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REGISTERED CHARITY NUMBER: 1144047

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

ST JOHNS CHURCH, UPPER NORWOOD

Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

ST JOHNS CHURCH, UPPER NORWOOD

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FOR THE YEAR ENDED 31 DECEMBER 2025

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Trustees Annual Report and Related matters for 2025. Charity number: 1144047

St John's Upper Norwood is a thriving Parish Church within the Diocese of Southwark in the Church of England. Located in the archdeaconry of Croydon; we strive to provide a worshipping and community focused Christian presence serving the North of the Borough in a parish of 8542 people (2021 census). We are marked highly on the social deprivation index with a significant proportion of lone parent families and single person dwellings in the Parish.

We remain solidly within the modern liberal Catholic tradition in the Church of England and are a part of the Inclusive Church movement.

Our church building completed in 1887 is a prime example of the work of the eminent Victorian Ecclesiastical architect J L Pearson and is listed 2* by English Heritage and designated a parish of distinction and a Major church by the Church of England. The church provides both an inspirational setting for worship, concerts and missional outreach.

OBJECTIVES AND ACTIVITIES

Objectives and activities

These are challenging times for the Church of England living as we are in an increasingly post Christian age and facing the fallout from the Covid epidemic and the various safe guarding issues which have arisen in recent years in areas of church life.

The Parochial Council has set two overriding strategic aims

Firstly, to sustain and grow an inclusive caring and outward looking Christian community in Upper Norwood.

Secondly to responsibly look after our listed 19th Century church building with the aim to secure its long term future.

Significant activities

The Christian community at St Johns.

St John's grew out of the Anglo catholic movement in the Church of England in the 19th century and the PCC is committed to maintaining a tradition of worship enhanced by catholic liturgy and excellence in music. The PCC will continue to resource worship and music appropriately and to that end launched a children's music project in autumn 2025.
Over the past decade the membership numbers at St John's at around 125 on the electoral role have been sustained and there are recent signs of growth particularly amongst young families. The pattern of attendance at services and events now largely reflects the makeup of the population in the parish.

The strategic importance of the Children and Young Peoples Programme

The CYP (Children and Young People)programme initiated in 2023 is of major strategic importance. Through the creative use of social media and imaginative planning, events run under the CYP have attracted increasingly large numbers of attendees from amongst local families. The success of this work was recognised by the Church of England in late 2024 and resources are to be provided from central funds to sustain and develop the programme. This is proving to be an exciting and once in a lifetime opportunity to grow the Christian community in Upper Norwood and progress and the learnt experience is to be closely monitored locally and by the national church.

There are three elements to the funding.

Capital funds to improve facilities within the church.

Assistance with the costs of programmed events.

Appointment in 2024 of a site facilities manager and a communications officer.

OBJECTIVES AND ACTIVITIES

Good Governance

The CYP programme and an expanded programme of arts and community focused social events have undoubtedly helped sustain the growth in attendances at major services and at activities related to the Christian year. This change highlighted the need to review the appropriateness of policies and procedures particularly those related to health and safety. Following a policy review in 2024 new and updated policies have been introduced and close monitoring of risk management, health and safety and environmental health compliance put in place.

Developing St John's Community outreach activities

A number of projects are now run from St John's , these include the Hub (average attendance 45) a lunch club for people with mental health issues, a fortnightly Refugees Café for asylum seekers, (40-60 attendees) and an open access foodbank.

Reflecting the absence of civil society in the parish The PCC has a strategic vision to create a community hub based on the parish hall and the gradual programme of improvements to the hall is helping to deliver this vision. There is an urgent priority to improve and increase toilet provision.

The listed 2* building at risk.

The last Quinquennial inspection highlighted once again a backlog of outstanding maintenance issues, such as the need to repair and restore brick and stone work, which at a conservative estimate would cost in excess of £7,000,000 to rectify. In the medium term a restoration project on this scale is beyond the capacity of the PCC to finance. However, the PCC has a record of taking seriously its responsibilities as steward of the building and its assets and will continue to prioritise manageable smaller scale maintenance projects identified as requiring the most urgent attention on health and safety or environmental health grounds. As hitherto, funding for such projects will be found from a mixture of sources namely, use of PCC reserves, applications to English Heritage and grant giving trusts and specific appeals.

The PCC can anticipate from past experience special maintenance issues, some unanticipated will arise each year. Recent examples have included, urgent repairs to the southwest transept windows and vaulting, repairs to north transept rose window and the upgrade of the kitchen in the parish hall to meet environmental health hygiene standards. There is an immediate need to address some structural movement in the link corridor between the church and the parish hall.

Regular and routine maintenance must remain a financial and organisational priority if the church building is not to deteriorate further. The appointment of a Site Manager under the egis of the CYP programme in late 2024 is already ensuring a quantifiable improvement in the management of facilities across the site.

Stewardship of our inheritance of furnishing and fittings

The church furniture and fittings we have inherited include some items which justify careful restoration and refurbishment. Over recent years a number of restoration projects have been undertaken, for instance the restoration of the triptych in the Lady Chapel and further projects have been identified as a priority going forward, the cleaning and restoration of the stone pulpit and the restoration of a Blessed Sacrament banner. These projects, as previously, will be funded through fund raising appeals, contributions from legacies and personal benefactors.

Steps to encourage greater public access and awareness of the listed church building and the work necessary to bring facilities up to modern standards

Whilst St John's is an inspirational setting for catholic worship and for the performance of music and the arts by both professional and amateur groups certain facilities do not come up to 21st Century standards. The growing use of the church by outside organisations now provides an important income stream but the scope to increase outside usage of the church is limited by inadequate facilities and equipment. Some of these issues have been addressed recently by for instance the installation of air curtains at the main entrances, the upgrade of the parish hall kitchen, improvement to the lighting in the church. Further serious investment is required and in the immediate term the development and financing of a scheme to increase the number of toilets is a priority for 2026/27. The CYP programme has brought with it the bonus of a significant capital investment which in 2025 saw the replacement of the church chairs to a type easily moved and stacked, a significant upgrade of the sound system in the church and In 2026 a new beverage and food service facility is to be installed at the west end of the church. These schemes are an example of work to bring the church site facilities up to modern standards.

OBJECTIVES AND ACTIVITIES

Public benefit

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our parish community through:

o Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus. A theology café led by one of our Honorary cleargy is held regularly.
o Provision of pastoral care for people living in the parish.
o Missionary and outreach work.

Volunteers

The success of all we do requires the commitment, energy and enthusiasm of volunteers from within and without the congregation and we have is an important strategic priority to make sure our volunteer workforce is well managed and appropriately supported with good induction, communications and training. Volunteer management is now a lead responsibility for one of the churchwardens and 2025 saw a pleasing. Increase in the number of people in our volunteer teams, upwards of 100 people are now engaged in regular volunteering.

Safeguarding - We adhere to and work within the Diocese of Southwark Safe Church Policy. We have two experienced Parish Safeguarding Officers who liaise closely with the Diocesan Safeguarding Team all staff and volunteers have DBS checks and are required to undertake an appropriate level of online safeguarding training.

CYP programme - This is a five year programme looking at the support of 0-18year olds and their families. There is a wide range of opportunities we offer to serve this group. PlayTime, Messy Church, Youth Group, Messy Meals, Hilfield Youth Camp, Pentecost Camp, Ballet trip to ENO.

Community - we will continue to support the community in being open every day and welcoming. We host the HIVE weekly, the Food Pantry, The Refugee Café, the Meadow project, the Volunteer Choir, school visits and concerts. The Hall and Church is a local resource for parties and community gatherings.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Associate Vicar appointment

In 2024 we were fortunate to secure a permanent Associate Vicar for the Parish to assist with every aspect of our busy parish life. The post is housed at the financial discretion of the Diocese of Southwark in a property one street away from St John's. The present holder of this post has a vocation especially focussing on Children and young people (CYP) and their families.

Sustained electoral roll numbers despite deaths and people moving away.

In a transient part of south London, people moving in and out of this community is quite a common feature. With an ever-aging population and congregation, ill health leading to care facility housing and death are a realistic transition for quite a few. Despite this, we have managed to grow the congregation and renew membership amongst younger family groups which in turn renew and resource an ever-growing community of faith. Attendance at our main Sunday now averages 120 and attendances at major festivals of the Christian year Christmas and Easter has grown considerably. Over 1000 children and families attending the crib services on Christmas Eve 2025 as an example.

CYP recognition of the effectiveness of the CYP programme by the CofE with their commitment to support the work financially over the next five years.

In 2024 St John's was awarded financial support in recognition of its work amongst the CYP locality. A weekly faith based playtime for 0-5-year olds and their parents/ carers regularly attracts 150 toddlers and an equal number and more of parents and carers. Messy Church which started in late 2024 attracts on average 450 people to St John's. The programme for the coming 5 years is to embed these initiatives into a stepping stone trajectory which looks towards growing the church, making disciples and finding ways of supporting other churches in their mission to the communities in which they are set.

