SOUTH CROYDON BENEFICE
ST. PETER'S CHURCH

A LANDMARK IN THE HEART OF THE SOUTH CROYDON VILLAGE, RINGING OUT GOD'S LOVE



Annual Report 2025

presented to the Annual Parochial Church Meeting St Peter's Church, Croydon 3rd May 2026

Registered Charity No. 1136488

www.southcroydonbenefice.org.uk

Administrative information

Registered with the Charity Commission Registration number 1136488.

Incumbent: The Rev'd Dr Geoff Dumbreck, 20 Haling Park Road, South Croydon, CR2 6NE. Official correspondence to the incumbent at this address. The Rev'd Dr Geoff Dumbreck resigned on January 10th 2026. St Peter's Church is currently in an interregnum.

St Peter's and St Augustine's, South Croydon, form the "South Croydon Benefice of St Peter, Croydon and St Augustine, South Croydon". The Benefice has adopted a Mission Statement as follows:

> The South Croydon Benefice is a family of two parishes (St Peter's and St Augustine's) where everyone belongs, is valued, and can grow in faith. We exist to worship God, making Christ known through teaching and through care for our congregations, communities, and the wider world. Our churches offer traditional and modern worship in a relaxed and friendly atmosphere.

This report relates solely to the activities and financial statements of St Peter's, Croydon.

ST PETER'S PAROCHIAL CHURCH COUNCIL (PCC)

Membership: Licenced Ministers, Churchwardens, Deanery Synod Reps (ex-officio); up to 2 co-opted members; up to 9 members elected at successive APCMs.
Appointment: In accordance with the Church Representation Rules.
Remit: To co-operate with the Vicar in 'promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical' (Parochial Church Councils [Powers] Measure 1956).
Meetings: Every two months.
Reporting: Notes from meetings to be circulated within the PCC.
Delegated authority: N/A.

BENEFICE TEAMS

Benefice Advisory Team

Membership: The standing committees of both parishes (ex-officio).
Appointment: Other members may be co-opted as required.
Remit: To advise the PCCs on matters of shared concern; to assist the PCCs in making joint decisions where this is necessary or desirable.
Meetings: As required.
Reporting: To both PCCs.
Delegated authority: Authority may be granted by both PCCs for specific purposes.

Ministry Team

Membership: Licenced and Authorised Ministers (ex-officio).
Appointment: Other members may be co-opted at the discretion of the Vicar.
Remit: To facilitate worship, teaching the faith, and pastoral care.
Meetings: Weekly, with at least two 'away days' per year.

Reporting: Notes from meeting to be circulated within group.
Delegated authority: N/A.

Music Team

Membership: Incumbent and Directors of Music (ex-officio).
Appointment: Other members may be co-opted as required.
Remit: To facilitate the provision of music during worship, including joint services.
Meetings: Quarterly.
Reporting: Notes from meeting to be circulated within group.
Delegated authority: N/A.

Safeguarding Team

Membership: Incumbent, PSOs and APSOs (ex-officio), one Churchwarden from each parish. **Appointment:** Other members may be co-opted as required.
Remit: To promote a safer church, ensuring that the parishes comply with safeguarding obligations and guidance.
Meetings: Quarterly.
Reporting: Notes from meetings to be circulated to both PCCs. Safeguarding incidents to be reported to PCC of applicable parish. Safer recruitment decisions to be made by PCC of applicable parish.
Delegated authority: Authority may be granted by both PCCs for specific purposes.

Children and Young People Team

Membership: Incumbent, those safely recruited by PCCs as CYP leaders for duration of appointment (ex- officio).
Appointment: Other members may be co-opted as required.
Remit: To plan and evaluate services and events for Children and Young People.
Meetings: Quarterly.
Reporting: Notes from meetings to be circulated to both PCCs.
Delegated authority: Authority may be granted by both PCCs for specific purposes.

Children and Young People Council

Membership: Incumbent (ex-officio), 2 elected representatives from each parish (under 18), 1 CYP leader from each parish.
Appointment: Elected representatives to be chosen by young people.
Remit: To provide a forum for children and young people.
Meetings: Termly.
Reporting: Notes from meetings to be circulated to both PCCs.
Delegated authority: N/A.

Mission Action Planning Team

Membership: Incumbent (ex-officio); at least 3 representatives per parish, drawn from the electoral roll.
Appointment: Applications should be made to the Vicar at the start of each MAP cycle, with parish representatives approved by the appropriate PCC. Subgroups may be required to oversee individual projects, with others co-opted as necessary.
Remit: To develop, implement and evaluate the Benefice Mission Action Plan.
Meetings: Twice per year, with meetings of subgroups as required.
Reporting: Notes from meetings to be circulated to both PCCs. MAP goals to be

ratified annually by both PCCs.
Delegated authority: Authority may be granted by both PCCs for specific purposes.

ST PETER'S COMMITTEES

Standing Committee

Membership: Incumbent, Churchwardens, PCC Treasurer and PCC Secretary (ex-officio). **Appointment:** Other members may be co-opted as required.
Remit: Responsible for matters, especially of an emergency nature, between PCC Meetings. **Meetings:** As required.
Reporting: Notes from meetings to be circulated to the PCC.
Delegated authority: The standing committee may approve expenditure in accordance with the PCC Financial Policy. The standing committee may transact the PCC's business between meetings of the PCC; but the standing committee (a) may not discharge a duty of the PCC, and (b) may not exercise a power of the PCC which is subject to the passing of a resolution by the PCC or compliance by the PCC with some other requirement. Further authority may be granted by the PCC for specific purposes.

FF&GP

Membership: Incumbent, Churchwardens, PCC Treasurer (ex-officio); other members as co-opted or appointed by the PCC.
Appointment: Applications to be made to the Chair and are subject to annual PCC approval.
Remit: To oversee the regular care of the church buildings and the Churchyard and advise the PCC as necessary. To advise on matters of finance. To discuss matters of social responsibility or any other items of concern to the PCC which are not the brief of another PCC Committee.
Meetings: Every two months.
Reporting: Notes from meetings to be circulated to the PCC.
Delegated authority: Authority may be granted by the PCC for specific purposes.

Mission and Pastoral:

Membership: at least six members; at least 1/3 must be members of the PCC.
Appointment: Applications to be made to the Chair and are subject to annual PCC approval.
Remit: To advise the PCC on matters concerning the Christian nurture of the members of congregation of St Peter's. To promote the work of the Church among the young people of the parish. To promote support, within the community of St Peter's for the Church's missionary work at home and overseas. To recommend to the PCC the allocation of funds in the Missions and Charities Account. To advise the PCC as to how it might fulfil its evangelistic and pastoral responsibilities.
Meetings: Quarterly.
Reporting: Notes from meetings to be circulated to the PCC.
Delegated authority: to distribute monies from the Mission and Pastoral account to charities with local, national and international objectives, and to arrange collections for charities or good causes. Further authority may be granted by the PCC for specific purposes.

Fundraising:

Membership: Up to eight members, to include one Churchwarden and a member of the social committee, as appointed by PCC or co-opted.
Appointment: Applications to be made to the Chair and are subject to annual PCC approval.
Remit: To plan, organise and run events or activities to raise money and/or increase income to finance the maintenance of the Church and its assets or for any special projects which the Committee may recommend and/or the PCC agrees deserves the financial support of the church.
Meetings: Approximately quarterly.
Reporting: Report to be presented to PCC at each meeting.
Delegated authority: Authority may be granted by the PCC for specific purposes.

Hall & Church House

Membership: Those appointed by PCC or co-opted.
Appointment: Applications to be made to the Chair and are subject to annual PCC approval.
Remit: To be responsible for the care, maintenance and hiring of the Hall. To review (at least once a year) and to report to the PCC on the use made of the Hall by the church, local community and others. To be responsible for the care, maintenance, and hiring of Church House, both residential accommodation and meeting-room facilities. To advise the PCC on new or additional ways in which the Hall or Church House meeting-room, if appropriate, may be used in the mission of the Church or to meet the needs of the local community.
Meetings: Quarterly.
Reporting: Report to be presented to PCC at each meeting.
Delegated authority: To authorise day-to-day spending in relation to Church Hall and Church House, but not to enter into any legal agreement that would normally require PCC approval. Further authority may be granted by the PCC for specific purposes.

