2025 Report and Accounts for the Parochial Church Council of the Ecclesiastical Parish of St Philip, Norbury. Registered charity number 1185830

Annual Report of the Trustees (PCC) for 2025

AIMS and PURPOSES:

St Philip's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent Vicar, the Reverend Cordella Dawson, who was Collated to the benefice on 25th May 2022, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the finances and maintenance of St Philip's Church, Church Hall complex and grounds.

Within our overarching aim we proclaim our mission to be captured in this statement:

Grow in Christ,

Reach out, Serve, Welcome

Following a process of consultation, prayer, reflection and review which began with a Parish Mission Day in June 2024 a new MAP and updated Mission Statement were launched on Easter Day, 2025. The three-year plan will continue building on the community's generosity, including through the stewardship scheme, so the community of St Philip's can increasingly experience the joy of supporting its church and doing God's work in our parish.

WORSHIP:

Servers, robed choir and Chalice assistants participate in principal services. The rota for lay participation in intercessions and readings on Sundays and principal feast days welcomed and rejoiced in some new volunteers.

Within a "relaxed-Catholic" tradition of worship, St Philip's caters for the spiritual needs and interests of all. There is a weekly Holy Communion service on a Wednesday morning along with morning prayer on a Tuesday and Thursday, Sunday services of Holy Communion each week and Choral Evensong approximately every other week (during school term time).

During the year visiting celebrants / preachers / speakers were welcomed for the enjoyable variety of different perspectives they brought to the parish eucharists including the Easter Vigil.

A full choir of 40+ boy trebles and male lower (Alto, Tenor, Bass) voices enhances the worship throughout the year with a repertoire and standard of singing usually associated with Cathedrals. This is a particular feature of St Philip's which is supported and nurtured by the PCC. The vacancy for an Assistant Organist, has been plugged with home talent from the choir community providing a platform for young musicians to practice and progress their playing skills and to work alongside the Musical Director, Sam Coates. Those young people and others in a pool of relief organists have also provided continuity of music when the choir is away.

The electoral roll reset and totally renewed in May 2025 and the certificate records a roll of 50 (there were 93 in 2024) but the resulting drop in numbers from the pruning had been an anticipated outcome due to the natural churn in the congregation.

The PCC is committed to build God's kingdom, which correlates with the Diocesan mission to be Christ Centred and Outward Focused, whilst also desiring to "grow young" and use resources wisely and prudently to repair and maintain the fabric of the church and church hall and keep everyone safe.

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OBJECTIVES and ACTIVITIES:

The PCC, elected by the congregation, is faithful to articulating, and living out, our vision of what we want to be and what our mission means to our parish. The church building is shared, under a formal agreement, with the Assembly of the First Born. A community of Urdu-speaking Pakistani Christians, some of whom are on the electoral roll of St Philip's, gathers regularly to worship in their own language.

The PCC remains committed to priority plans to refurbish the toilets in the hall which will improve disabled access but has scaled back the extent of the work despite permission from Croydon Council to proceed. Funds for this critical improvement remain ring-fenced in the budget. Following a significant issue with the boilers, just before Christmas 2024, which continued through 2025, warmth is being provided by temporary, hired plant. The PCC has consulted expert advice; and will engage actively with the Diocese, having due regard for the move towards sustainable energy, to find a long term solution to replace the central heating systems which serve the church and the hall complex. Expensive monitoring and exploratory / remedial works continued during 2025 in relation to cracks in the church building and the PCC is engaged with our architect, professional bodies, specialist engineers and our insurers, in this regard.

We are increasingly mindful that with so many maintenance challenges taking time and energy, volunteer church officers and PCC members need to pay attention to their own wellbeing, prayers, spiritual needs and desire to worship. The PCC is very aware of the, sometimes excessive, demands made of volunteers and is committed to encouraging new people to step up and offer their talents, skills and time to take on responsibilities; to serve on the PCC or, with willing hands, to support the running and maintenance of the church and hall to spread the load. It recognises that whilst this is a momentous challenge for PCCs across the nation it is a significant one for St Philip's.

ACHIEVEMENTS and PERFORMANCE:

In May 2025 the PCC employed a part time Parish Administrator (PA), based in the parish office in the church hall to support the day to day running of St Philip's. Working 10 hours a week over three mornings the post-holder provides a vital on-site point of contact for visitors, maintenance and those wishing to view the church halls. This has relieved some administrative tasks delivered by volunteers alongside the Vicar including production of key information such as the weekly pew sheet and the quarterly printed Parish magazine which is circulated, by subscription, far beyond the Parish boundary. Due to the often-overwhelming reliance on volunteers in the Church of England, which St Philip's is not immune to, the PCC regards investing in employing a PA as an important achievement.

