ST JOHN'S
UPPER HOLLOWAY

The Parochial Church Council of The Ecclesiastical Parish of St, John the Evangelist, Upper Holloway



Diocese of London

Charity Number. 1198307

www.sjuh.church


He is glorified
He is lifted high
er He is risen
ive, He is alive

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Agenda

1. Opening Prayer & Worship

2. Accepting the minutes of Previous Vestry Meeting 2025

3. Appointment of Church Wardens

4. Accept the Minutes of the Previous Annual Meeting 2025

5. Presentation of New Electoral Roll

6. Appointment of PCC Members

7. Deanery Synod Representatives

8. Appointment of Safeguarding officer

9. Appointment of Independent Examiner

10. Written Reports Received by Meeting
    a. Vicars Update
    b. Worship Update
    c. Children's Update
    d. Building Update
    e. Financial Update

11. Any Other Business

12. Closing Prayer

2025 Meeting of the Parishioners (Vestry Meeting) Minutes

31st May 2025 at 10:00am, St John's Upper Holloway Church

1. **Welcome & Opening Prayer**
    a. Matt Tinsley opened the meeting in prayer and outlines the agenda for the morning.

2. **Minutes of the 2024 Vestry Meeting**
    a. Matt explains that there are no separate minutes for the vestry meeting last year, which was an oversite, and will be minute-ed properly from now onwards. Therefore, for this reason there are no minutes to approve.

3. **Appointment of Church Wardens**
    a. Maggie Smyth is stepping down as Church Warden, after her many years of service at St Johns. Matt thanks her for all she has done. This year David Proce will be stepping into the role as Church Warden and Uche Ihedohia will be continuing in his post as Church Warden. Felix Enaturu Okene proposes both Wardens and Nicky Pinkney seconds this.

4. **Conclusion to the Meeting of the Parishioners**
    a. Matt thanks everyone and concludes the Meeting of the Parishioners.

2025 Annual Parochial Church Meeting Minutes

31st May 2025 at 10:00am, St John's Upper Holloway Church

1. **Minutes of 2024 APCM**
   Matt explains that the minutes from the 2024 APCM were circulated in this year's annual report and asked if anyone had any questions or comments. There were no comments, Viven Gayton proposed accepting the minutes and Uzor Monu seconded this.

2. **Presentation of New Electoral Roll**
   This year we were required to have a full revision of the electoral roll, as required every six years. The Electoral Roll now stands at 72, which is down from 155. This not a reflection of decline but more of the reset and should represent a more accurate picture of how many people regularly attend each Sunday.

3. **Appointment of PCC Members**
   Matt noted that, according to the Church Representation Rules, our Electoral Roll of 72 entitles us to up to nine elected lay members on the PCC. For this year, a slightly smaller PCC has been proposed to create space for healthy renewal and to encourage new voices and gifts within the leadership. Several long-serving members have stepped down after more than six years of dedicated service. The PCC formally recorded its thanks to: Emmanuel Ekwechi, Sheryl Hendrickson, Lloyd Milo & Lucius Onyemelukwe. Special thanks

were extended to those who served through the interregnum, in recognition of their significant contribution during a time of great responsibility.

a. Laurette Ekwechi was welcomed as a new member.
b. The proposed PCC membership for the coming year are Laurette Ekwechi, Vivien Gayton, Uche Ihedioha (Churchwarden), Cecilia Ishmael, Uzor Monu (Curate), Adewale Olujinmi, Nicky Pinkney (Vice Chair), David Price (Churchwarden), Matt Tinsley (Vicar)& Henrietta White (Treasurer). Additionally, Emily Pinkney will be PCC Secretary.

There were no objections to approving these appointments, Maggie proposed this, and Vivien seconded this.

a. Nicky passed on Lloyd Milo's apologise for his absence.
b. Vivien raises that we should all collectively make sure that people don't over work themselves.

4. **Deanery Synod Representatives**
   There are no new nominations for Deanery Synod this year. This will be revisited at a future PCC meeting if needed.

5. **Appointment of Safeguarding officer**
   Geraldine Arthur continues to be our parish safeguarding officer. Matt thanks her for all her hard work in this role.
   a. Feona Olujumni asks if everyone is up to date with their DBS checks. Emily reassures her that anyone who works with children or vulnerable adults has been DBS checked. Additionally, this year we will be really focusing on safeguarding, with a big push on training.

6. **Appointment of Independent Examiner**
   The PCC recommends that we continue with Independent Examiner as our auditors. Emily Pinkney proposes this and Henrietta White seconds it.

7. **Written Reports Received by Meeting**
   Matt thanks everyone who wrote a report on and area of the church life**.** He encourages everyone to take the time to read them.

8. **Financial Report**
   Henrietta, the treasurer speaks to the draft accounts for 2024, encouraging regular giving, highlighting figures on gift aid, grant money from Cloudesley and the Hackney and Islington programme. Henrietta thanks God for his strength as she has gotten to grips with the role.
   a. Nicky wanted to note the discrepancies she has raised with the draft accounts and asked if these could be passed onto the independent examiner.
   b. Emily wanted to raise that the churches charity status is at risk if regular giving does not increase. If people could take the time to prayerfully consider their giving this would make a world of difference.
   c. Vivien and Feona asked how the congregation are kept informed. Matt explained that the PCC are elected to represent and make those decisions on behalf of the congregation. And the PCC will be regularly updated. Emily explained that if you have any questions or concerns to speak with your PCC members, Matt or to email info@sjuh.church and the issue will be raised at the next meeting.

d. Henrietta explained that we have hired a financial consultant who has been helping us get a hand on our finances. This includes helping us transition to a new interface which will make things easier for next year.
e. Vivien enquired about the new roles we've been advertising for: Worship and Prayer Lead and Family and Youth Lead, Matt explained that we are still accepting applications, with the hope to have someone in post by September. The interview panel will include himself, a member of the PCC and a member of the congregation.
f. Felix asked if we have any thanksgiving services planned to increase giving. Matt explained he plans to have vision and giving Sundays in March and September each year to encourage one off and regular giving.
g. A discussion around data protection had, with Matt emphasising he is not aware of who gives just how much is given. And Henrietta highlighting that GDPR and data protection are taken very seriously.

9. Vicars Report

Matt explains that his full written report is in the booklet but highlights a few key points. He outlines that it's been a time of transition and settling in, and he's been encouraged by the welcome, openness, and faithfulness of the church community. Easter Sunday stood out as a particularly Spirit-filled and significant moment for him. Matt highlights key appointments, including welcoming Emily as the Operations and Admin Lead. Matt also explains that We're now advertising for two new part-time roles: a Worship and Prayer Lead, and a Families and Youth Lead, supported by the Hackney & Islington Programme. And we have begun to shape our renewed vision around three priorities: Loving God, Loving Other, and Loving Archway.

a. Members of the congregation asked several questions about if Matt was still feeling vulnerable, what has stood out to him during his time here, has he felt challenged.
b. Matt said that although he does feel less vulnerable, things can always be a little overwhelming. Over the last 6 months he has been struck by how beautiful Sunday services and has found that worship has brought him to tears. He has also loved the one-on-one conversations he's had with members of the congregation – getting to hear about their stories and experiences. Matt said yes, he does feel challenged during this new faith adventure, he's had hard chats, there's been broader building challenges, and establishing the mission. But it's all exciting.
c. