# PAROCHIAL CHURCH COUNCIL
# OF THE PARISH OF SHIRLEY, CROYDON

## ANNUAL REPORT AND FINANCIAL STATEMENTS
## FOR THE YEAR ENDED 31st DECEMBER 2025

Registered Charity Number 1140076

**Administrative information**

St John's Church is situated in Croydon and is part of the Diocese of Southwark within the Church of England. The Incumbent, Rev'd Lu Gale, resides at The Vicarage, 49 Shirley Church Road, Croydon, CR0 5EF.

The church website is 'www.stjohnsshirley.org.uk' and e-mail enquiries should be directed to 'office@stjohnsshirley.org.uk'.

The Parochial Church Council of the ecclesiastical parish of St John the Evangelist, Shirley, is a registered Charity, number 1140076, and the correspondence address is The Vicarage, 49 Shirley Church Road, Croydon, CR0 5EF.

PCC members who have served from 1st January 2025 to 31st December 2025 were:

| | | |
|---|---|---|
| *Incumbent* | Rev'd Lucille Gale | |
| Curate | Rev Tabitha Singh | |
| *Churchwardens* | Michael Wall | (until 27 April 2025) |
| | Georgina Roseveir | |
| | Darren White | (from 27 April 2025) |
| *Deputy Wardens* | Sharon Somaiya | |
| | Darren White | (until 27 April 2025) |
| | Vivian Barracliffe | (27 April to 18 Sept 2025) |
| *PCC Secretary* | Timothy Roberson | |
| *Treasurer* | Vivienne Welch | |
| *Reader* | Jacqueline Pontin | |
| *Deanery Synod* | Gillian Goldsmith | |
| *Representatives* | Claire Barracliffe | |
| | Miranda Heester | (from 27 April 2025) |
| *Elected members* | Marie-Claire Bailey | (until 27 April 2025) |
| | Grant Bailey | (from 27 April 2025) |
| | Tiffany Barnaby | (from 27 April 2025) |
| | Rebecca Bittar | (from 27 April 2025) |
| | Kelvin Carter | (until 27 April 2025) |
| | Barbara Collins | |
| | Jane Gorman | |
| | Miranda Heester | (until 27 April 2025) |
| | Bex Henderson | (until 27 April 2025) |
| | Gill Jones | |
| | Teresa McCarthy | |
| | Sam Nott | |
| | Mark Omitola | (from 27 April 2025) |
| | Ros Wade | |
| | Michael Wall | (Co-opted 15 October 2025) |
| | Wendy Wall | (from 27 April 2025) |
| | Charlotte White | (until 27 April 2025) |

## Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules 2017. Urgent business of the PCC between PCC meetings is conducted through the Standing Committee which comprises the Incumbent, Churchwardens, Secretary and Treasurer. All those attending Church are encouraged to register on the Electoral Roll, to take part in the Annual Meetings and stand for election to the Council.

Under a Scheme made by the Church Commissioners which took effect on 25th April 2025 a substantial part of the Parish of All Saints was incorporated within St John's as the Parish of Shirley, Croydon.

## Objectives and activities

The PCC has the responsibility of co-operating with the Incumbent in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. There is a close contact with Shirley Methodist Church and some services and social events are shared with them. Co-operation exists with other parishes in the Deanery and through Churches Together in Shirley.

## Achievements and performance

### *Church Attendance*

At the date of the 2025 Annual Meeting (27th April) there were 145 on the newly compiled Electoral Roll. Of the 85 now recorded as *resident in the parish*, some 37 resided in the erstwhile All Saints parish and would have been recorded previously on the St John's electoral roll as *non-resident*.

At St John's the additional 9am Sunday service has continued to attract families with young children. Our continued thanks go to all those who operate the live streaming through the internet with over 20,000 viewings of services through YouTube and Facebook. A Wednesday Mass has been instituted at All Saints.

### *Safeguarding*

The safety of our young people and vulnerable adults remains a priority and 'A Safe Church', the Diocesan Safeguarding Policy, continues to be adopted in full and re-emphasised each year at PCC.