Growing engagement with the needs and priorities of the local community, managed to sustain and increase our programme of community outreach projects

St John's wide team of engaged volunteers means we have people constantly looking for areas in which we can support our local community. A good example of this is the Refugee Café which supports refugees housed in a local hotel. Also the Swap Shop to support young families in sharing used or new clothes. WE are keen to support our local surgery and have in the past been involved in social prescribing projects which have wained, but we still have a social drop in free lunch and voluntary singing project which attract people who struggle with relationships and with isolation amongst the local community. The Congregation and PCC remain very generous in supporting outreach into the local community and social media campaigns are successful in helping resource projects with volunteers and items. In 2024 we established a food pantry at the West end of the church in order to help locals in food poverty. This is an ever-emerging facility within St John's and supports the giving of foodbank vouchers and low level support in food donations. to oversee the successful application of our Bronze Eco Church award.

ECO church

Having successfully achieved our Bronze ECO church award we are currently working towards our Silver Award. We manage and use the grounds of the Meadow (adjacent) to the church to help teach local children and adults how to grow produce. We also use it as a facility for teaching and support Duke of Edinburgh awards. We have Green Energy tariffs for Church and the Hall and have just introduced a more efficient system by which we significantly reduce our energy consumption when the building is not being occupied.

Progress in gradual programme to improve facilities in the parish room

Progress in gradual programme to improve facilities in the parish room the enlargement of the hall kitchen in 2024 has given us greater flexibility for using and hiring the Hall and parish rooms. It allowed for us to establish a monthly after Mass lunch at which regularly between 70 and 100 people have been sharing in lunch and conversation. There is a plan of continued improvements intended for the outlying rooms and hall facilities which will modernise and make them more accessible and appealing as income generation streams for the PCC. Continued growth in the use of church for concerts and commercial recordings St John's is committed to live music and in 2025 we have continued to maximise the church facility as a concert venue and recording facility. We have welcomed musicians from all over the world and local musicians also to perform before c.100 + at concerts. We have been profiled by classical music magazines as a good and viable venue. We keep concerts free wherever possible and have an ongoing relationship with the London Mozart Players who do a season of 6 concerts annually for the local community. Some of which are free of charge especially to those experiencing live music for the first time.

FINANCIAL REVIEW

Financial position

Two factors (1) a significant increase in activities taking place under the auspices of the PCC and (2) general inflation increases have impacted on the annual day to day running costs of the parish; excluding any urgent unscheduled the repair costs the annual budget has risen from around £100,000 in 2010 to a forecast £350,000 in 2026.

Income from all sources in 2025 at £527,615 (2024 £716,697) was inflated by an unrestricted legacy of £50,000 and grants £89,729 largely received through the CYP programme from the Diocese £59,476 of which was for capital expenditure. Expenditures in 2025 at £340,547 (2024 £357,992).

The surplus in the year was £185,880 (2024 £360,629) increasing the charities net assets from £801,064 (2024) to £986,944. A budget of £350,000 has been set for 2026.

Our financial planning needs in particular to take account of:

The high day to day costs of running a heritage building the size of a small cathedral at a time of high inflation.
The impact of inflation is perhaps best shown in the significant utility costs for 2025 at £48,000 despite careful management.

Church building at risk.

Church building at risk. Given the age and physical state of the church building experience shows there is an ever-present risk of unanticipated structural and maintenance problems occurring which if not addressed would limit the safe use of the buildings. Priority has to be given to resolving any problems which pose health and safety or environmental health risks. In order to manage these risks and to secure a high standard of preventative maintenance an increasingly large routine maintenance budget £34,000 was spent on maintenance in 2025.

Community Outreach projects

As described above the PCC is committed to sustaining a diverse programme of community focused projects. Largely supported by donations and volunteer helpers around £10,000 per year now needs to be raised to cover their running costs.

Diversification of sources of funding

Annual running costs are now met through diverse sources of funding over and above donations and traditional fund raising by members of the congregation.

Committed giving £53,864 These are funds committed by members of the congregation through standing orders, the Freewill Envelope scheme and the recently introduced churchwide parish giving scheme. The PGS includes an automatic annual inflation uplift. The level of committed giving has not increased in recent years and there is an urgent priority to increase the number of the congregation participating in the PCG scheme.

Collections and donations (£23,494 in 2025) largely cash collections taken at services and individual donations to support the day to day running of the church.

Contactless and electronic giving (£17,241 in 2025.) An increasingly important source of funds these are payments made using the contactless machines in church at services or events and through website appeals. The use of contactless machines incorporating UpToDate gift aid so ftware is helping to increase the level of gift aid recovered from this source.