Social:

Membership: Volunteers as may be attracted to assist on an ad hoc basis.
Appointment: No formal appointment necessary.
Remit: To be responsible for social domestic arrangements as required.
Meetings: As required.
Reporting: Report to be presented to PCC at each meeting.
Delegated authority: Authority may be granted by the PCC for specific purposes.

Gardening at St Peters (GASP):

Membership: Volunteers as may be attracted to assist on an ad hoc basis.
Appointment: No formal appointment necessary.
Remit: To maintain Church House Garden and supplement the work of Croydon Council in maintaining the Churchyard.
Meetings: As required.
Reporting: Report to be presented to PCC at each meeting.
Delegated authority: Authority may be granted by the PCC for specific purposes.

Eco-Church Committee

Membership: Those appointed by PCC or co-opted.
Appointment: Applications to be made to the Chair and are subject to annual PCC

approval.
Remit: To consider the environmental impact of church activities and to promote better care of the environment.
Meetings: Quarterly.
Reporting: Report to be presented to PCC after each meeting.
Delegated authority: Authority may be granted by the PCC for specific purposes.

BANKERS

National Westminster Bank Plc, 1, High Street, Croydon, CR9 1PD (Current Account)

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET (Deposit Accounts)

INVESTMENT MANAGER

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET

INSPECTING ARCHITECT

Daniel Benson, Ablett Architects Ltd, Kingfisher House, 21-23 Elmfield Road, Bromley, Kent BR1 1LT



Fabric, Finance & General Purpose

FABRIC REPORT

The FF&GP Committee met on three occasions, in January, March and July.

Chancel, Chapel and Vestry

The roof of the Lady Chapel near the west end of the southern rainwater valley was inspected and appeared sound. The valleys and have been kept cleared of leaf debris to avoid rainwater buildup which may have caused the leakage.

Damaged ceiling panels above the organ have been removed.

The pitched roof of the Vicar vestry below the north aisle east window has been sealed, and there has been no further leakage to date.

Possible plans for the Memorial garden were developed.

Nave and Aisles

Damaged ceiling panels were removed at the east end of the south aisle, and loose paint cleared from there, from the tower north wall and the west end of the north aisle.

Some draught sealing has been added on the doors, building materials have been relocated from the tower to the basement, and the general storage has been rationalised.

The section of lightning conductor tape that was stolen was replaced, vent grilles were reinstated and rainwater channels cleared.

Tower

NETCS, the 5G company, agreed to install, and have designed, a vertical ladder in the corner of the belfry up to the spire base platform which will allow access to the 5G antennas without the need to lower any bells.

Archdeacon Inspection

Rev. Ruth Chapman, Area Dean, inspected St Peter's Church on Saturday 19th April.

David Percival
Lucy Dee
Churchwardens

FINACIAL REVIEW

You will remember in my report last year that the aim was to try and tuck some money after a busy number of years dealing with various improvements & upgrades

including The Lighting project, the installation of the sound system and the replacement of the Hall boiler. All these put pressure on cashflows and drained our reserves.

This year, however, I can report a very satisfactory outturn financially for St Peter's Church. Overall, there was a net movement in funds of £17,025 which brought our Parish Funds to £285,049 (2024: £268,024). The Hall made a surplus of £13,935 of which £12,000 was passed through to the main account and deposited into our CBF General Deposit & Fabric Funds. A combination of additional gift aid, fundraising receipts, fees and investment income combined with the Hall surplus made up the increase in funds of £17,025. This would have been considerable higher had our investments on deposit with the CCLA not made a 'paper loss' of £7,128.

Planned Giving receipts were stable at £31,244 (2024: £31,027) whilst gift aid received added a further £9,729 to the general fund.

Collections through the plate and via the SumUp machine & other digital platforms remained robust at £5,852 (2024: £6,299), slightly down on the 2024 receipts but still generous given the continuing challenging circumstances in the wider economy.

St Peter's received three generous donations in early 2025 towards the West End refurbishment project. Combined donations totalled £9,620 and together with the Fundraising events (£5,750), gift aid and other ad hoc donations meant £16,480 was tucked away in the St Peter's P.C.C. deposit account. It is worth noting that although the Funds breakdown shows a balance of £36,561 we actually have only what was deposited this year as the £20,081 shown in the Funds breakdown was used to purchase the sound system. The plan was to back fill this 'raid' on the West End refurbishment Fund with the Kilby legacy of approximately £15,000 but this still remains unsettled five years after Janet Kilby's death (June 2020).

Weddings and funerals generated £2,327 in fees (2024: £1,609) but this was offset by £904.00 in mandatory fees paid to the Diocese leaving a surplus of £1,423 surplus.

There was full pass through of Church House rent from the Hall account of £15,200 to the main account to meet its spending commitments.

Finally, the Fundraising Committee raised an extraordinary £10,668 (2024: £10,047) towards church funds of which £5,750 was allocated to the West End Refurbishment Fund whilst the Village Fayre and Christmas Bazaar total of £4,917 was allocated to general funds. Please refer to the Fundraising Committee report for the detail behind the record total which surpassed the total funds raised in 2024!

It was disappointing to find that our funds under management with CCLA (the Church of England's Investment arm of the CBF) fell during 2025 in a year which saw the FTSE rise to record levels! Our funds value fell by £7,128 which can only be described as 'very disappointing'. Whilst these are only paper losses, questions were raised at Diocesan level presumably by the Diocese and other Treasurers and I subsequently received a report & explanation from CCLA as to what had gone wrong and actions to be taken by CCLA to ensure this did not happen again.

The Parish Support Fund for 2025 remained at £48,500 and there was nothing outstanding to the Diocese at year end. The Parish Share will, however, rise to £50,925 for 2025 or £4,241 per month (an increase of 5% agreed by the P.C.C. but

below the 5.7% requested by the Diocese). St Peter's continues to be as generous as it can be given the continued upward cost pressures of running a large church.

St Peter's Church is Grade II listed and is expensive to insure (Ecclesiastical Plc). In 2025, the building cost £7,659 to insure whilst lighting & heating costs remained stable at £4,365 (2024: £4,313).

The cost of music was £5,983 in 2025 (2024: £3,842). The majority of this cost was Organist fees but also included the purchase of new music, choir pay and subscriptions. The big jump from 2024 was caused by a misallocation on my part in 2024.

Looking forward, upward cost pressures continue to put strain on cashflows but robust Hall receipts provide a good cushion for unexpected bills.

The 5G Network installation approved locally by Croydon Council and with the full agreement of the P.C.C. and a faculty pending, this forward income stream of £1,500 per quarter once the 5G installation has been completed and will provide additional assistance towards paying our bills.

Likewise, the Hall 10 year hire contract is due to be renewed on 1st January 2028 which should see a significant increase in hire fees from the tenants PMA. Discussions on the new hire charges will commence towards the end of this year and into 2027.

You will be aware that the Rev Dr Geoff Dumbreck announced his departure in September 2025 to become the Archdeacon of Reigate. He recommended that the South Croydon Benefice administrator should be given additional hours during the interregnum to ensure the smooth running of the parishes whilst both churches were without a Vicar. The additional cost to the P.C.C. per annum was approximately £3,000 in addition to the £1,400 cost to St Peter's currently. The motion to increase the hours of the Parish Administrator was reluctantly agreed by both P.C.C.s but will be reviewed once a new Vicar is appointed to the South Croydon Benefice.

I would like to thank all members of the planned giving scheme for their continued generous support month by month and to those who continue to give generously via the Collection plate and digital payment platforms on a weekly basis. It is appreciated and keeps the Treasurer from sleepless nights!