### *Review of the year*

The full PCC met formally six times during the year with an average attendance of 67%. Sub-committees formed to consider in detail the various aspects of our mission and ministry meet between Council meetings and their deliberations were reported to, and discussed by, the full Council where necessary.

The structure and condition of the St John's church buildings remains good, though not without much effort by Mick Wall, Darren White and the Premises sub-committee of PCC (chair Paul Campbell) and significant expenditure over the past few years. This was confirmed by the quinquennial inspection completed during 2025 and a rolling programme is in place to attend to the observations contained therein. Two areas previously under active consideration, repairs to the church clock and upgrading the church lighting to improve our environmental impact, have been deferred due to spending constraints. Repairs to the church porch were undertaken during the year. Repairs to the church roof turned out to be much less than feared and will take place early in 2025.

During 2025 our parish boundary was changed, and the PCC became responsible for the church at All Saints Spring Park. At handover we had very little documentation as to the status meaning a lot of work was needed to enable us to start using the premises. We have commissioned various reports on both the church and church hall, while the

church is not in a bad condition, it did need some attention to the electrical system and a heating system installed due to a flooded boiler room, work was also undertaken on the cause of the flooding and a monitoring system installed. We have also secured the bell tower and managed to clean the many years of dirt. This fixes the main issues from the quinquennial, but some other tasks are outstanding. The church hall was in a much worse condition and due to various expenditure and manpower availability not much work was completed in 2025, 2026 we will start to invest effort here to enable to generate some income.

The parish participates in Eco Church promoting Eco-friendly practices across the parish. During the year St John's has gained Bronze status.

The churchyard remains open and, whilst there is little space left for full burials, we should be able to accept cremated remains for many years to come. We remain concerned about the instability of some of the older grave stones and it has proved impossible to trace 'grave owners', given the passage of time. Those which are clearly unstable are dealt with following periodic inspection.

In 2016, PCC decided to refurbish Church Cottage, completed in July 2017 at a cost of approximately £129,000. The cottage is now let on a short-term residential basis to assist in financing our mission and worship. Following persistent rent arrears, new tenants installed during 2022 have continued to deliver a reliable income.

The additional 9am service introduced after Covid and aimed at particularly at families with young children continues to thrive. Live streaming of services has continued with particular thanks are due to the team of audio-visual operators.

There were 5 Baptisms, 2 Wedding, 7 Funerals in Church, 1 Funeral at the Crematorium and 10 Burials of Ashes.

A new organist was appointed during 2023.

We have continued to support various charitable causes notwithstanding the challenges of the pandemic. Locally, we have continued to support Shirley Neighbourhood Care and the foodbank at Shrublands with the Vicar delivering donated supplies on a weekly basis. Further afield, we continue to support a number of charities including Christian Aid and toilet twinning in Africa.

St Johns joined the Parish Giving Scheme (PGS) in 2020. Regular donors continue to be encouraged to migrate from standing orders to PGS. The aim is to achieve significant savings in both bank charges and the hassle of dealing with HMRC and to improve cash flow. A leaflet 'Resourcing Our Future' is available to explain parish finances and the role of the PGS.

***Financial Review***

During the year, our 'Parish Pledge' to the Diocese amounted to £85,000 and was paid in full.

Total Incoming Resources on Restricted and Unrestricted Funds were £130,242 (2024: £143,360 including a legacy of some £25,000) and are detailed in Note 2 on Page 11 of the accounts. Total expenditure and accruals amounted to £180,280 (2024 £150,965) details of which are set out in Note 3 on Page 12 of the accounts.

The result for the year was a deficit of the General Fund of £-50,697 (2024 £-5,839)

Thanks are due to the considerable efforts of those who serve the churches at St John's and All Saints and provide so much on a voluntary basis.