Income from activities (£95,000 in 2025) now a very significant source of income each year amounting to around 30% of turnover These funds are a mixture of rental income from organisations renting the church hall notably the London Mozart Players and the Band of the Royal British Legion and from extensive hiring of the church for recordings, concerts and other public and private events. A prog ramme to continually improve the facilities on offer is designed to sustain and grow this income stream.

CYP programme It is anticipated the Children and Young People Programme supported by the Church of England will contribute at least £25,000 in the form of grants towards the costs of these.

Other sources of funding amounting to £95,000 in 2025 including Gift Aid recovery investment income £8,000, statutory fees and vat recovered under the Listed Places of worship scheme Grants Applications to grant giving Trusts for specific projects.

Budget for 2026

Based on the outturn for the 2025 financial year the PCC has set the following income targets for 2026

Donations/collections	£35,000
Committed giving	£60,000
Contactless donations	£20,000
Special appeals	£35,000
Income from activities	£95,000
Other income (gift aid, fees investments LPOW)	£55,000
CYP programme	£25,000
Grant applications & Special project appeals	£50,000

Funds

Day to day expenditures are managed through two bank accounts. a general account and the St John's Music Trust account. This second account is used to hold funds ear marked for special projects in year. At the end of 2025 These accounts stood at respectively at £7,600 and £50,248.

The CBF Development Fund standing at £61,255 at the end of 2025 This account is where the general reserves are held.

Investments valued at £78,536 at December are held in trust by the Southwark Diocese Board of Finance. The PCC also receives regular grants from income generated by the Lambourne Trust. This trust is held by the South wark Diocese Board of Finance and jointly managed by the Vicar of St Johns and the Diocese Legacies St John's received unrestricted legacies worth £50,000. In 2025 the PCC engaged the advice of Ecclesiastical Insurance Financial Advisory service to determine how best to invest the funds remaining from the Ian Golds legacy part of the funds having been used to meet the shortfall on the Organ project and to pay for the purchase of the Steinbeg piano. An investment of £275,000 was made with Quilter investment ,at the end of December these funds were valued at £282,000, this new unrestricted fund is designed to balance capital growth and a regular income stream through an appropriate ethical investment vehicle.

The PCC also receives regular grants from income generated by the Lambourne Trust. This trust is held by the South Diocese Board of Finance and jointly managed by the Vicar of St Johns and the Diocese.

Expenditure plan for 2025

The following table sets out the Expenditure plan agreed by the PCC in January 2025.

Bank charges	800
Mission and Outreach	85,000
Music and Musicians	56,000
Other miscellaneous service costs	6,500
Other professional services	4,000
Parish administration	29,500
Parish share	57,587
Routine and general maintenance	15,900
Salaries and wages	12,000
Utilities and insurances	48,000
Worship and altar	4,000
Total	319,287

Investment policy and objectives

The PCC's investment policy seeks to invest any available monies at medium level of risk in ethically managed funds designed to achieve a balance between capital growth and an annual revenue stream.

Reserves policy

Reserves Policy The PCC's aims to maintain a level of liquid reserves of around 25% of regular income £60,000-£70,000. These funds to be held in the CBF Development Fund. A priority in 2026 is to rebuild this general reserve to at least £40,000.

FINANCIAL REVIEW

Lambourne Trust

Lambourne Trust The church benefitted from £6,476 received in the year from income accrued from investments held with M&G investments from a legacy received some years ago to support the training and education of assistant clergy at St John's. The total funds held amounted to £257,616 (2024: £246,352). These figures have not previously or in the current year been reflected in the overall funds of the PCC but the basis on which these funds are held is is being reviewed in the 2026 accounts as it is felt these may constitute a separate restricted or endowment fund under the control of the PCC.

FUTURE PLANS

Going forward the immediate financial challenges and opportunities would to be as follows.

1 Despite an extensive programme of remedial works costing in excess of £1,000,000 undertaken in recent years, including the underpinning of the southside of the building, the listed church building is still classified at risk by English Heritage. The last quinquennial report identified a backlog of maintenance issues which it is estimated would cost upwards of £5,000,000 to address. This programme of works is completely beyond the capacity of the local congregation to tackle without a major external funding campaign. In the short-term acting under the guidance of the quinquennial architect priority will continue to given to addressing any immediate health and safely or environmental health issues which arise.

2 To maximise the benefits medium term following the introduction of a highly successful programme of activities centred on Children and Young People over the last two years which has dramatically changed all we do. The importance of this programme was recognised by the Church nationally in 2024 and a commitment was made to financial support sustaining the programme over a period of 5 years. The earmarked commitment to St John's is £1,900,000. The funds will not be transferred directly to the PCC but held and managed by the Diocese of Southwark. The agreed plan is to reimburse the parish in three ways: 1 to allow for the appointment of a site manager, communications specialist and other sessional workers, 2 grants to offset some of the costs incurred in the running the activity programme 3 capital funds to replace the church chairs, improve kitchen facilities upgrade the sound system and elements of the parish hall.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a registered charity.