Gareth Saunders
Hon Treasurer

Bellringing

Last year we managed to ring at least twice every month for Sunday service with the help from Croydon Minster ringers, as we help them beforehand. We had a few peals from visiting bands. We mainly have quarter peals rung now – which bring in a nice amount of revenue. Regular 12 bell ringing on Thursdays is going to well. We've had a few visits from 12 bell bands practicing for their local competitions (which is nice). James Fox has returned to ringing which has helped us out on Sunday mornings. We

changed our practice night to Wednesdays, but still do not practice due to the shortness of ringers. We do ring at other churches for practice though, particularly Croydon Minster on Tuesdays. With regular check-ups we are keeping an eye on the progress of the 5G telephone communication equipment installation.

As always we attempt to introduce new and existing ringers to join our band. The Bells are in a fairly good condition, but we will attempt to clear the mess that is underneath the bells in 2026. Onwards and upwards.

Sam MacMahon
Tower Captain

Choir

A small, but devoted group of choristers continued to lead the music for Sunday morning services. We are most grateful for their loyalty and support.

With the addition of choristers from St. Augustine's, the Benefice Choir prospered and made a significant contribution to Evensong services alongside occasions in both churches, that included Advent, Christmas, Ash Wednesday, Palm Sunday, Maundy Thursday, Good Friday, Ascension Day, St. Peter's Patronal Festival, Harvest and All Souls. This created the opportunity to introduce new music and extend our repertoire.

Although unable to attend on a regular basis, we extend our gratitude to friends and past choristers who return for special occasions, especially as we look forward to celebrating the 175th anniversary of St. Peter's in 2026 and the 100th anniversary of the Royal School of Church Music in 2027.

Sunday morning rehearsals continued to work effectively while the 75-minute workshop style rehearsals for Benefice Evensong, allowed for a more thorough and rewarding experience.

As is widely experienced across the country since the pandemic, the recruitment of junior choristers remained a significant challenge. Competing demands on young people's time, including sport, school activities and weekend employment, alongside shifting family priorities, the focus on music in education and the influence of social media, combined to make it increasingly difficult to secure sustained commitment. Accordingly, weekday rehearsals and progress with the RSCM medal scheme remained unviable. However, participation at the 'All Age' services and other youth-focused events and activities remained an important goal.

It is with much appreciation to all those who continue to support the long-lasting and rich musical tradition at St. Peter's, especially the loyal 'back-row' of Gareth Saunders, Jonathan Weller, Karen Ip, Karen Percival and, more recently Vanessa Buck, who are often also involved in other church responsibilities. Thanks are also extended to Karen Percival for her kind assistance with choir robes, Gareth for his library duties, to those in the junior choir who attend when they can, and to David Wilcox and the choristers of St. Augustine's for their dedication.

New recruits are always welcome!

Paul Reynolds
Director of Music

Church Hall & House

HALL & CHURCH HOUSE COMMITTEE

Gareth Saunders (Honorary Treasurer), David Percival (Churchwarden) and Phil Dee (Verger).

Financials

The Hall account made a small surplus of £1,734.77 for the year ended 31.12 2025. However, the Hall Committee transferred £12,000 to the main account in effect taking the surplus to £13,934.77. Cash at bank as at 31.12.2025 was £1,978.90.

Pheonix Martial Arts (PMA) hire our Hall on an annual basis and provided £15,150 in income whilst £15,200 was received in rental income for the private accommodation in Church House. There were no rental arrears at the year end.

Parking income held steady at £12,416.00 although slightly down on last year.

A regular user of Church House plus ad-hoc bookings provided meeting room receipts of £881.00 (£1,288 in 2024) and the Scout Hut £1,200 respectively.

The Hall Committee also covered the salary costs of both the Verger and our Saturday cleaner Sonia Collins at a combined cost of £3,753. In line with P.C.C. policy, the Hall Committee continue to adhere to paying the National living wage.

Details of our expenditure is broken down as usual between the Church Hall, Church House and the Scout Hut.

Hall

In January 2025, Garhigh were asked to investigate problems with water ingress at the rear of the property on the pitched roof over the South Croydon Day Centre for the retired. After investigation, the works were completed at a cost of £3,044 (although later it was determined that the work had not resolved the problem). A complaint was raised with Garhigh and they returned in early 2026 to investigate and resolve.

The Committee invested £660.00 (the cost shared equally with PMA) in a defibrillator from London Hearts. The defibrillator is sited in the PMA office at the Hall.

In April, our Verger replaced his cassock at a cost of £353.00, which despite extensive searches remains missing.

During the year, a number of improvements were actioned at the Hall in liaison with the tenants PMA; the emergency lighting was upgraded with modern LED fittings (£220.00) and likewise on the stage where the old fittings were removed and replaced with modern LED lighting at a cost of (£262.00).

Additionally, the disabled loo flooring (ply) was removed and a new screed floor laid and lino fitted at a cost of £565.00 and finally the large ceiling panels (some of which were coming loose) were refitted using longer screws and glue and the use of a tower at a cost of (£267.00).

Hall Parking

After a number of years without any movement in parking permit holders, Leaders Estate Agency vacated their spaces having relocated their Property Section to Bromley. Likewise, another long term user was made redundant and relinquished their double space next to the Scout Hut. Unexpectedly, we had a number of empty double spaces which needed to be filled.

During the year, we also had to remove a large van which had been abandoned and after the threat of removal by notice, the owners moved the vehicle before it was removed by the Committee! Likewise, very shortly afterwards another vehicle parked without a permit or payment was regularly ticketed by Ace Security. The car owner then sold his car and brought another car into the car park (which had no vehicle registration number). The vehicle disappeared early in 2026.

The Hall car park continues to suffer minor & low level anti-social behaviour and littering.

It is hoped that GASP may provide some assistance in 2026 to keep the area tidy from plant growth etc.

Church House

Some minor works were carried out in the private accommodation at a cost of £175.00.

There was no major expenditure required in Church House.

Gareth Saunders
Honorary Treasurer, Church Hall & House Committee

Eco-Church

Eco Committee: Karen Percival (Chair), Steve Moores, Gareth Saunders and Jean Cook

Despite not having had a formal committee meeting, we have made a great deal of progress on the application towards the Bronze Eco Church award. In particular thanks are due to Revd. Dr Geoff Dumbreck for input and guidance and Gareth Saunders for his knowledge of our work on the buildings and land.

One section remains to be addressed – Community and Global Engagement and that will be the focus in the coming months.

Karen Percival
Chair, Eco-Church Committee

Fundraising

Committee: Andrew Moncrieff (Chair), Lucy & Philip Dee, Rachel Chapman, Karen Percival, Gareth Saunders and Ben Wilson.



By the end of 2025, the fundraising committee have nearly reached our goal for the construction of cupboards etc to refurbish the West End of the church. With all the usual activities and events, and some other forms of fundraising we managed to raise over £10,000 for the second year running.

Our first event of the year was the Spring Book and Cake Sale, which raised £697, closely follow by the Spring Mini Market on the first Saturday in May. This raised £1,400. Our Village Fayre, held in the church yard at the end of June, fortunately in good weather, was a most enjoyable event. We entertained a large number of people in the outdoor space over the course of the event. The Tower Tours in particular were very popular. In total over £2,000 was raised. Since we had accumulated a lot of stock during the year we were able to hold a Clearance Sale in August. This was a very low-priced event to try to shift a lot of remaining stock, but it still raised over £400 in one morning. A worthwhile effort.

Instead of the usual Book and Cake Sale in September, this year we decided to expand the event. We displayed fewer books, and included various other stalls, mainly with household goods. We also gave more space for tables for socialising, drinking tea and coffee (and eating cake!). This made for a very enjoyable event and raised over £1,000.

Our final event of the year, the Christmas Market, raised £2,800. An excellent effort. The food provision (lunches in particular) was particularly popular.

Over the course of the year the fundraising has been enhanced by various other methods of making money, such as Ebay sales and auctions. Lucy Dee should be particularly congratulated on leading the Ziffit book sales, from which we raised over £500 during the year.

As always, I would like to thank the Fundraising Committee for all their hard work over the year, and everybody that contributes to the events, setting up and managing stalls, and all those who come and spend money.