The contactless payment device is firmly embedded as a valuable method of generous giving at St Philip's. Visitors, especially those from overseas, welcome the "tap to give" option of supporting God's work at St Philip's. Contactless has also been used successfully at fundraising events and, with a Parish Administrator in post, could be used for payment of hire charges for the halls.

A varied, if slimmed down, programme of social, fundraising and outreach activities was offered during 2025, orchestrated by a sub-committee of the PCC, the Social Committee, including a parish day out to Chichester, summer barbecues, shared lunch to celebrate the diversity of our parish, a Christmas tea party and a Christmas Fair. Two successful cake sales were held to raise funds for other charities. An early spring Sunday evening concert by visiting ensemble the St Bart's Chamber Orchestra attracted a wider audience to St Philip's.

The halls are well occupied by regular hirers creating good links with families in the local community. They include a busy local Dance Academy providing classes from age 3 to adulthood; a popular weekly Playtime parent and toddler group; two badminton clubs and a karate club. The table tennis club playing every Friday morning is flourishing with a waiting list of potential new members. A local

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residents' association holds monthly committee meetings in the hall whilst another stages an annual barn dance. The halls are also home to Irish Dance competition days. Modest charges paid by hall users delivers a major income stream to the church with regular use topped up by ad hoc functions including children's birthday parties and life events. The hall is run by a volunteer Manager and an Assistant Manager and a paid cleaner / handyperson employed by the PCC. The PCC is aware that upkeep of the hall facilities is vital to preserve this financial and community asset. Future investment will address safety and security of the premises and refurbishment of the toilets and decor.

The PCC appointed an Architect, Sue Kent, to undertake the Quinquennial Inspection (QI) in June 2019 and reappointed her to complete the QI in June 2024. The PCC is working closely with her on matters relating to the cracks in the west walls of the church. Whilst we may have grown used to the ugly, but necessary, internal propping up of the area the PCC acknowledges that the congregation looks forward to the time when the results of monitoring lead to satisfactory repair and restoration – likely to be in late 2026.

In August 2025, the Hon Secretary filed a serious incident report (829023) with the Charity Commission on behalf of the PCC and on the advice of the Diocesan Secretariat regarding a significant data breach on 31st July 2025 also reported to the Information Commissioner's Office. The incident was not a breach of our system but was a breach of the systems at APCS (Access Personal Checking services Ltd) / Intradev – a partner organisation providing criminal record checking to the PCC via the Diocese. The data breach potentially compromised the personal data of one person at St Philip's. The Diocese / national church paused and subsequently withdrew from using APCS for processing disclosure applications. Apart from confirming receipt of the report there has been no further correspondence with the Charity Commission on this matter.

FINANCIAL REVIEW

Financial Report, Annual Report to APCM 2026 (financial year ending 31st December 2025)

- **Receipts** to the General Fund for 2025 were broadly on budget, at **£71,459** (budget of £71,410). Shortfalls in stewardship and hall lettings were offset by higher surplice fees and grants.
- At the end of 2025, there were 44 contributors to the Christian Stewardship scheme (42 at the end of 2024). £18,948 was received through these contributions.
- **Expenses** (General Fund Payments) were **£206,294**, versus a budget of £189,003. Expenditure was significantly higher than 2024.
- As stated in the Trustee's Report presented at the APCM in May 2025, the last year was an unprecedented year for expenditure. The failure of the boilers at Christmas 2024 and the need to complete critical, and long overdue, maintenance on the Church and Hall, were the main contributing factors to the higher expenses. Below is a list of the key projects undertaken in 2025 with a value above £5,000:

Project	Cost in 2025
1. Heating project (temp boiler hire & professional services)	£39,980
2. Grounds clearance	£12,100
3. Hall kitchen refurbishment	£9,116
4. Hall door replacement	£8,050
5. Bell refurbishment	£7,697
6. Crack repair	£6,684
7. Fence replacement	£6,112

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- In addition, **£8,640** from the **Organ Fund** was used to complete a major refurbishment of the organ.
- The operating **deficit** at the end of 2025 was **£134,835** on the General Fund, which is higher than the budget of £117,593. The cumulative operating deficit is £281,958 at the end of 2025.
- Our **overall financial position** at the end of 2025 is **£658,857**, which is considerably lower than at the end of 2024 (£823,534). The key contributing factors to this are:
    - The operating deficit of £135,672; expenses in 2025 were significantly higher than the receipts.
    - Shares at a value of £150,000 were sold from our unrestricted legacies to fund expenses.
    - The remaining investments held with the CCLA declined in value as their overall investment strategy resulted in poor gains for investors in 2025.