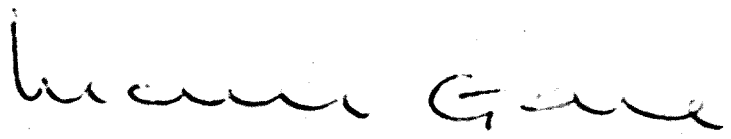
***Reserves Policy***

It is the policy of the PCC to maintain Unrestricted Funds balances (excluding the designated Premises Account) equating to three months unrestricted expenditure to cover emergency situations that may arise from time to time.

The PCC resolved that reserves be isolated into a reserve account separate from the NatWest account and that withdrawals from this account be subject to a positive resolution of the PCC. The reserve is set at £30,000 (thirty thousand pounds) until otherwise varied by a resolution of the PCC.

It is PCC policy to invest our funds with the CBF Church of England Deposit Fund.

Approved by the Parochial Church Council on 26 March 2025 and signed on its behalf by



Rev'd Lucille Gale
Chair

## Report of the Independent Examiner to the Parochial Church Council of St John the Evangelist Shirley

I report on my examination of the accounts for the year ended 31st December 2025 which are set out on pages 7 to 14.

### Respective responsibilities of Parochial Church Council (PCC) and examiner

The PCC are responsible for the preparation of the accounts
The PCC consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Act), and that an independent examination is needed.

It is my responsibility to:

* examine the accounts under Section 145 of the Charities Act
* to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5) (b) of the Charities Act); and
* to state whether particular matters have come to my attention.

### Basis of examiner's report

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

### Independent Examiner's Statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

a) the accounting records are not kept in accordance with Section 130 of the Charities Act and
b) the accounts did not accord with the accounting records or
c) the accounts did not comply with the applicable requirements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Colin Haig

Colin Haig
12 Millview Gardens, Croydon CR0 5HW

## STATEMENT OF FINANCIAL ACTIVITIES
## FOR THE YEAR ENDED 31 DECEMBER 2025

| | Notes | Unrestricted Funds £ | Restricted Funds £ | **TOTALS 2025 £** | TOTALS 2024 £ |
|---|---|---|---|---|---|
| **Incoming resources** | | | | | |
| *Voluntary income* | 2a | 83,564 | 1,642 | **85,206** | 94,869 |
| *Activities for generating funds* | 2b | 7,468 | 0 | **7,468** | 7,166 |
| *Income from investments* | 2c | 4,330 | 0 | **4,330** | 6,930 |
| *Church activities* | 2d | 33,238 | 0 | **33,238** | 34,395 |
| **Total incoming resources** | | 128,600 | 1,642 | **130,242** | 143,360 |
| **Resources expended** | | | | | |
| *Costs of generating voluntary income* | 3a | 0 | 0 | **0** | 0 |
| *Distribution of charitable giving* | 3b | 1,216 | 0 | **1,216** | 2,115 |
| *Church activities* | 3c | 177,362 | 1,702 | **179,064** | 148,190 |
| *Governance Costs* | 3d | 0 | 0 | **0** | 660 |
| **Total resources expended** | | 178,578 | 1,702 | **180,280** | 150965 |
| **Net incoming/(outgoing) resources** | | -49,978 | -60 | **-50,038** | -7,605 |
| Other recognised gains/losses | | 0 | -659 | **-659** | 1,766 |
| **Net movement in funds** | | -49,978 | -719 | **-50,697** | -5,839 |
| Total funds brought forward at 1 January | 9 | 119,770 | 19,888 | **139,658** | 145,497 |
| **Total funds carried forward at 31 December** | | 69,792 | 19,169 | **88,961** | 139,658 |

## BALANCE SHEET AT 31 DECEMBER 2025

| | Notes | 2025 | 2024 |
|---|---|---|---|
| | | £ | £ |
| **Fixed assets** | | | |
| Tangible fixed assets | 5 | **0** | 0 |
| **Total fixed assets** | | | |
| **Current assets** | | | |
| Investments held by Diocese | | **15,832** | 16,491 |
| Debtors | 7 | **4,772** | 3,212 |
| Short term deposits | | **72,208** | 97,208 |
| Cash at bank and in hand | | **9,754** | 31,033 |
| | | **102,566** | 147,944 |
| Creditors/Accruals: amounts falling due within one year | 8 | **-13,605** | -8,286 |
| **Net current assets** | | **88,961** | 139,658 |
| **Total assets less current liabilities** | | **88,961** | 139,658 |
| Creditors: amounts falling due after one year | | **0** | 0 |
| **NET ASSETS** | | **88,961** | 139,658 |
| **Funds** | | | |
| **Restricted funds** | 9 | **19,169** | 19,888 |
| **Unrestricted funds** | 9 | **69,792** | 119,770 |
| | | **88,961** | 139,658 |

**Approved by the Parochial Church Council on 26th March 2026 and signed on its behalf by**



**Rev'd Lu Gale**
**Chairman**
**The accompanying notes form a part of these financial statements.**

## 1. Accounting policies

### a Accounting convention

The financial statements have been prepared in accordance with the Church Accounting Regulations 2016 together with applicable standards and Charities SORP (FRS102) with Update Bulletin 1.

The financial statements have been prepared under the historical cost convention as modified by the inclusion of investments at market value and the revaluation of fixed assets. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

### b Funds accounting

Funds held by the PCC are:

Unrestricted funds – general funds which can be used for PCC ordinary purposes.

Designated funds – monies set aside by the PCC out of unrestricted funds for specific future purposes or projects.

Restricted funds – a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest; b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

### c Incoming resources

All incoming resources are accounted for gross.

***Voluntary Income***

Collections are recognised when received.
Planned giving receivable is recognised only when received.
Income tax recoverable on Gift Aid donations is recognised in the period the claim covers.
Grants and legacies are recognised when the PCC is legally entitled to the amount due.

***Income from investments***

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

***All other income***

All other income is recognised when it is receivable.

**d Resources used**

Resources expended are accounted for on an accruals basis and are accounted for gross.

**Grants**

Grants and donations are accounted for when paid over, or when awarded where the award creates a binding obligation on the PCC.

**Church activities**

The diocesan parish contribution is accounted for when paid

**e Fixed Assets**

**Tangible fixed assets**

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10 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 accounted as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected.

All expenditure on consecrated or beneficed buildings is written off in the year it is incurred.

The Church Cottage has been a freehold asset of the PCC for many years but has not been reflected in the accounts given the historic date of acquisition. It is insured for its estimated re-building cost of £450,000.

**Depreciation**

Depreciation is calculated to write down the cost of tangible fixed assets, excluding freehold properties, over their expected useful lives. The rates generally applicable are:

| | |
|---|---|
| Fixtures and fittings | 25% straight line |
| Computer equipment | 30% straight line |

No depreciation is provided on freehold property as it is the PCC's policy to maintain these assets in a continual state of sound repair. The useful economic life of these assets is so long and residual values so high that any depreciation would not be material. These assets will be subject to annual impairment reviews.
Provision will be made if there has been any permanent diminution in value.

**f Current Assets**

Short-term deposits include cash held on deposit either with the CBF Church of England Funds, or at the bank.