Recruitment and appointment of new trustees

The method of appointment of PCC members is set out in the Church Representation Rules. At St John's the membership of the PCC consists of the Vicar, The Reverend John Pritchard, the churchwardens, the Treasurer, Deanery Synod representatives and members elected by those members of the congregation who are on the electoral roll of the parish.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

Organisational structure and Decision making

Working under the Church of England Governance rules the affairs of the parish are managed by an Parochial Church Council (PCC) The PCC is chaired by the Vicar, consists of two elected lay leaders: the churchwardens, the Associate Vicar and 12 members elected annually from amongst those on the Parish Electoral Role; 2 deanery synod members, a Diocesan Synod member and an ex officio secretary and treasurer; membership of the electoral roll stood at 125.

In 2025 the PCC met formally on 4 occasions and the day to day management of the parish was delegated by the PCC to the Vicar and Churchwardens who worked to an income and expenditure plan agreed by the PCC at the start of 2025.

The Standing financial instructions set out the rules governing the authorisation of unbudgeted expenditure and levels of delegated financial authority and rules governing tendering. Unbudgeted expenditure in excess of £500 must be approved by the PCC. Alterations to the church fabric and fittings are all subject to the Church of England Faculty regulations organised locally by the Diocese of Southwark Diocesan Advisory Committee.

Induction and training of new trustees

New members receive initial training into the workings of the PCC.

Key management remuneration

All current members of the PCC are trustees and give their time freely and no trustee remuneration was paid in the year. The vicar is also a trustee and associate vicar are funded centrally by the Church of England and not directly by the charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the Parochial Church Council (PCC) is exposed and to ensure appropriate controls are in place to safeguard the assets and to provide reasonable assurance against fraud and error.

Identified Risk	Level of Risk	Steps to ameliorate the risk
Structural and/or environmental problems which limit use of the buildings	Moderate	High quality of day to day maintenance. Commitment to address known high risk problems.
Problems in safely managing the managing the buildings arising from large attendance at advertised events	Low	Risk assessments for each event. Updated policies kept under review Investment in increased training and equipment linked to health and safety, first aid and food handling
Loss of key staff and volunteers	Moderate	Update HR policies, access to Diocese from Diocese, efforts to encourage and welcome new volunteers
Risk of collateral reputational damage as a result of safeguarding issues	Low	Full engagement with Church of England safeguarding policies and good practice. Experienced safeguarding officers and extensive training

STRUCTURE, GOVERNANCE AND MANAGEMENT

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1144047

Principal address
2 Sylvan Road
Upper Norwood
London
SE19 2RX

Trustees

Rev. John Pritchard	
Rev. Rachael Gledhill	
Jermaine Weekes	Churchwarden
Frances Wimpress	Elected churchwarden from 31st May 2025
Rob Barber	Deanery Synod member
John Stephens	Deanery Synod member
Margaret Stephens	Deanery Synod member & PCC Secretary
Terence Roberts	(honorary treasurer)
Julia Desbruslais MBE	
Andrew Gaitskell	
Damon Brash	
Suzette Diaz-Mitchell	
Claudia Noel	
Nicholas Bucknall	Resigned 22nd January 2025
Camilla Bucknall	Resigned 31st May 2025
Aminatta Lisk	Resigned 31st May 2025
Kathie Wheble	Resigned 31st May 2025
Sarah Ikediashi	Resigned 31st May 2025
Rachel Rae	Elected from 31st May 2025
Allan Stirland	Elected from 31st May 2025
Bernadette Williams	Elected from 31st May 2025
Chenelle Thornton	Elected from 31st May 2025
Roisin Wheble	Elected from 31st May 2025

Independent Examiner
Jonathan Askew
Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers
Barclays Bank UK Plc
West Norwood
Leicester LE87 2BB

Bath Building Society
15 Queen Square
Bath BA1 2HN

Investment Managers
CCLA Investment Management Limited
One Angel Lane
London EC4R 3AB

TRUSTEES' RESPONSIBILITY STATEMENT

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

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 6 May 2026 and signed on its behalf by:

J Weekes - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST JOHNS CHURCH, UPPER NORWOOD

Independent examiner's report to the trustees of St Johns Church, Upper Norwood
I report to the charity trustees on my examination of the accounts of St Johns Church, Upper Norwood (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts 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 no concerns and 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.