Parish Support Fund

The pledge of **£56,973** to the Diocese of Southwark was honoured in full. It was an increase of £6,573 on the 2024 pledge. The Parish Support Fund pledge for 2026 is £65,325.

Cedric Collings Memorial Fund

- The PCC is managing trustee of this Trust, which was set up to provide financial support to members of the parish who undertake theological and related training.
- No grants were made from the Fund in 2025.

Legacies

- No new legacies were received in 2025.
- As in previous years, the legacies left by the late **William Baker** were used as follows:
    - **£6,684** was spent on **repairs and maintenance** relating to the crack in the west wall of the Church.
    - **£1,213.50** was added to funds collected via Bake Sales, Lent Lunches and Services and **donated to Charity**. The donations were made totalling £2,050 as follows:

Chairty	Donation
1. Archbishop's Gaza Appeal	£750.00
2. Children's Society	£250.00
3. Bishop's Lent Appeal	£250.00
4. Dementia UK	£400.00
5. Macmillan Cancer Support	£400.00
Total	**£2,050.00**

Budget for 2026

- The budget was prepared using these assumptions:
    - **Inflation: 2.5%** (projected average UK inflation rate for 2026) applied to the actuals for 2025 and rounded up to the closest £100.
    - **The heating repair & maintenance: £6,000 for the Church and Hall**, for temporary boilers and professional services.
- **Planned income: £69,880**, a conservative budget, based on the current run rate.

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- **Planned expenditure: £149,225** (actual spend may be closer to £200,000) due to how we budget for repairs & maintenance.
- **Proposed key projects for 2026:**

  1. **External lighting** (estimated cost £3,000)

     Scope: Only the hall currently has external lighting, which is inadequate on dark nights. As such additional lighting will be added along the church wall, subject to Faculty approval, to improve security for the choir and hall users and to complement the new secure hall door.

  2. **Hall fire safety** (costs tbc)

     Scope: Most overgrown foliage around the church hall has been cleared, which had previously blocked one fire door. The remaining three hall fire doors and their fittings must now be assessed for suitability. In addition, for the rear fire door, a secure exit pathway is required. Scope for 2026 will be the refurbishment/replacement of the fire doors that open to the bin area and the passage with the church. The remaining fire door & remedial work will be considered in 2027.

  3. **Crack** (estimated costs £80,000)

     Scope: Repair crack in the west wall of the Church including required professional services.

  4. **Heating replacement** (costs up to £350,000 for full project)

     Scope: Design and seek Diocesan Architecture Committee approval for a replacement heating system. As the installation is unlikely to proceed in 2026, the budget focuses on maintaining the temporary boilers and obtaining professional advice on the design and Faculty process.

  5. **Hall refurbishment** (estimated costs £40,000)

     Scope: Refurbish the Hall toilets and repair the stairs to the extension. The PCC has approved a scaled-back refurbishment of the two existing toilets, rather than the previously planned larger project to add a third toilet. In addition, the stairs next to the stage are in poor condition and must be made safe. No further Hall upgrade works are anticipated in 2026.

Financial Policies

A Financial Procedures document, including a Reserves Policy, has been agreed by the PCC and will be reviewed annually. These documents aim to ensure transparency, consistency, and strong governance across all financial activities, including procurement, income, and investment management, and to provide assurance that resources are being used effectively to support the Church's missional priorities.

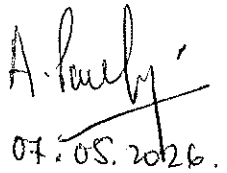
Notes from the Treasurer

- 2025 was an unprecedented year for St Philip's. We spent far more than in previous years, though in almost all cases this was essential work to maintain the fabric and safety of the Church and Hall for all who use them.
- This emphasis on safety and maintenance will continue into 2026 as we work to complete several long-running projects, including the crack repair, the boiler replacement and improvements to Hall safety.
- Our overall funds are limited and have fallen by more than £300,000 since the end of 2024. Income has remained flat and is not keeping pace with rising costs, which means we will continue to draw increasingly on our reserves for day-to-day expenses. The priority for 2026 must therefore be to grow our income while being extremely thoughtful and intentional about how we use our resources.

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- As our spending increases, so does the need to ensure that we manage our limited resources responsibly. The development of clearer policies and processes for financial governance should give us all confidence that the PCC intends to exercise strong oversight and appropriate controls in this area.
- The PCC will also develop a financial growth strategy to help us make the most of every opportunity to increase our income. It will be reviewed at each PCC to ensure we keep growing wisely and sustainably. Our ongoing work on the mission action plan guides our strong desire not only to grow numerically by serving others, but also to strengthen our faith.
- I would like to express my sincere thanks to everyone who supports St Philip's—through Stewardship, donations, fundraising and participation. Your generosity enables us to meet our costs and sustain our mission in Norbury.