Andrew Moncrieff
Chair, Fundraising Committee

GASP

GASP continues to meet and carry out gardening round the churchyard on the first Saturday of the month, although we have some wonderful regulars who come most Saturdays and have done so ever since `Lockdown`.

The fernery by the boundary wall to St Peter’s Road, the memorial rose bed and the winter garden along with the cut flower beds and the garden of Church House were all instigated and led by our Past Captain, Stephen Green, and we continue to tend these, thinking of him as we do so.

Stephen was concerned, as all of us at GASP are, about sustainability and his and wife Clare’s flowers beds have been providing flowers along with foliage from the churchyard for displays in St Peter’s Church in the last few years. The flowers have also been good at attracting more insects into the churchyard.

In January this year, Steven Moore has been helping cutting back the pyracanthas and other shrubs that we planted in 2000 as they have outgrown the space they are in. Clare and others helped clear and also been very helpful in weeding etc.

Thanks to Rachel and John the annual emptying of one of the compost `bins` has been carried out in spite of the rain. It was so dry last summer, hard to imagine in the wet January and February weather of 2026, that the composting process has not really happened so they also sieved out all the larger twigs that had not composted and did an excellent job.

Lee Longhurst
Head Gardener

Mission and Pastoral

Committee: Bev Faulkes-Jones, Rosemary Smith, Karen Ip and Jonathan Weller

The committee met twice during the year.

During Christian Aid week we collected £409.37 by way of a Red Bucket collection and from selling tea and cakes as part of a local Christian Aid walk around various churches in the locality. Tours of St Peter’s were arranged.

We continued to collect food and other items for the Purley Food Hub with items required listed each week in our pew sheet. We also collected for them at our Harvest Festival .

Some church members made twelve loaves of sandwiches for Night Watch in November on two Saturdays in Church which were gratefully received.

Cards have been sent to children baptized at St Peter’s on the anniversary of their baptisms.

Lent boxes were given out for the Bishop’s Lent Appeal. £334.31 was collected.

Rosemary Smith has arranged the collection of monies for the Children’s Society. £1,500 was collected at St Peter’s and £2,032.00 as a Benefice.

We have distributed £3,900.47 from the Mission and Pastoral account to local and national charities.

Finally, we have kept an eye on the more vulnerable members of our congregation.

Bev Foulkes-Jones
Chair, Mission and Pastoral Committee

Safeguarding

POLICIES AND PROCEDURES

The Benefice has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2020 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

Any incidents are dealt with in line with the Diocese of Southwark's safeguarding policies and procedures set out in "A Safe Church" which can be found online at http://southwark.anglican.org/safeguarding/. The Diocese of Southwark's safeguarding team have continued to be cooperative and helpful whenever we have encountered a possible safeguarding issue.

Details for contacting a member of the Diocesan Safeguarding Team are listed on the benefice website, on the safeguarding notice board in the church, and in the weekly newsletter.

These policies and procedures have been adopted by both the PCCs in the Benefice. The churches are committed to:

- Promoting a safer environment and culture
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church
- Responding promptly to every safeguarding concern or allegation
- Caring pastorally for victims/survivors of abuse and other affected persons
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- Responding to those who may pose a present risk to others.

Safeguarding is a standing item on the agenda for the PCC meetings at both churches and members receive copies of minutes of meetings. The PCC's review their policies and procedures annually in line with this guidance. Members at St Peter's have been made aware of the 5 National Safeguarding Standards issued by the Church of England. These Standards:

1. Culture, Leadership and Capacity
2. Prevention
3. Recognising, Assessing and Managing Risk
4. Victims and Survivors
5. Learning, Supervision and Support

will be discussed more fully at PCC meetings.

Church officers and volunteers are required to undertake safeguarding training; a record of uptake is kept. All active serving members of the Ministry Team have undertaken Leadership (C2) safeguarding training; the Churchwardens and the Director of Music are required to take Leadership (C2) safeguarding training; all members of the PCC are required to undertake Foundation (C1) safeguarding training,

and Raising Awareness of Domestic Abuse training. The Vicar and Benefice Parish Safeguarding Officers have completed Safer Recruitment training.

Training is regularly monitored and reviewed, needs change often usually following APCM elections. Training validity also expires, so these too are reviewed at each Safeguarding meeting.

Members of the Ministry Team, leaders and helpers working with children and vulnerable adults are required to have a valid Disclosure and Barring Service certificate. These too are monitored at every Safeguarding meeting.

External organisations that use the Churches for their activities are required to sign a written consent form agreeing to follow the benefice safeguarding policies.

BENEFICE SAFEGUARDING TEAM

The Benefice Safeguarding Team has members from both churches:

- The Revd Dr Geoff Dumbreck (Vicar, Chair)
- Steve Moores (Parish Safeguarding Officer – St Peter's)
- Michael Brockett (Parish Safeguarding Officer – St Augustine's)
- Lucy Dee (Churchwarden – St Peter's)
- Neil Hillier (Churchwarden – St Augustine's)

The Safeguarding Team met on four occasions in 2025:

- 05 February
- 07 May
- 06 August
- 11 November

The safeguarding team monitors completion of the actions arising from the safeguarding self-audit and other reviews. The Team reports to the PCC meetings for both churches, and encourages good practice prescribed by the Diocese.

Steve Moores
Parish Safeguarding Officer

Social Committee

Lucy Dee, Clare Green, Beverley Foulkes-Jones, Karen Percival & Pauline Hogan

REFRESHMENTS FOLLOWING THE 11AM SERVICE ON SUNDAY

We have continued to provide tea, coffee and biscuits after the 11am Service on Sunday. Thanks to everyone who helps with this and a particular thank you to Helen Kumar and Veronica Abara who regularly set up, serve and clear up after the tea and coffee, always cheerfully. They are also so willing to help when we have held other events.

PARISH AGM 18TH MAY 2025

We served a light lunch between the 11am Service and the Parish AGM.

INTERNATIONAL BRING & SHARE

This lunch was held at St Peter's Church to celebrate the diversity of our worshipping community. The lunch was held after the 11am Pentecost Service on 8 June. Members of our congregation were invited to bring a dish that represents their cultural background. We were treated to dishes from India, Ghana and some from the UK. It was thoroughly enjoyed by everyone who attended, and any leftovers were shared, ensuring no waste.

CHRISTIAN AID

On 21 June St Peter's opened its doors as part of South Croydon Churches Together Fundraising walk for Christian Aid. We had drinks and cake for sale and a raffle. All proceeds went to Christian Aid. We also ran Church tours at 11.30am and 3pm.

HARVEST FESTIVAL SUNDAY

We provided a simple bread and cheese lunch following the Harvest Service on 5 October.

It was a nice social event which was enjoyed by approximately 25 people. Following this event we were able to send a donation of £25 to the Purley Food Hub.

REFRESHMENTS FOLLOWING REV GEOFF DUMBRECK'S FINAL SERVICE

Geoff's final service was a united benefice service which took place on Sunday 7 December at 11am at St Peter's. The service was followed by a shared lunch and I would like to thank everyone for their contributions. Especially thanks are due to Karen Percival for making and icing a celebration cake. It was a lovely occasion and a fitting way to celebrate Geoff's promotion and wish him well.

CHRISTMAS CAROL SERVICE

As is traditional we served mince pies and mulled wine following the carol service. Soft drinks were available.

I would like to express my sincere thanks to all the volunteers who have helped at our social events by cooking or preparing food, pouring tea or wine and washing up.

We are also grateful for the donations from individuals, which have covered the costs for these events.

SOCIAL COMMITTEE FINANCIAL REPORT

Brought forward from 2024	£284.76
Donations received	£303.83
Consumables brought	£161.85
Hardware purchased	£21.94
Carried forward to 2026	£404.80

SOUTH CROYDON MAKES MUSIC! SATURDAY 11 OCTOBER

Following the success of last year's South Croydon Sings, we decided to broaden the scope of this event to include making music as well. Our first session for the under 5s was led by Samantha from BellaBoo Baby Boppers. Sam led approximately 15 children in a mix of singing and dancing. Several parents commented that it was nice to be able to join an activity like this on a Saturday as so many activities are held in the week when they are working.