Jonathan Askew

Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Date: 12/05/2026

ST JOHNS CHURCH, UPPER NORWOOD

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	441,721	-	441,721	641,516
Charitable activities	5				
Ministry		8,813	-	8,813	6,558
Other charitable activities	3	64,336	-	64,336	55,413
Investment income	4	12,745	-	12,745	13,210
Total		527,615	-	527,615	716,697
EXPENDITURE ON					
Raising funds	6	1,557	-	1,557	5,967
Charitable activities	7				
Ministry		197,863	-	197,863	234,247
Church running costs		109,111	600	109,711	79,908
Music		37,678	-	37,678	37,870
Total		346,209	600	346,809	357,992
Net gains on investments		5,074	-	5,074	1,924
NET INCOME/(EXPENDITURE)		186,480	(600)	185,880	360,629
RECONCILIATION OF FUNDS					
Total funds brought forward		766,753	34,311	801,064	440,435
TOTAL FUNDS CARRIED FORWARD		953,233	33,711	986,944	801,064

The notes form part of these financial statements

ST JOHNS CHURCH, UPPER NORWOOD

BALANCE SHEET
31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	12	458,901	-	458,901	338,875
Heritage assets	13	68,488	-	68,488	33,488
Investments	14	360,664	-	360,664	80,590
		888,053	-	888,053	452,953
CURRENT ASSETS					
Stocks	15	1,000	-	1,000	1,000
Debtors	16	41,705	-	41,705	75,808
Cash at bank and in hand		41,842	33,711	75,553	283,119
		84,547	33,711	118,258	359,927
CREDITORS					
Amounts falling due within one year	17	(19,367)	-	(19,367)	(11,816)
NET CURRENT ASSETS		65,180	33,711	98,891	348,111
TOTAL ASSETS LESS CURRENT LIABILITIES		953,233	33,711	986,944	801,064
NET ASSETS		953,233	33,711	986,944	801,064
FUNDS	18				
Unrestricted funds				953,233	766,753
Restricted funds				33,711	34,311
TOTAL FUNDS				986,944	801,064

The financial statements were approved by the Board of Trustees and authorised for issue on 6 May 2026 and were signed on its behalf by:

J Weekes - Trustee

J Pritchard - Trustee

The notes form part of these financial statements

ST JOHNS CHURCH, UPPER NORWOOD

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	238,894	309,935
Net cash provided by operating activities		238,894	309,935
Cash flows from investing activities			
Purchase of tangible fixed assets		(149,205)	(245,237)
Purchase of heritage assets		(35,000)	-
Purchase of fixed asset investments		(275,000)	-
Interest received		6,269	7,042
Dividends received		6,476	6,168
Net cash used in investing activities		(446,460)	(232,027)
Change in cash and cash equivalents in the reporting period		(207,566)	77,908
Cash and cash equivalents at the beginning of the reporting period		283,119	205,211
Cash and cash equivalents at the end of the reporting period		75,553	283,119

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income for the reporting period (as per the Statement of Financial Activities)	185,880	360,629
Adjustments for:		
Depreciation charges	29,179	20,086
Gain on investments	(5,074)	(1,924)
Interest received	(6,269)	(7,042)
Dividends received	(6,476)	(6,168)
Decrease/(increase) in debtors	34,103	(64,438)
Increase in creditors	7,551	8,792
Net cash provided by operations	238,894	309,935

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/25 £	Cash flow £	At 31/12/25 £
Net cash			
Cash at bank and in hand	283,119	(207,566)	75,553
	283,119	(207,566)	75,553
Total	283,119	(207,566)	75,553

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparation of the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the Church Accounting Regulations 2006, in accordance with applicable accounting standards (FRS 102) and the current (2015) Statement of Recommended Practice, Accounting and Reporting by Charities (FRS 102) and also in accordance with the Charities Act 2011.

Accounting convention
The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets such as investments which are carried at market value.

Incoming resources
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Resources expended
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Consecrated Land and Buildings
Consecrated land and buildings are not included in the accounts of the PCC in accordance with s.10(2)(a) and (c) of the Charities Act 2011 as these are vested in the incumbent.

Parish Hall
The parish hall was valued in 1998 by Messrs Stuart Edwards Fullermoon (Chartered Surveyors) at £115,000 of which £20,000 was attributed to the land. The Trustees decided that the portion of the valuation attributable to the buildings and any subsequent improvements thereto would be depreciated based upon a 30 year life.

Other Fixed Assets
Other fixed assets are capitalised where their cost exceeds £1,000 are depreciated over their estimated useful life on a straight line basis. Liturgical Furnishings are to be depreciated over an estimated life of 20 years.