Anusha Paulraj
Honorary Treasurer
May 2026



CHURCHWARDEN:

One Churchwarden was re-elected in May 2025 and served single handed supported by the experienced assistance of several longstanding members of the PCC and church officers (some of whom are former churchwardens). The PCC acknowledges that this is not an ideal situation and, alongside the Vicar, has sought to find and encourage individuals, including training and "shadowing", to step forward and consider volunteering for this key role.

In order to maintain good, effective governance whilst operating with only one Churchwarden, he is being supported in some of the routine responsibilities entrusted to Churchwardens by the Standing Committee (which includes two former churchwardens). The PCC remains determined to attract and empower more individuals to volunteer to take on lay responsibilities, including serving on the PCC, through encouragement and clear communication regarding the expectations and challenges of the roles.

MEMBERSHIP OF PCC:

Lay members of the PCC are either ex-officio or elected at the Annual Parochial Church Meeting (APCM) in accordance with Church Representation Rules in force at the time (revised 1st January 2020, 2025 edition). Subsequent to the APCM, the PCC can co-opt up to two more members to serve for one year.

The following served as members of the PCC in the year May 2025 – May 2026. The start of continuous service was calculated in October 2019 as part of the application for registration as a charity and is shown alongside each name. Members of the PCC are Trustees of the charity. At the APCM in May 2024 a resolution was made that PCC members would serve for no more than two terms of three years and would then take a break of one year. This motion therefore came into effect at the APCM in 2025. Those due to stand down at the APCM in 2026, who are eligible to stand for re-election are marked*. Those due to stand down at the APCM in 2026, who are not eligible to stand for re-election are marked**. Anusha Paulraj has announced her retirement. St Philip's is entitled to elect two Lay parochial representatives to the Deanery Synod at the APCM in May 2026. PCC members have a wide range of expertise, experience and skills which enable lively, considered discussion of business.

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Clergy:		
Vicar	Revd Cordella Dawson	Chair from May 2022
Laity:		
Churchwardens	Freddie Blake (2024) Re-elected at the annual meeting of parishioners on 18th May 2025	Ex-officio
Deanery Synod Lay Parochial Representatives	Matthew Bodley (2020) Rebecca Paulraj (2024)	Ex officio
Elected Members (6 allowed)	Pamela Clarke (2023)*	
	Taiwo Fowosere (2024)	
	Grantley Larrier (July 2022)**	
	David Ogilvie (2018 – previously ex-officio as CW since 2012)	
	Carol Ross-Gower (2021)	
	David Vuolo (2025)	
Co-opted Members	Eleanor Lewis (co-opted 2023, 2024 & 2025). Previously elected / ex-officio member since 2001) Anusha Paulraj (2016)	Vice Chair / Hon Secretary. DBS Administrator Hon Treasurer

Minute Secretary	Jackie Barlow	
Honorary Treasurer	Anusha Paulraj*	29 Lakehall Road Thornton Heath, CR0 7EG

MEETINGS:

The PCC held five scheduled, and one additional, in-person meetings between the APCM in May 2025 and the APCM in May 2026. Each meeting was quorate and the level of attendance through the year enabled effective governance, discussion and decision making. Electronic communication was also used to gather opinion or agreement of resolutions / proposals between meetings. Minutes of each PCC meeting, once adopted as agreed, are displayed on the notice board at the back of the church and then filed in a folder readily available from the bookshelf in church. The PCC is grateful for the support of a minute taker, Jackie Barlow (who is not a member of the PCC).

The PCC is aware that key responsibilities need to be spread more evenly amongst members. Pamela Clarke took on oversight Health and Safety in 2025. Succession planning for church officer roles (eg Treasurer, Churchwarden, Secretary) is a crucial ongoing priority which the PCC is addressing.

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COMMITTEES:

The PCC operates through a number of committees, which convene between the scheduled meetings of the full PCC and provide oral and / or written reports / minutes to the PCC. The committee structure continues to evolve supported by redefinition of terms of reference.