**NOTES TO THE FINANCIAL STATEMENTS (continued)**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

## 2 Incoming resources

| | | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | Other Funds £ | **TOTAL FUNDS 2025 £** | TOTAL FUNDS 2024 £ |
|---|---|---|---|---|---|---|---|
| a | *Voluntary income* | | | | | | |
| | Regular giving | 47,425 | | | | **47,425** | 49,422 |
| | Collections - General | 7,538 | | | | **7,538** | 5,096 |
| | Collections - Special, Weddings, Alms | 2,004 | 77 | | | **2,081** | 1,301 |
| | Income tax recoverable | 14,606 | | | | **14,606** | 11,752 |
| | Grants | 0 | | | | **0** | 0 |
| | Legacies & Sundry Donations | 11,991 | 1565 | | | **13,556** | 27,298 |
| | | 83,564 | 1642 | 0 | 0 | **85,206** | 94,869 |
| b | *Activities for generating funds* | | | | | | |
| | Fund-raising events | 7,468 | | | | **7,468** | 7,166 |
| | | 7,468 | 0 | | | **7,468** | 7,166 |
| c | *Investment income* | | | | | | |
| | Dividends and interest | 4,330 | | | | **4,330** | 6,930 |
| | | 4,330 | 0 | 0 | 0 | **4,330** | 6,930 |
| d | *Income from Church Activities* | | | | | | |
| | Church Cottage Income | 18,000 | | | | **18,000** | 18,000 |
| | Tamberlin Room/Church Income | 520 | | | | **520** | 1,545 |
| | Fees from weddings and funerals | 13,825 | | | | **13,825** | 13,019 |
| | Other Income | 893 | | | | **893** | 1,831 |
| | | 33,238 | 0 | 0 | 0 | **33,238** | 34,395 |
| | **Total incoming resources** | 128,600 | 1642 | 0 | 0 | **130,242** | 143,360 |

**NOTES TO THE FINANCIAL STATEMENTS (continued)**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**3 Resources expended**

| | Unrestricted Funds £ | Restricted Funds £ | Endowment Funds £ | **TOTAL FUNDS 2025 £** | TOTAL FUNDS 2024 £ |
|---|---|---|---|---|---|
| **a** ***Costs of generating voluntary income*** | | | | | |
| Special appeal costs | 0 | | | **0** | 0 |
| Stewardship costs | 0 | | | **0** | 0 |
| | 0 | 0 | 0 | **0** | 0 |
| **b** **Distribution of charitable giving** | | | | | |
| Missionary and charitable giving | 1,216 | | | **1,216** | 2,046 |
| Grants to Parochial Organisations | 0 | | | **0** | 69 |
| | 1,216 | 0 | 0 | **1,216** | 2,115 |
| **c** ***Church Activities*** | | | | | |
| Ministry costs: | | | | | |
| Vicarage and Vicar's expenses | 1,199 | | | **1,199** | 1,142 |
| Cost of Church Services | 807 | | | **807** | 760 |
| Cost of Church Music | 10,877 | | | **10,877** | 11,116 |
| Choir Expenditure | | 137 | | **137** | 270 |
| Insurance | 9,459 | | | **9,459** | 8,327 |
| Utilities | 8,289 | | | **8,289** | 7,111 |
| Inspections & Certificates | 1,680 | | | **1,680** | 0 |
| Repair & maintenance of Church | 36,373 | 1,565 | | **37,938** | 7,817 |
| Floral Decorations in the Church | 38 | | | **38** | 25 |
| General Admin Expenses (incl Parish Office) | 3,152 | | | **3,152** | 3,105 |
| Tamberlin Room - Expenditure | 68 | | | **68** | 246 |
| Churchyard Expenditure | 15,357 | | | **15,357** | 15,507 |
| Church Cottage Expenditure | 1,504 | | | **1,504** | 3,892 |
| Diocesan Parish Support Fund | 85,000 | | | **85,000** | 85,000 |
| Alpha Course/Healing Hub expenditure | 120 | | | **120** | 120 |
| Bank Charges | 524 | | | **524** | 434 |
| Fund raising event expenditure | 2,007 | | | **2,007** | 2,347 |
| Other Expenditure | 908 | | | **908** | 971 |
| | 177,362 | 1,702 | | **179,064** | 148,190 |
| **d** ***Governance costs*** | | | | | |
| Independent examination fee | 0 | | | **0** | 660 |
| | 0 | 0 | 0 | **0** | 660 |
| **Total resources expended** | 178,578 | 1,702 | 0 | **180,280** | 150,965 |

**NOTES TO THE FINANCIAL STATEMENTS (continued)**
**FOR THE YEAR ENDED 31 DECEMBER 2025**

## 4 Staff costs

| | **2025** | 2024 |
|---|---|---|
| | **£** | £ |
| *Wages and salaries* | **10,000** | 10,000 |

During the year there was 2 (2024: 2) part-time employee.