Heritage assets
Heritage assets are tangible assets with historical or artistic qualities that are held and maintained principally for their contribution to knowledge and culture. Such assets are recorded at cost where this can be identified and are not depreciated.

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds are income funds which are to be spent on the PCC's general purposes and can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purpose within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Legacies	50,100	435,357
Grants	149,205	2,250
Collections and planned giving	73,506	93,503
Donations for specific purpose	128,675	39,053
Donations for Music/Choir	21,258	11,054
Gift Aid recovered on donations	17,413	16,013
Listed places of Wrship scheme income	1,564	44,286
	441,721	641,516

Grants received, included in the above, are as follows:

	2025	2024
	£	£
South London Church Fund	149,205	-
Grants Other	-	2,250
	149,205	2,250

3. OTHER CHARITABLE ACTIVITIES

	2025	2024
	£	£
Fundraising and event income	2,315	1,279
Income from hire of church and other buildings	62,021	54,134
	64,336	55,413

4. INVESTMENT INCOME

	2025	2024
	£	£
Dividends received	6,476	6,168
Deposit account interest	6,269	7,042
	12,745	13,210

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2025	2024
		£	£
Weddings and funerals	Ministry	8,813	6,558

6. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Fundraising and event costs	1,557	5,967

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Ministry	193,368	4,495	197,863
Church running costs	109,711	-	109,711
Music	37,678	-	37,678
	340,757	4,495	345,252

8. SUPPORT COSTS

	Governance costs
	£
Ministry	4,495

Governance costs included within support costs include:

	2025	2024
	£	£
Independent examiner's fee (excluding VAT)	1,575	1,500
Independent examiner's fee for non-independent exam work (including VAT and prior year underprovisions)	2,920	2,094
	4,495	3,594

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Ordained members of the clergy receive their stipends directly from the Church of England. One of the churchwardens is employed as the site supervisor. He is employed and paid by the Diocese and not the PCC.

9. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

During the year the vicar who is a trustee was reimbursed parochial expenses totalling £19,836 (2024 £13,006). The parochial expenses comprised of running costs which clergy and PCCs agree are necessary for the vicar to fulfil his duties.

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	36,844	25,035
Pension costs	544	968
	37,388	26,003

The average monthly number of employees during the year was as follows:

	2025	2024
Parish Administration	1	1
Director of Music	1	1
Cleaning	1	1
	3	3

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	641,516	-	641,516
Charitable activities			
Ministry	6,558	-	6,558
Other charitable activities	55,413	-	55,413
Investment income	13,210	-	13,210
Total	716,697	-	716,697
EXPENDITURE ON			
Raising funds	5,967	-	5,967
Charitable activities			
Ministry	233,552	695	234,247
Church running costs	79,908	-	79,908
Music	37,870	-	37,870
Total	357,297	695	357,992
Net gains on investments	1,924	-	1,924
NET INCOME/(EXPENDITURE)	361,324	(695)	360,629

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	405,429	35,006	440,435
TOTAL FUNDS CARRIED FORWARD	766,753	34,311	801,064

12. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Liturgical furnishings £	Fixtures and fittings £	Totals £
COST					
At 1 January 2025	115,000	53,061	303,058	-	471,119
Additions	-	-	59,476	89,729	149,205
At 31 December 2025	115,000	53,061	362,534	89,729	620,324
DEPRECIATION					
At 1 January 2025	83,006	20,246	28,992	-	132,244
Charge for year	3,167	1,769	16,765	7,478	29,179
At 31 December 2025	86,173	22,015	45,757	7,478	161,423
NET BOOK VALUE					
At 31 December 2025	28,827	31,046	316,777	82,251	458,901
At 31 December 2024	31,994	32,815	274,066	-	338,875

13. HERITAGE ASSETS

Heritage assets include the Comper Cope which is considered to be a heritage asset after having been restored over a period of several years, and the Statue of Our Lady of Walsingham made for St John's in 2019 and placed in the Lady Chapel and paintings that have been restored. The value included in the accounts is the cost of these exceptional items because they are not considered to have a finite useful life and are therefore not depreciated.

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2025	80,590
Additions	275,000
Revaluations	5,074
At 31 December 2025	360,664
NET BOOK VALUE	
At 31 December 2025	360,664
At 31 December 2024	80,590

There were no investment assets outside the UK.

14. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2025 is represented by:

	Listed investments £
Valuation in 2022	82,590
Valuation in 2023	(3,924)
Valuation in 2024	1,924
Valuation in 2025	5,074
Cost	275,000
	360,664

15. STOCKS

	2025 £	2024 £
Stocks	1,000	1,000

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	22,702	15,600
Other debtors	14,200	208
Prepayments and accrued income	4,803	60,000
	41,705	75,808

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	19,367	11,816

18. MOVEMENT IN FUNDS

	At 1/1/25 £	Net movement in funds £	At 31/12/25 £
Unrestricted funds			
General fund	702,998	188,980	891,978
CBF Development Fund	63,755	(2,500)	61,255
	766,753	186,480	953,233
Restricted funds			
Church restoration fund	26,976	-	26,976
Margaret Riches Fund	7,335	(600)	6,735
	34,311	(600)	33,711
TOTAL FUNDS	801,064	185,880	986,944

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	527,615	(343,709)	5,074	188,980
CBF Development Fund	-	(2,500)	-	(2,500)
	527,615	(346,209)	5,074	186,480
Restricted funds				
Margaret Riches Fund	-	(600)	-	(600)
TOTAL FUNDS	527,615	(346,809)	5,074	185,880

Comparatives for movement in funds

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	405,429	361,927	(64,358)	702,998
CBF Development Fund	-	(603)	64,358	63,755
	405,429	361,324	-	766,753
Restricted funds				
Church restoration fund	26,976	-	-	26,976
Margaret Riches Fund	8,030	(695)	-	7,335
	35,006	(695)	-	34,311
TOTAL FUNDS	440,435	360,629	-	801,064

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	714,800	(354,797)	1,924	361,927
CBF Development Fund	1,897	(2,500)	-	(603)
	716,697	(357,297)	1,924	361,324
Restricted funds				
Margaret Riches Fund	-	(695)	-	(695)
TOTAL FUNDS	716,697	(357,992)	1,924	360,629

Unrestricted Funds - Designated Funds

CBF Development Fund - a unrestricted designated funds for the development and maintenance of the church building and organ restoration.

18. MOVEMENT IN FUNDS - continued

Restricted Funds

Church Restoration Fund - a restricted fund for the maintenance and repair of the church fabric.

Margaret Riches Fund - a restricted fund for the purpose of the maintenance of the sacristy.

19. RELATED PARTY DISCLOSURES

During the financial year, the PCC purchased a Steinweg concert grand piano for a total consideration of £35,000. The asset was purchased in June 2025 from Nicholas Bucknall, who served as a Trustee (Churchwarden) during the reporting period until his resignation on 22 January 2025.

The purchase was made at a fair market value to ensure the church retained the instrument for its ongoing musical mission. The piano had previously been held by the church on a long-term loan basis.

Aside from the above and the reimbursement of out-of-pocket expenses disclosed in the Trustees' remuneration note, there were no other related party transactions for the year ended 31 December 2025.

ST JOHNS CHURCH, UPPER NORWOOD

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

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Legacies	50,100	435,357
Grants	149,205	2,250
Collections and planned giving	73,506	93,503
Donations for specific purpose	128,675	39,053
Donations for Music/Choir	21,258	11,054
Gift Aid recovered on donations	17,413	16,013
Listed places of Wrship scheme income	1,564	44,286
	441,721	641,516
Other charitable activities		
Fundraising and event income	2,315	1,279
Income from hire of church and other buildings	62,021	54,134
	64,336	55,413
Investment income		
Dividends received	6,476	6,168
Deposit account interest	6,269	7,042
	12,745	13,210
Charitable activities		
Weddings and funerals	8,813	6,558
Total incoming resources	527,615	716,697
EXPENDITURE		
Raising donations and legacies		
Fundraising and event costs	1,557	5,967
Charitable activities		
Light and heat	32,972	42,537
Charitable giving	5,850	3,459
Parish share	54,855	53,000
Curates flat	1,164	-
Other ministry	4,904	8,297
Mission and outreach	88,445	57,394
Church insurance	15,866	11,613
Church cleaning	6,661	6,025
Repairs and maintenance	23,648	24,489
Management and administration	37,016	29,966
Other running costs	144	7,963
Director of Music	14,233	13,069
Professional singers' and organists' fees	18,980	26,903
Tuning and maintenance of organ and pianos	3,094	26,816
Altar requisites	2,461	2,653
Carried forward	310,293	314,184

ST JOHNS CHURCH, UPPER NORWOOD

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

	2025 £	2024 £
Charitable activities		
Brought forward	310,293	314,184
Church improvements	-	14,059
Bank charges	685	102
Sundry costs	600	-
Depreciation	29,179	20,086
	340,757	348,431
Support costs		
Governance costs		
Independent examiners fees	1,575	1,500
Independent examiners fees - non examination work	2,920	2,094
	4,495	3,594
Total resources expended	346,809	357,992
Net income	180,806	358,705