- **Standing Committee:** The only mandatory committee constituted in accordance with the Church Representation Rules. It may transact the PCC's business between meetings of the PCC subject to any directions as to the exercise of its power laid down by the PCC. Membership following the APCM in 2025 was the Vicar, the Hon Treasurer and the Hon PCC Secretary. David Ogilvie was a co-opted, active member. The committee met fomally and engaged in frequent discussion - person to person and via electronic communications.
- **Finance Committee:** Chaired by the Hon Treasurer, held an inaugural meeting during the year; communicated informally regularly and provided advice with regard to the setting up of tax and NI payroll reporting required for the new PA.
- **Fundraising and Giving Committee:** The Treasurer has incorporated generosity pledged through the stewardship giving scheme in routine reports to the PCC. The committee held one meeting during the year.
- **Buildings and Grounds Maintenance:** As a working group reporting to the PCC via David Ogilvie and the Churchwarden endeavours to ensure the fabric of the church, halls and grounds is maintained in good order employing the skills of professionals inside and outside of the congregation.
- **Premises Committee:** Chaired by Eleanor Lewis. The committee supports the volunteer Hall Manager and assistant Hall Manager, reviews the hall rates of hire; terms and conditions, letting agreements and related health & safety and safeguarding policies.
- **Social Committee:** Meets quarterly and the chair provides a report / update to the PCC. Membership of the social committee is not restricted to PCC members. During the year, one PCC member and the PCC minute-taker sat on the social committee.

SAFEGUARDING:

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The Parish of St Philip takes the safeguarding, wellbeing, safety and care of children and vulnerable adults very seriously and acknowledges its duty of care to ensure the protection of the vulnerable in their church community. Policies are reviewed annually, and safeguarding is a standing item on the agenda of each PCC meeting. The Safeguarding Officer ceased to be a member of the PCC in July 2024 but has a route to reporting to the PCC via the Vicar and Hon Secretary. Information and policies are posted on the parish website. The PCC has paused its resolve to train and appoint a Deputy Safeguarding Officer. Training and awareness of safeguarding are a high priority for all. All serving PCC members have current, appropriate DBS clearance certificates, and all have completed the basic online safeguarding course and most hold all three mandatory course certificates. Compliance is tracked via the newly introduced online Parish Dashboard.

The PCC has a DBS Administrator and since November 2025 processes DBS applications using the online Thirtyone:eight service.

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CHURCH HALL COMPLEX:

The church hall complex is managed by two volunteers supported by the Premises Management Committee. The Chair of the Committee provides administrative support to the booking process and draws up agreements, invoices etc. A cleaner / handyperson was employed by the PCC on a part time contract until his resignation on 31st December 2025. Whilst the role is reviewed the position is being filled by a self-employed person paid via invoice. The complex comprises a large hall with stage, small hall, kitchen and committee / meeting room as well as storage. The Parish Office is also based in the complex. The Betty Wivell Academy of Performing Arts (BWA) is the main hirer and key source of income, using the premises under an agreement renewed annually and reviewed termly. Other regular users include a popular toddler playtime group, badminton, table tennis and karate clubs. Our relationship with these groups is regarded as a key feature of our commitment to serve and welcome those in our wider community. Church groups, including the choir, the Women's Fellowship and the Pakistani community make regular use of the facilities for social and rehearsal purposes. Libera, the internationally acclaimed boys' choir (formed from members of the church choir), rents the space for recordings and rehearsals. There are ad hoc bookings for family celebrations for the general community and church members. Occupancy throughout the year is usually high. The PCC is mindful of the need to maintain the halls in good condition as income from rentals is essential to the financial health of St Philip's.

Eleanor Lewis
Vice Chair / Hon Secretary PCC
April 2026



7th May 2026

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ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

Summary Receipts and Payments Account

£

	Unrestricted Funds						Restricted Funds (note 1)						Permanent Endowment Funds			
Page References	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial	Other	Total Restricted	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	Total Funds
Opening Balance at 1st January 2025	(152,660)	373,286	315,327	50,124	162,691	748,768	148	9,451	3,171	1,000		13,770	21,229	39,767	60,996	823,534
Receipts	71,459	4,521		1,202		77,182		56	758			814				77,996
Payments	(206,294)		(7,898)			(214,192)		(8,640)			(837)	(8,640)				(222,832)
Net Receipts for the Year	(134,835)	4,521	(7,898)	1,202		(137,010)		(8,584)	758		(837)	(8,663)				(145,673)
Transfers	149,163	(150,000)				(837)					837	837				
Market Value Movements (unrealised gains)		(8,479)		(1,741)	(6,504)	(16,724)							(758)	(1,524)	(2,282)	(19,004)
Closing accrual balance at 31st December 2025	(138,332)	219,329	307,430	49,585	156,187	594,199	148	867	3,929	1,000	-	5,944	20,471	38,243	58,714	658,857