The second session was led by our organist and choirmaster, Paul Reynolds. Children and parents created percussion instruments and then played them in a percussion orchestra.

After lunch we enjoyed a return visit from the Sandilands Shanty Men, who sang rousing sea shanties, and encouraged audience participation with well known choruses.

Paul Reynolds with assistance from Gareth Saunders and David Wilcox then led the audience in "Voices in Celebration" a rousing singalong including songs from the Last Night of the Proms.

The final session was an African Drumming workshop led by Noel Drums. As so many people wanted to have a go, the group was split in two, with each getting time to practice various rhythms, before being led to an energetic finale. The smiles on faces showed just how much everyone enjoyed the session.

During the event refreshments were served.

SOUTH CROYDON SINGS CHRISTMAS!

Just over 40 people attended South Croydon Sings Christmas! The audience were led in Christmas Carols and Songs by Paul Reynolds, Gareth Saunders, Jonathan Weller, Karen Ip and David Wilcox. Everyone enjoyed the singing, with one particular highlight being the Twelve days of Christmas in which Geoff, Michael, Lucy and a member of the audience joined in an action version holding up cards! Much hilarity ensued.

Main PCC Account					
		Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
		£	£	£	£
Income					
Voluntary Income	Note 1	48,472	10,098	58,570	53,672
Incoming Resources from Charitable activities	(Note 2b)	2,327	-	2,327	1,609
Activities for generating funds	Note 2c	4,917	5,750	10,667	10,047
Income from Investments	Note 2a	5,169	-	5,169	4,946
Income generated form Church Hall/House	Note 15	45,071	-	45,071	45,636
Other income resources	Note 2d		-	-	-
Total Income		**105,956**	**15,848**	**121,804**	**115,910**
Expenditure					
Church activities	Note 3	82,130	-	82,130	76,973
Church Hall & House	Note 15	15,171	-	15,171	33,081
Publicity & Fund Raising expenses		-	-	-	-
Total expenditure		**97,301**	**-**	**97,301**	**110,054**
Net income before investment gains/losses				**24,503**	**5,856**
Net movement in other accounts (Mission)	Note 14			-350	76
On disposal				-	-
on revaluation				-7,128	3,989
Net movement in funds				**17,025**	**9,921**
Total funds b/fwd on 1st January 2025				**268,024**	**258,103**
Total funds b/fwd on 31st December 2025				**285,049**	**268,024**

St Peter's Parochial Church Council
Balance Sheet as at 31st December 2025

	Bank Accounts	CBF Deposit Accounts	2025 Total £	2024 Total £
Current Assets				
General Fund	15,737	2,069	17,806	14,008
West End Refurbishment Fund	114	16,400	16,514	-
Fabric Fund (Including Organ Fund residual £1307)	-	4,622	4,622	3,815
Car Park Fund	-	20,870	20,870	19,967
Mini Grand Piano Fund	1,000	-	1,000	-
	16,851	**43,961**	**60,812**	**37,790**
Other Bank & Cash balances				
Missions & Charities Account - Note 14			34	384
St Peter's Hall Account - Note 15			1,979	244
Debtors				
General Fund	3,055			
Fabric Fund	0			
			3,055	3,530
Total current assets			**65,880**	**41,948**
Liabilities				
Liabilities falling within one year - Note 11				
General Fund	1,440			
Fabric Fund	0			
			1,440	2,290
Total Net assets			**64,440**	**39,658**
Fixed Assets (CBF) Investments				
General Fund - Note 9			49,447	50,077
Fabric Fund (Sale of Curate's House) - Note 8			171,162	178,289
Total Fixed Assets			**220,609**	**228,366**
Total Assets			**285,049**	**268,024**

Represented by:-

	2025 £	2024 £
Parish Funds		
Fabric - Note 8 & 12	171,162	178,289
Friends - Note 12	3,879	4,199
Car Park	20,870	19,967
Organ Fund (incorporated into Fabric Fund)	-	1,307
West End Refurbishment - Note 12	36,561	20,081
Other restricted (GASP, Mission at St Peter's, music etc) - Note 12	5,450	5,450
Unrestricted Funds	47,127	38,731
Total	**285,049**	**268,024**
Other non-realisable Assets		
Church House, Heathfield Road (leased from the Diocese of Southwark)	-	-
Church Hall, Ledbury Rd	800,000	800,000

Approved by the P.C.C. on their behalf by

David Percival
Vice Chair

G. Saunders
Honorary Treasurer

St Peter's Parochial Church Council			
Notes to the Financial statements for the year ended 31st December 2025			
St Peter's Main P.C.C. Account			
BALANCE SHEET NOTES			
		2025	**2024**
		£	**£**
Note 8. Assets held by the Diocese of Southwark			
Fabric Fund (Sale of Curate's House)		178,289	174,300
CBF Deposit Account		-	0
		178,289	**174,300**
LOAN TO PCC			
Balance as at 1st January 2025		52,730	52,730
Transferred to main PCC Account		-	-
Repaid from interest on CBF Deposit Account		-	-
		52,730	**52,730**
Opening balance	**178,289**		
Revaluation of investments	**-7,128**		
		171,161	**178,289**
Note 9. CBF Investment			
Balance as at 1st January 2025		27,166	25,830
Dividends		1,406	1,336
Purchase(sale) of units during year (book cost)		-	-
		28,572	**27,166**
Market value as at 31st December 2025		**49,447**	**50,077**
Note 10. Debtor (Assets)			
General Fund			
HM Revenue & Customs (Gift Aid & GASDS)		10,965	8,420
Telephone & broadband paid by St Peter's		3,017	2,236
Other debtors relating to St Augustines		38	-
Fundraising sponsorship due to St Peter's		-	1,292
		14,020	**11,948**
Fabric Fund			
LPOW VAT reclaim		**-**	**-**
Note 11. Creditors (liabilities)			
General Fund			
Share of Benefice Administrator fees paid by St Augustines		1,440	1,440
Independent Examiner's Fee		-	850
		1,440	**2,290**
Note 12. Fabric Fund			
Roof repairs		-	-
Other		-	-
		-	**-**

St Peters Parochial Church Council				
Statement of financial activities for the year ended 31st December 2025				
Main PCC Account				
	2025	2025	2025	2024
	Unrestricted Funds	Restricted Funds	Total	Total
	£	£	£	£
INCOME				
Note 1. Voluntary Income				
Planned Giving	31,244	-	31,244	31,027
Gift Aid recovered on planned giving/donations	9,614	115	9,729	8,672
Collections & SumUp	5,852	-	5,852	6,299
Donations	1,005	9,620	10,625	1,908
Legacies	-	-	-	4,316
Gift Day	1,000	-	1,000	1,200
Friends of St Peter's Church (Membership)	-	120	120	250
Total Voluntary Income	**48,715**	**9,855**	**58,570**	**53,672**
Note 2a. Investment Income				
Investment Income	5,169	-	5,169	4,946
Total Investment Income	**5,169**	**-**	**5,169**	**4,946**
Note 2b. Incoming resources from charitable activities				
Fees (Parochial, Weddings, Funerals, Bespoke services)	2,327	-	2,327	1,609
	2,327	**-**	**2,327**	**1,609**
Note 2c. Activities for generating funds				
Village Fayre & Christmas Bazaar	4,917	-	4,917	2,878
Quiz, Book & Cake, Mini-Market, Clearance, Talks etc	-	5,750	5,750	7,169
	4,917	**5,750**	**10,668**	**10,047**
Note 2d. Other incoming resources				
Sundry	-	-	-	-
Listed Places of Worship Scheme (LPOW) VAT claim	-	-	-	-
	-	-	-	-

