missionary Committee for distribution. If, however, this amount is less than the amount given in the prior year, the PCC agreed to reduce the transfer and only 11% of the prior year's General Fund income will be given. In 2025, therefore, £45,996 was given and in 2026 £45,372 should be given .

7.2. Breakdown of Missionary grant making

(a) The Missionary Committee made the following gifts during the year:

	2025	2024
	£	£
Tear Fund	1,600	1,000
Tanzania (Mara) (unrestricted)	7,737	5,691
Youth for Christ (To support Neil & Joy)	6,600	6,600
CMS (To support Ben & Katy)	10,095	7,600
Street Pastors	3,000	3,000
Sports Chaplaincy	8,400	8,400
Greenwich Youth for Christ	6,000	6,000
London City Mission	60	100
Other	4,100	3,600
	£47,592	£41,991
Other grants	4,500	4,500
	£52,092	£46,491
Total Missionary activities	£52,092	£46,491

7.3 The Missionary Fund holds the following balances at the year end

	2025	2024
	£	£
Allocated to named organisations	984	150
Not allocated	5,841	5,888
	6,825	6,038
Total Missionary balances	£6,825	£6,038

Note 8
Debtors and prepayments

	2025	2024
Insurance	5,658	6,073
Parish Weekend	6,562	0
Tax recoverable	64,995	66,158
Total	£77,215	£72,231

Note 9

Creditors and accruals

	2025	2024
Audit	3,840	3,600
Various creditors	1,452	1,878
PAYE / NIC	3,288	3,090
Pension provider	725	854
Total	**£9,305**	**£9,422**

Note 10

Additional disclosures

Transfers between funds

During 2025 £36,000 (2024: £88,891) was transferred from the General Fund to the Maintenance Fund and £45,996 (2024: £46,716) was transferred from the General Fund to the Missionary Fund, each in accordance with decisions of St John's PCC

Income from legacies

There was £5,109 income from legacies during 2025 (2024: £0).

Note 11

Related party transactions

Earmarked giving was received from the St John's Housing Associaton to support the Vanbrugh Estate ministry of £12,300 (2024 £12,300)

The PCC and St John's Housing Association have common trustees.

Note 12

Reserves Policy

The liquidity reserve is equal to the target amount that the PCC has considered to be appropriate pursuant to the Reserves Policy set out in the Trustees Report. The short-term income deficiency reserves are below target. No budget deficit reserve is required in 2025 since the 2026 budget is positive prior to maintenance allocation. The general reserve represents the balance of the reserves in the General Fund after deduction of the other reserves.

Note 13
Analysis of Funds

	Funds at 01/01/2025	Income	Expenditure	Transfers	Funds at 31/12/2025
Unrestricted funds					
General fund	180,105	456,615	-401,127	-81,996	153,597
Missionary fund	6,038	6,883	-52,092	45,996	6,825
Maintenance fund	78,963	20,584	-2,299	36,000	133,248
Legacy	345,783	0	0	0	345,783
Total funds	**£610,889**	**£484,082**	**-£455,518**	**£0**	**£639,453**

	Funds at 01/01/2024	Income	Expenditure	Transfers	Funds at 31/12/2024
Unrestricted funds					
General fund	227,259	475,474	-387,021	-135,607	180,105
Missionary fund	4,246	1,567	-46,491	46,716	6,038
Maintenance fund	42,963	25,238	-78,129	88,891	78,963
Legacy	345,783	0	0	0	345,783
Total funds	**£620,251**	**£502,279**	**-£511,641**	**£0**	**£610,889**

INDEPENDENT AUDITORS' REPORT TO THE PCC OF ST. JOHN THE EVANGELIST CHURCH, BLACKHEATH

OPINION

We have audited the financial statements of St. John the Evangelist Church, Blackheath for the year ended 31 December 2025 which comprise the statement of financial activities, balance sheet and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the PCC's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the PCC with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF PCC

As explained more fully in the trustees' responsibilities statement, the PCC are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the PCC determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the PCC are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the PCC either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charity's internal control

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the PCC.

- Conclude on the appropriateness of the PCC's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charity.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charity and considered that the most significant are the Church Accounting Regulations 2006, the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, the Parochial Church Council's (Powers) Measure 1956 as amended and the Church Representation Rules

- We obtained an understanding of how the charity complies with these requirements by discussions with management and those charged with governance.

- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.

- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

USE OF OUR REPORT

This report is made solely to the charity's PCC, as a body, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's PCC those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charity and charity's PCC as a body, for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP

Moore Kingston Smith LLP
Statutory Auditors
6th Floor, 9 Appold Street
London. EC2A 2AP

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Date: 5 May 2026