Statement of Assets and Liabilities

£

	General Fund	Fabric Fund	Legacies	Reordering Fund	Cleaver Fund	Total Unrestricted Funds	Grounds Fund	Organ Fund	Cedric Collings Memorial Fund (Income)	Harry & Yvonne White Memorial		Total Restricted Funds	Endowment Fund	Cedric Collings Memorial Fund (Capital)	Total Permanent Endowment Funds	Total Funds
Monetary Assets																
Bank Account	(138,332)	219,329	(46,695)	7,301		41,604	148	867	3,929	1,000		5,944	7,657	12,469	20,126	67,674
CBF Deposit Fund																
Sub Total	(138,332)	219,329	(46,695)	7,301		41,604	148	867	3,929	1,000		5,944	7,657	12,469	20,126	67,674
Non Monetary Assets																
Held for Investment Purposes																
Stocks and Shares (CBF Investment Funds)			354,124	42,284	156,187	552,595							12,814	25,774	38,588	591,183
Held for PCC's own use (see Accounting Policies)																
Church Building, Church Halls, Consecrated Land, Other Buildings																
Moveable Church Furnishings																
Other Fixtures, Fittings & Equipment																
Freehold Land																
TOTAL FUNDS	(138,332)	219,329	307,430	49,585	156,187	594,199	148	867	3,929	1,000		5,944	20,471	38,243	58,714	658,857

Notes:

1 £2,050 was collected and passed on to various missions and charities in the year, as reported on page X, £1,213.50 of this came from legacies left to us.

2 For simplicity,Legacies have been shown above as Unrestricted, but in the detailed accounts it can be seen that there is an element of restriction on some parts of these.

3 As shown above the Legacies total is partly made up of investments with the balance due to the bank account. The gain (or loss) arising on these investments has been allocated to the Fabric Fund.

Details are as follows

	Number	Cost	Mkt Value at 31.12.2025	Mkt Value at 31.12.24
C of E Investment Fund Acc. Shares	4014.4	150,000	250,252	253,208
C of E Global Equity Income Fd Acc. Shares	16,963.65	150,000	103,872	259,395
Bank account			(46,695)	(197,276)
Total			307,429	315,327

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

General Fund Receipts

	2025 (£)	Restricted	2024 (£)	Restricted
Christian Stewardship	18,948	0	22,010	0
Income Tax Recovered	6,739		7,553	
Church, House and Sundry Collections	6,285	0	5,432	628
General Donations	3,676		3,076	
Hall Lettings	24,286		25,535	
Church Sharing	1,980		1,980	
Fund Raising Activities	3,363	0	3,728	0
Investment Income	372		375	
Surplice Fees	1,884		646	
Parish Review	36		95	
Grants Received	2,500		600	
Sundries	1,390		157	
	71,459	0	71,187	628
Less Restricted Income				
Missions and Charities	0		-628	
Gifts in memoriam	0		0	
	71,459		70,559	

General Fund Summary

Opening Balance		-152,660		-175,003
Total Receipts	71,459		70,559	
Less Total Payments	-206,294		-98,116	
Excess Receipts/(Payments)	-134,835		-27,557	
Fabric Fund Support (see Note)	0		0	
Net Excess Receipts/(Payments)		-134,835		-27,557
Transfer		149,163		49,900
Closing Balance		-138,332		-152,660

Note:
Receipt of restricted funds:
These figures are included in total receipts for the respective categories indicated, being receipts for restricted purposes. Such receipts were disbursed as indicated.
Charitable giving is referred to in the annual report.
An adjustment has been made to the prior year figure for gain and loss on CBF investments
This it to reflect the transfer of funds from fabric to general fund

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

General Fund Payments

		2025 (£)		2024 (£)
DIOCESAN PLEDGE		-56,973		-50,400
VICAR AND VICARAGE				
- Vicar's Allowances	-3,911		0	
- Telephone	0		0	
- Clergy Fees and Expenses	0		-466	
- Recruitment Costs	0		0	
		-3,911		-466
MUSIC				
- Choirmaster/Organist	-7,500		-5,000	
- Organist Deputies	0		-100	
- Choir Expenses				
- Robes	0		0	
- Music and Stationery	-137		-270	
- Copyright Licence	0		-441	
-Good Friday Requiem	-661		-484	
		-8,298		-6,295
CHURCH EXPENSES				
- Gas	-1,982		-1,801	
- Heating Repairs and Maint	-14,175		-395	
- Electricity	-5,896		-4,447	
- Insurance	-4,790		-4,138	
- Repairs and Maintenance	-34,080		-4,055	
- Water	-154		-80	
- Cleaning and Sundries	-554		-76	
		-61,631		-14,992
HALL EXPENSES				
- Gas	-3,680		-3,344	
- Heating Repairs and Maint	-26,324		-733	
- Electricity	-1,976		-1,841	
- Insurance	-2,359		-2,759	
- Repairs and Maintenance	-18,407		-1,471	
- Water	-1,382		-723	
- Cleaning and Sundries	-10,706		-10,655	
- PPL/PRS License Fee	-685		-548	
		-65,519		-22,074
MISCELLANEOUS				
- Printing Postage and Stationery		-3,451		-2,819
- Altar and Church Services		-468		-407
- Junior Church and Confirmation		0		0
- Sundries		-870		-663
- Parish Administrator		-5,173		0
		-206,294		-98,116