St Peter's Parochial Church Council				
Notes to the Financial statements for the year ended 31st December 2025				
St Peter's Main P.C.C. Account				
	2025	2025	2025	2024
	Unrestricted Funds	Restricted Funds	Total	Total
	£	£	£	£
EXPENDITURE				
Note 3 Church activities				
Missions & Charities	3,900	-	3,900	3,850
Parish Support Fund	48,500	-	48,500	48,500
Salaries & Expenses (HMRC etc)	352	-	352	494
Cost of services - Note 4	8,519	-	8,519	4,609
Church running expenses - Note 5	17,741	-	17,741	18,262
Church maintenance - Note 6	535	-	535	-
Administration Expenses - Note 7	2,583	-	2,583	408
Independent Examiners fee	-	-	-	850
	82,130	**-**	**82,130**	**76,973**
Note 4. Cost of services				
Sanctuary	797	-	797	217
Services (confirmation & other materials, Advertising (MAP	685	-	685	279
Cost of music (Organist, Choir pay, RSCM subs etc)	5,983	-	5,983	3,842
Fees (Weddings, Funerals, etc)	904		904	0
Sundry (Printing etc)	150		150	271
	8,519	**-**	**8,519**	**4,609**
Note 5. Church running expenses				
Light & heat	4,365	-	4,365	4,313
Telephony, Broadband, etc	4,625	-	4,625	5,505
Insurance	7,659	-	7,659	7,562
Compliance: Copyright, Licenses, PAT testing etc	424		424	465
Equipment (Defribrilator)	668	-	668	417
	17,741	**-**	**17,741**	**18,262**
Note 6. Church maintenance				
Fabric repairs	535	-	535	-
General maintenance	-	-	-	-
Bell Tower repairs	-	-	-	-
Churchyard	-	-	-	-
	535	**-**	**535**	**-**
Note 7. Admin Expenses				
Stationery/Stamps/Ink catridges etc	703	-	703	-
Secretarial expenses (South Croydon benefice)	1,440	-	1,440	-
Bank charges	-	-	-	-
Sundry (Subs, Zoom, Mailchimp, Redemptorist) etc	440	-	440	-
	2,583	**-**	**2,583**	**-**

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2025

Main P.C.C. Account

Note 12. Breakdown of main PCC Account between Funds

	General Fund	Fabric Fund	Friends of St Peter's Fund	Car Park Fund	Refurb Fund	Other	Total
	£	£	£	£	£	£	£
Receipts							
Voluntary Income	39,873	-	120	-	-	-	39,993
Gift Aid	9,554	60	-	-	115	-	9,729
Church Hall & House	45,071	1,200	-	-	-	-	46,271
Donations	2,005	300	-	-	8,320	1,000	11,625
Transfer/Adjustment between funds	-2,080	440	-440	-	2,080	-	-
Legacies	-	-	-	-	-	-	-
Fund Raising	4,917	-	-	-	5,750	-	10,667
Other income (e.g. Investments/Interest)	5,169	114	-	903	215	-	6,401
	104,509	**2,114**	**- 320**	**903**	**16,480**	**1,000**	**124,686**
Payments						-	
Grants	-	-	-	-	-	-	-
For the work of the church	79,012	535	-	-	-	-	79,547
Church Hall & House	15,936	-	-	-	-	-	15,936
Administration expenses	2,583	-	-	-	-	-	2,583
	97,531	**535**	**-**	**-**	**-**	**-**	**98,066**
Surplus/(deficit)	**6,978**	**1,579**	**- 320**	**903**	**16,480**	**1,000**	**26,620**
Sale of investments							
Movement in current fund balance	**6,978**	**1,579**	**- 320**	**903**	**16,480**	**1,000**	**26,620**
Fund Balance 2024	- 9,470	2,508	4,199	19,967	20,081	5,510	44,101
Fund balance 2025	**- 2,492**	**4,087**	**3,879**	**20,870**	**36,561**	**6,510**	**70,721**
Creditors 2024	-	0	0	0	0	0	-
Debtors 2024	-	0	0	0	0	0	-
2025 Current fund cash balance	**- 2,492**	**4,087**	**3,879**	**20,870**	**36,561**	**6,510**	**70,721**
2024 Current cash balance	**- 9,470**	**2,508**	**4,199**	**19,967**	**20,081**	**5,510**	**42,795**

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2025

Note 14. Missionary & Charities Account - St Peter's No 2 Account

Receipts & Payments	**2025**	**2024**
	£	**£**
Transfers from main PCC account	3,900	3,850
Total receipts	**3,900**	**3,850**
Resources expended:-		
The Church Overseas: Missionary Societies		
Bible Society	200	200
CMS	300	300
USPG	300	300
Total	**800**	**800**
Home missions: Other church Societies & Organisation (see next page)	**2,900**	**2,570**
Total Mission payments	**3,700**	**3,370**
Other donations:-		
Amnesty International	100	100
Red Cross (Jamaica Appeal - 2025)	150	0
Medicins Sans Frontierres	300	300
	550	**400**
Total Payments	**4,250**	**3,770**
Net Incoming resources	**-350**	**80**
Less bank charges	**-**	**4**
Cash balances:-		
On 1st January 2025	**384**	**308**
On 31st December 2025	**34**	**384**

St Peter's Parochial Church Council

Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)

Breakdown of Home Mission: Other Church Societies & organisations figure above

	2025	2024
	£	£
APCMH	300	300
Bishop's Mustard Seed Appeal	-	80
Children's Society	200	200
Christian Family Concern	150	-
Church Army	80	80
Church Homeless Charity	80	80
College of St Barnabas	80	80
Crisis (at Christmas)	200	200
Croydon Drop in	80	80
Croydon Nightwatch	300	300
Freedom from Torture	150	-
HearUS	80	80
Leprosy Mission	50	-
Mission to Seafarers	80	80
PHAB	150	150
South Croydon Day Centre	500	500
St Augustine's Refugee Project	-	100
St Christopher's Hospice	160	-
Welcare	80	80
YMCA	80	80
Glossaid Foundation	100	100
	2,900	**2,570**

St Peter's Parochial Church Council

Notes to the Financial statements for the year ended 31st December 2025

Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2025

	2025	2024
	£	£
Receipts		
Bookings	15,150	15,150
Parking	12,416	12,539
Scout Hut storage	1,200	1,200
Church House flat rental	15,200	14,850
Hire of Church House	881	1,288
Miscellaneous receipts	224	275
Excess of expenditure over income	-	2,629
	45,071	**47,931**
Expenditure		
Repairs & maintenance (General)	725	584
Repairs & maintenance (Church Hall)	7,518	23,414
Church House flat maintenance/refurbishment	175	1,818
Cleaning	2,079	2,021
Equipment & cleaning materials	1,251	592
Scout Hut maintenance & repairs	20	80
Electric/Gas	-	-
Insurance	1,917	1,713
Water rates & Licenses	210	401
HM Revenue & Customs	367	141
Vergers Wages	1,674	1,552
Stationery/postage/expenses	-	18
Transfer to St Peter's P.C.C.(Church House rent)	15,200	14,850
Transfer to St Peter's P.C.C.(Other)	12,200	-
Payments made on behalf of the P.C.C.	-	747
Excess of income over expenditure	1,735	-
	45,071	**47,931**

Assets	**2025**	**2024**
	£	**£**
Bank Account	1,779	44
Accidental damage - deposit	200	200
Cash in hand	-	-
Total Assets	**1,979**	**244**
Represented by:-		
Balance Brought forward	244	2,873
Excess of Income over Expenditure	1,735	- 2,629

St Peter's Parochial Church Council			
Notes to the Financial statements for the year ended 31st December 2025			
Note 16. Budget for the calendar year 2026			
General Funds	**£'s**	**£'s**	**£'s**
Unrestricted general reserve 1st January 2026			
Planned Giving	30,000		
Loose Collections & SumUp	5,000		
Gift Aid tax claim on planned giving/loose collections etc	7,500		
Legacies	-		
Donations	800		
Church House rental income	15,600		
Hall contribution towards Administrator	5,200		
Fundraising (Summer Village & Christmas Fayre)	4,500		
Fees	750		
Investment Income & bank interest	4,700		
Other income	-		
		74,050	
Parish Share	50,925		
Insurance	7,500		
Missions & Charities	3,900		
Electric, Gas, Telephone	6,000		
Salaries	5,500		
Other expenses	5,000		
		78,825	
Increase/(decrease) in general reserves			**- 4,775**
Unrestricted general reserve as at 31st December 2025			**- 4,775**
Fabric Fund			**£'s**
Fabric general reserve 1st January 2026			**163,500**
Investment Income and bank interest			-
Repairs			-
Increase/(decrease) in Fabric reserves			**-**
Fabric general reserve 31st December 2026			**163,500**