## 5 Tangible fixed assets

| | Freehold land and buildings | Church equipment | **TOTAL 2025** | TOTAL 2024 |
|---|---|---|---|---|
| **Cost or valuation** | £ | £ | | £ |
| At 1 January 2025 | | | **0** | 0 |
| Additions | | | **0** | 0 |
| Disposals | | | **0** | 0 |
| Revaluation | | | **0** | 0 |
| At 31 December 2025 | 0 | 0 | **0** | 0 |
| **Depreciation** | | | | |
| At 1 January 2025 | | | **0** | 0 |
| Provided in the year | | | **0** | 0 |
| Disposals | | | **0** | 0 |
| At 31 December 2025 | 0 | 0 | **0** | 0 |
| **Net book amounts** | | | | |
| **At 31 December 2025** | **0** | **0** | **0** | 0 |

## 6 Analysis of Net assets by fund

| | Unrestricted Funds | Restricted Funds | **TOTAL FUNDS 2025** | Total Funds 2024 |
|---|---|---|---|---|
| | £ | £ | **£** | £ |
| Fixed assets for church use: | | | | |
| Current assets | 83,397 | 19,169 | **102,566** | 147,944 |
| Current liabilities | --13,605 | 0 | **-13,605** | -8,286 |
| Non Current Liabilities | 0 | 0 | **0** | 0 |
| | **69,792** | **19,169** | **88,961** | 139,658 |

## NOTES TO THE FINANCIAL STATEMENTS (continued)
## FOR THE YEAR ENDED 31 DECEMBER 2025

**7 Debtors**

| | **2025** | 2024 |
|---|---|---|
| | **£** | £ |
| Interest Receivable | **731** | 1,155 |
| HMRC-Gift Aid | **4,041** | 1,132 |
| Funeral Fees | **0** | 925 |
| | **4,772** | 3,212 |

**8 Creditors and accruals: amounts falling due within one year**

| | **2025** | 2024 |
|---|---|---|
| | **£** | £ |
| Gardening Contractors | **990** | 550 |
| Accruals—Independent Examiner | **0** | 660 |
| Diocesan Assigned fees | **7,944** | 5,629 |
| Property Maintenance | **4,671** | 132 |
| Estimated gas/electricity charges outstanding | **0** | 1,315 |
| | **13,605** | 8,286 |

**Creditors: amounts falling due after one year**

| | **2025** | 2024 |
|---|---|---|
| | **£** | £ |
| | **0** | **0** |

**9 Statement of funds**

| | Bal b/fwd 1st Jan 2025 | Income | Expenditure | Transfers, other gains and losses | **Bal c/fwd 31st Dec 2025** |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | **£** |
| **Unrestricted Funds** | | | | | |
| General fund | 24,062 | 128,600 | -178,578 | 25,000 | **-916** |
| Reserves | 30,000 | | | | **30,000** |
| *Other Funds:* | | | | | |
| Legacies | 65,708 | | | -25,000 | **40,708** |
| | 119,770 | 128,600 | -178,578 | 0 | **69,792** |
| **Restricted Funds** | | | | | |
| *Held in General Fund:* | | | | | |
| Choir Funds | 1,564 | | -137 | | **1,427** |
| Eist Grave/Bench | 176 | | | | **176** |
| Toilet Twinning | 157 | 77 | | | **234** |
| All Saints Refurbishment | | 1,565 | -1565 | | **0** |
| *Other Funds:* | | | | | |
| Butterworth Trust | 1,000 | | | | **1,000** |
| Watts Trust | 500 | | | | **500** |
| Trust funds held by Diocese | 16,491 | | | -659 | **15,832** |
| | 19,888 | 1,642 | -1,702 | -659 | **19,169** |
| **Total funds** | 139,658 | 130,242 | -180,280 | -659 | **88,961** |