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

Grounds Improvements Fund

	2025 (£)	2024 (£)
Opening Balance	148	148
Less Payments	0	0
Closing Balance	148	148

This is a memorial fund for landscaping the Church Grounds.

Fabric Fund

Opening Balance	373,286	382,445
Add Receipts		
Cleaver Fund	4,521	4,415
Less Payments		
Support to Gen Fund	0	0
Gain/(loss) on CBF Investments	-8,479	35,426
Transfer	-150,000	-49,000
Closing Balance	219,329	373,286

This fund exists to protect the General Fund against the incidence of excessive repair and maintenance costs, as determined by the PCC. The level above which support is provided is £6000 in the current year.

An adjustment has been made to the prior year figure for gain and loss on CBF investments
This it to reflect the transfer of funds from fabric to general fund

Cleaver Fund

Opening Balance	21,131	21,131
Closing Balance	21,131	21,131

Represented by

	HOLDING	AT COST	2025 MKT. VALUE	2024 MKT. VALUE
CBF Investment Fund	7036 Units	21,131	156,187	162,691
Total		21,131	156,187	162,691

This fund was originally created from a bequest.
It is retained as a capital reserve and income is credited to the Fabric Fund.

Harry and Yvonne White Memorial Fund

	2025 (£)	2024 (£)
Opening and Closing Balance	1,000	1,000

This is a memorial fund for training purposes.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

Endowment Fund

	2025 (£)	2024 (£)
Opening Balance	21,229	20,430
Revaluation Gain/Loss	-758	799
Closing balance	20,471	21,229

This is a memorial fund held in perpetuity to provide income to the General Fund. £7657.46 is held in the Bank Account, while the remainder is invested in 4220.83 CBF Global Income Shares.

Cedric Collings Memorial Fund

	Capital	Income	2025 (£) TOTAL	2024 (£) TOTAL
Opening Balances	39,767	3,171	42,938	41,401
Add Receipts				
Legacy	0		0	0
Interest on Investments		758	758	649
Revaluation Gain/Loss	(1,524)		(1,524)	1,608
Less Payments				
Training Grants		0	0	(720)
Closing Balances	38,243	3,929	42,172	42,938
Represented by				
Bank Account			16,398	15,640
CBF Global Equity Income Fund Income Shares (8489.78 units at mkt.value)			25,774	27,298
			42,172	42,938

The operation of this fund is governed by a trust deed under which the PCC is managing trustee.
The PCC has appointed a continuation committee to attend to the detailed affairs of the fund.
The object of the fund is to support members of the Parish who undertake theological and related training courses.
The application procedure for bursaries is outlined in the parish review.

Organ Fund

	2025 (£)	2024 (£)
Opening Balance	9,451	9,387
Add Receipts	56	64
Less payments	-8,640	0
Closing Balance	867	9,451

This fund has been set up by the PCC to accumulate funds from various events and appeals and to meet the cost of major repairs to the Church Organ.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

Reordering Fund

		2025 (£)		2024 (£)
Opening Balance		50,124		48,052
Add Receipts				
Dividends, Interest	1,202		1,143	
Donations (for Vestry Fund)	0		0	
		1,202		1,143
Investment revaluations		-1,741		929
Closing Balance		49,585		50,124
Represented by				
CBF Investment Fund (1904.84 Units)		42,284		42,823
Due from Current Account		7,301		7,301
		49,585		50,124

This fund is the remnant of monies used for the church reordering. It is intended to be used for further reordering work in due course, possibly supplemented by other resources CBF Investment Fund dividends received during the year were re-invested as further shares.