St Peters Parochial Church Council
Statement of financial activities for the year ended 31st December 2025
Main PCC Account

		Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Income					
Voluntary Income	Note 1	48,472	10,098	58,570	53,672
Incoming Resources from Charitable activities	(Note 2b)	2,327	-	2,327	1,609
Activities for generating funds	Note 2c	4,917	5,750	10,667	10,047
Income from Investments	Note 2a	5,169	-	5,169	4,946
Income generated form Church Hall/House	Note 15	45,071	-	45,071	45,636
Other income resources	Note 2d		-	-	-
Total Income		**105,956**	**15,848**	**121,804**	**115,910**
Expenditure					
Church activities	Note 3	82,130	-	82,130	76,973
Church Hall & House	Note 15	15,171	-	15,171	33,081
Publicity & Fund Raising expenses		-	-	-	-
Total expenditure		**97,301**	**-**	**97,301**	**110,054**
Net income before investment gains/losses				**24,503**	**5,856**
Net movement in other accounts (Mission)	Note 14			-350	76
On disposal				-	-
on revaluation				-7,128	3,989
Net movement in funds				**17,025**	**9,921**
Total funds b/fwd on 1st January 2025				**268,024**	**258,103**
Total funds b/fwd on 31st December 2025				**285,049**	**268,024**

St Peter's Parochial Church Council
Balance Sheet as at 31st December 2025

	Bank Accounts	CBF Deposit Accounts	2025 Total £	2024 Total £
Current Assets				
General Fund	15,737	2,069	17,806	14,008
West End Refurbishment Fund	114	16,400	16,514	-
Fabric Fund (Including Organ Fund residual £1307)	-	4,622	4,622	3,815
Car Park Fund	-	20,870	20,870	19,967
Mini Grand Piano Fund	1,000	-	1,000	-
	16,851	**43,961**	**60,812**	**37,790**
Other Bank & Cash balances				
Missions & Charities Account - Note 14			34	384
St Peter's Hall Account - Note 15			1,979	244
Debtors				
General Fund	3,055			
Fabric Fund	0			
			3,055	3,530
Total current assets			**65,880**	**41,948**
Liabilities				
Liabilities falling within one year - Note 11				
General Fund	1,440			
Fabric Fund	0			
			1,440	2,290
Total Net assets			**64,440**	**39,658**
Fixed Assets (CBF) Investments				
General Fund - Note 9			49,447	50,077
Fabric Fund (Sale of Curate's House) - Note 8			171,162	178,289
Total Fixed Assets			**220,609**	**228,366**
Total Assets			**285,049**	**268,024**

Represented by:-

	2025 £	2024 £
Parish Funds		
Fabric - Note 8 & 12	171,162	178,289
Friends - Note 12	3,879	4,199
Car Park	20,870	19,967
Organ Fund (incorporated into Fabric Fund)	-	1,307
West End Refurbishment - Note 12	36,561	20,081
Other restricted (GASP, Mission at St Peter's, music etc) - Note 12	5,450	5,450
Unrestricted Funds	47,127	38,731
Total	**285,049**	**268,024**
Other non-realisable Assets		
Church House, Heathfield Road (leased from the Diocese of Southwark)	-	-
Church Hall, Ledbury Rd	800,000	800,000

Approved by the P.C.C. on their behalf by

David Percival
Vice Chair

G. Saunders
Honorary Treasurer

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2025
St Peter's Main P.C.C. Account

BALANCE SHEET NOTES

		2025	2024
		£	£
Note 8. Assets held by the Diocese of Southwark			
Fabric Fund (Sale of Curate's House)		178,289	174,300
CBF Deposit Account		-	0
		178,289	**174,300**
LOAN TO PCC			
Balance as at 1st January 2025		52,730	52,730
Transferred to main PCC Account		-	-
Repaid from interest on CBF Deposit Account		-	-
		52,730	**52,730**
Opening balance	**178,289**		
Revaluation of investments	**-7,128**		
		171,161	**178,289**
Note 9. CBF Investment			
Balance as at 1st January 2025		27,166	25,830
Dividends		1,406	1,336
Purchase(sale) of units during year (book cost)		-	-
		28,572	**27,166**
Market value as at 31st December 2025		**49,447**	**50,077**
Note 10. Debtor (Assets)			
General Fund			
HM Revenue & Customs (Gift Aid & GASDS)		10,965	8,420
Telephone & broadband paid by St Peter's		3,017	2,236
Other debtors relating to St Augustines		38	-
Fundraising sponsorship due to St Peter's		-	1,292
		14,020	**11,948**
Fabric Fund			
LPOW VAT reclaim		-	-
Note 11. Creditors (liabilities)			
General Fund			
Share of Benefice Administrator fees paid by St Augustines		1,440	1,440
Independent Examiner's Fee		-	850
		1,440	**2,290**
Note 12. Fabric Fund			
Roof repairs		-	-
Other		-	-
		-	**-**

St Peters Parochial Church Council
Statement of financial activities for the year ended 31st December 2025
Main PCC Account

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
INCOME				
Note 1. Voluntary Income				
Planned Giving	31,244	-	31,244	31,027
Gift Aid recovered on planned giving/donations	9,614	115	9,729	8,672
Collections & SumUp	5,852	-	5,852	6,299
Donations	1,005	9,620	10,625	1,908
Legacies	-	-	-	4,316
Gift Day	1,000	-	1,000	1,200
Friends of St Peter's Church (Membership)	-	120	120	250
Total Voluntary Income	**48,715**	**9,855**	**58,570**	**53,672**
Note 2a. Investment Income				
Investment Income	5,169	-	5,169	4,946
Total Investment Income	**5,169**	**-**	**5,169**	**4,946**
Note 2b. Incoming resources from charitable activities				
Fees (Parochial, Weddings, Funerals, Bespoke services)	2,327	-	2,327	1,609
	2,327	**-**	**2,327**	**1,609**
Note 2c. Activities for generating funds				
Village Fayre & Christmas Bazaar	4,917	-	4,917	2,878
Quiz, Book & Cake, Mini-Market, Clearance, Talks etc	-	5,750	5,750	7,169
	4,917	**5,750**	**10,668**	**10,047**
Note 2d. Other incoming resources				
Sundry	-	-	-	-
Listed Places of Worship Scheme (LPOW) VAT claim	-	-	-	-
	-	-	-	-

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2025
St Peter's Main P.C.C. Account

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
EXPENDITURE				
Note 3 Church activities				
Missions & Charities	3,900	-	3,900	3,850
Parish Support Fund	48,500	-	48,500	48,500
Salaries & Expenses (HMRC etc)	352	-	352	494
Cost of services - Note 4	8,519	-	8,519	4,609
Church running expenses - Note 5	17,741	-	17,741	18,262
Church maintenance - Note 6	535	-	535	-
Administration Expenses - Note 7	2,583	-	2,583	408
Independent Examiners fee	-	-	-	850
	82,130	**-**	**82,130**	**76,973**
Note 4. Cost of services				
Sanctuary	797	-	797	217
Services (confirmation & other materials, Advertising (MAP)	685	-	685	279
Cost of music (Organist, Choir pay, RSCM subs etc)	5,983	-	5,983	3,842
Fees (Weddings, Funerals, etc)	904		904	0
Sundry (Printing etc)	150		150	271
	8,519	**-**	**8,519**	**4,609**
Note 5. Church running expenses				
Light & heat	4,365	-	4,365	4,313
Telephony, Broadband, etc	4,625	-	4,625	5,505
Insurance	7,659	-	7,659	7,562
Compliance: Copyright, Licenses, PAT testing etc	424		424	465
Equipment (Defribrilator)	668	-	668	417
	17,741	**-**	**17,741**	**18,262**
Note 6. Church maintenance				
Fabric repairs	535	-	535	-
General maintenance	-	-	-	-
Bell Tower repairs	-	-	-	-
Churchyard	-	-	-	-
	535	**-**	**535**	**-**
Note 7. Admin Expenses				
Stationery/Stamps/Ink catridges etc	703	-	703	-
Secretarial expenses (South Croydon benefice)	1,440	-	1,440	-
Bank charges	-	-	-	-
Sundry (Subs, Zoom, Mailchimp, Redemptorist) etc	440	-	440	-
	2,583	**-**	**2,583**	**-**