Unapplied Legacies

		2025 (£)		2024 (£)
Opening Balance		315,327		339,708
Utilised in year		-7,898		-25,675
New Legacy - Name		0		994
New Legacy - Name		0		300
New Legacy - Name		0		0
Closing Balance		307,430		315,327
Dorothy Morris	24,716		24,716	
Sally Harris	19,371		19,371	
Merrick Hawkins	100,554		100,554	
Exrs. Joyce Carter	10,595		10,595	
William N.Baker(i)	94,760		101,444	
William N.Baker(ii)	29,037		29,037	
William N.Baker(iii)	4,648		5,861	
Derek Thomas Keeping	10,000		10,000	
Edna Collings	7,450		7,449	
Rev Derek Goodrich	1,000		1,000	
Robert Prizeman	5,000		5,000	
June Singer			0	
Christobel Iola Bimpeh-Segu	300		300	
		307,430		315,327

These legacies are unrestricted funds which have been made for the general purposes of the PCC except the money left by Sally Harris, which is at the discretion of the Vicar and those left by William N. Baker. Legacy (i) is not to be used for the hall, (ii) is for the purchase of specific items and (iii)is to be given desire to apply them to such Christian organisations as St Philip's decides. These have been kept separate to reflect the to suitable projects when identified. Legacy from June Singer used to pay for new altar kneelers in 2024. Legacy from Christobel Iola Bimpeh-Segu, to be split £150 to the Women's Fellowship and the remainder for the Church.

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

GENERAL FUND BUDGET - RECEIPTS

	2025 (£)	Restricted	2026 (£)	Restricted
Christian Stewardship	18,948	0	19,500	0
Income Tax Recovered	6,739		7,000	
Church, House and Sundry Collections	6,285	0	6,500	0
General Donations	3,676		3,800	
Hall Lettings	24,286		24,900	
Church Sharing	1,980		1,980	
Fund Raising Activities	3,363	0	3,500	0
Investment Income	372		400	
Surplice Fees	1,884		2,000	
Parish Review	36		100	
Grants Received	2,500		0	
Sundries	1,390		200	
	71,459	0	69,880	0
Less Restricted Income				
Missions and Charities	0		0	
Gifts in memoriam	0			
	71,459		69,880	

General Fund Summary

Opening Balance		-152,750		-137,540
Total Receipts	71,459		69,880	
Less Total Payments	-206,249		-149,225	
Excess Receipts/(Payments)	-134,790		-79,345	
Fabric Fund Support (see Note)	0		0	
Net Excess Receipts/(Payments)		-134,790		-79,345
Transfer		150,000		
Closing Balance		-137,540		-216,885

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

GENERAL FUND BUDGET - PAYMENTS

	2025 (£)		2026 (£)	
DIOCESAN PLEDGE		-56,973		-65,325
VICAR AND VICARAGE				
- Vicar's Allowances	-3,911		-1,800	
- Telephone	0		0	
- Clergy Fees and Expenses	0		0	
- Recruitment Costs	0		0	
		-3,911		-1,800
MUSIC				
- Choirmaster/Organist	-7,500		-7,500	
- Organist Deputies	0		0	
- Choir Expenses				
- Robes	0		0	
- Music and Stationery	-137		-200	
- Copyright Licence	0		0	
-Good Friday Requiem	-661		-700	
		-8,298		-8,400
CHURCH EXPENSES				
- Gas	-1,982		-2,100	
- Heating Repairs and Maint	-14,175		-6,000	
- Electricity	-5,896		-6,100	
- Insurance	-4,790		-5,000	
- Repairs and Maintenance	-34,080		-6,000	
- Water	-154		-200	
- Cleaning and Sundries	-554		-600	
		-61,631		-26,000
HALL EXPENSES				
- Gas	-3,680		-3,800	
- Heating Repairs and Maint	-26,324		-6,000	
- Electricity	-1,976		-2,100	
- Insurance	-2,359		-2,500	
- Repairs and Maintenance	-18,407		-6,000	
- Water	-1,382		-1,500	
- Cleaning and Sundries	-10,706		-11,000	
- PPL/PRS License Fee	-685		-700	
		-65,519		-33,600
MISCELLANEOUS				
- Printing Postage and Stationery		-3,451		-3,600
- Altar and Church Services		-468		-500
- Junior Church and Confirmation		0		0
- Sundries		-825		-900
- Parish Administrator		-5,173		-9,100
		-206,249		-149,225

Revd Cordelle Davis
17 May 2026

ST PHILIP'S CHURCH NORBURY
ACCOUNTS FOR THE YEAR ENDING 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PHILIP, NORBURY

I report to the Charity Trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of St Philip, Norbury ('the Charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

Independent examiner's statement

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

(1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

(2) the accounts do not accord with those records.

I have no concerns and have come across no 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.

John Caladine FCCA
Caladine Limited
Chartered Certified Accountants
Chantry House, 22 Upperton Road
Eastbourne, BN21 1BF

Date: 8/5/2026