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2025
Main P.C.C. Account

Note 12. Breakdown of main PCC Account between Funds

	General Fund	Fabric Fund	Friends of St Peter's Fund	Car Park Fund	Refurb Fund	Other	Total
	£	£	£	£	£	£	£
Receipts							
Voluntary Income	39,873	-	120	-	-	-	39,993
Gift Aid	9,554	60	-	-	115	-	9,729
Church Hall & House	45,071	1,200	-	-	-	-	46,271
Donations	2,005	300	-	-	8,320	1,000	11,625
Transfer/Adjustment between funds	-2,080	440	-440	-	2,080	-	-
Legacies	-	-	-	-	-	-	-
Fund Raising	4,917	-	-	-	5,750	-	10,667
Other income (e.g. Investments/Interest)	5,169	114	-	903	215	-	6,401
	104,509	**2,114**	**- 320**	**903**	**16,480**	**1,000**	**124,686**
Payments						-	
Grants	-	-	-	-	-	-	-
For the work of the church	79,012	535	-	-	-	-	79,547
Church Hall & House	15,936	-	-	-	-	-	15,936
Administration expenses	2,583	-	-	-	-	-	2,583
	97,531	**535**	**-**	**-**	**-**	**-**	**98,066**
Surplus/(deficit)	**6,978**	**1,579**	**- 320**	**903**	**16,480**	**1,000**	**26,620**
Sale of investments							
Movement in current fund balance	**6,978**	**1,579**	**- 320**	**903**	**16,480**	**1,000**	**26,620**
Fund Balance 2024	- 9,470	2,508	4,199	19,967	20,081	5,510	44,101
Fund balance 2025	**- 2,492**	**4,087**	**3,879**	**20,870**	**36,561**	**6,510**	**70,721**
Creditors 2024	-	0	0	0	0	0	-
Debtors 2024	-	0	0	0	0	0	-
2025 Current fund cash balance	**- 2,492**	**4,087**	**3,879**	**20,870**	**36,561**	**6,510**	**70,721**
2024 Current cash balance	**- 9,470**	**2,508**	**4,199**	**19,967**	**20,081**	**5,510**	**42,795**

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2025

Note 14. Missionary & Charities Account - St Peter's No 2 Account

Receipts & Payments	**2025**	**2024**
	£	**£**
Transfers from main PCC account	3,900	3,850
Total receipts	**3,900**	**3,850**
Resources expended:-		
The Church Overseas: Missionary Societies		
Bible Society	200	200
CMS	300	300
USPG	300	300
Total	**800**	**800**
Home missions: Other church Societies & Organisations (see next page)	**2,900**	**2,570**
Total Mission payments	**3,700**	**3,370**
Other donations:-		
Amnesty International	100	100
Red Cross (Jamaica Appeal - 2025)	150	0
Medicins Sans Frontierres	300	300
	550	**400**
Total Payments	**4,250**	**3,770**
Net Incoming resources	**-350**	**80**
Less bank charges	**-**	**4**
Cash balances:-		
On 1st January 2025	**384**	**308**
On 31st December 2025	**34**	**384**

St Peter's Parochial Church Council

Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)

Breakdown of Home Mission: Other Church Societies & organisations figure above

	2025 £	2024 £
APCMH	300	300
Bishop's Mustard Seed Appeal	-	80
Children's Society	200	200
Christian Family Concern	150	-
Church Army	80	80
Church Homeless Charity	80	80
College of St Barnabas	80	80
Crisis (at Christmas)	200	200
Croydon Drop in	80	80
Croydon Nightwatch	300	300
Freedom from Torture	150	-
HearUS	80	80
Leprosy Mission	50	-
Mission to Seafarers	80	80
PHAB	150	150
South Croydon Day Centre	500	500
St Augustine's Refugee Project	-	100
St Christopher's Hospice	160	-
Welcare	80	80
YMCA	80	80
Glossaid Foundation	100	100
	2,900	**2,570**

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2025

Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2025

	2025 £	2024 £
Receipts		
Bookings	15,150	15,150
Parking	12,416	12,539
Scout Hut storage	1,200	1,200
Church House flat rental	15,200	14,850
Hire of Church House	881	1,288
Miscellaneous receipts	224	275
Excess of expenditure over income	-	2,629
	45,071	**47,931**
Expenditure		
Repairs & maintenance (General)	725	584
Repairs & maintenance (Church Hall)	7,518	23,414
Church House flat maintenance/refurbishment	175	1,818
Cleaning	2,079	2,021
Equipment & cleaning materials	1,251	592
Scout Hut maintenance & repairs	20	80
Electric/Gas	-	-
Insurance	1,917	1,713
Water rates & Licenses	210	401
HM Revenue & Customs	367	141
Vergers Wages	1,674	1,552
Stationery/postage/expenses	-	18
Transfer to St Peter's P.C.C.(Church House rent)	15,200	14,850
Transfer to St Peter's P.C.C.(Other)	12,200	-
Payments made on behalf of the P.C.C.	-	747
Excess of income over expenditure	1,735	-
	45,071	**47,931**

Assets	2025 £	2024 £
Bank Account	1,779	44
Accidental damage - deposit	200	200
Cash in hand	-	-
Total Assets	**1,979**	**244**
Represented by:-		
Balance Brought forward	244	2,873
Excess of Income over Expenditure	1,735	- 2,629
	1,979	**244**

St Peter's Parochial Church Council
Notes to the Financial statements for the year ended 31st December 2025

Note 16. Budget for the calendar year 2026

General Funds	**£'s**	**£'s**	**£'s**
Unrestricted general reserve 1st January 2026			
Planned Giving	30,000		
Loose Collections & SumUp	5,000		
Gift Aid tax claim on planned giving/loose collections etc	7,500		
Legacies	-		
Donations	800		
Church House rental income	15,600		
Hall contribution towards Administrator	5,200		
Fundraising (Summer Village & Christmas Fayre)	4,500		
Fees	750		
Investment Income & bank interest	4,700		
Other income	-		
		74,050	
Parish Share	50,925		
Insurance	7,500		
Missions & Charities	3,900		
Electric, Gas, Telephone	6,000		
Salaries	5,500		
Other expenses	5,000		
		78,825	
Increase/(decrease) in general reserves			**- 4,775**
Unrestricted general reserve as at 31st December 2025			**- 4,775**

Fabric Fund	**£'s**
Fabric general reserve 1st January 2026	**163,500**
Investment Income and bank interest	-
Repairs	-
Increase/(decrease) in Fabric reserves	-
Fabric general reserve 31st December 2026	**163,500**

Independent Examiner's Report to the PCC of St. Peter's Church, Croydon

This report on the financial statements of the PCC for the year ended 31st December 2025, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations')and section 43 of the Charities Act 1993 ('the Act')

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirements of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken to not provide all the evidence that would be require in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 41 of the Act; and
   - To prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations

Have not been: or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: K R Poole Date: 31st July 2026

Name: Kevin R. Poole

Address: 3, Ashley Road, Moulton, nr Newmarket

Independent Examiner's Report to the PCC of St. Peter's Church, Croydon

This report on the financial statements of the PCC for the year ended 31st December 2025, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations')and section 43 of the Charities Act 1993 ('the Act')

As members of the PCC you are responsible for the preparation of the financial statements. You consider that the audit requirements of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken to not provide all the evidence that would be require in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 41 of the Act; and
   - To prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations

Have not been: or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: K R Poole Date: 31st July 2026

Name: Kevin R. Poole

Address: 3, Ashley Road, Moulton, nr Newmarket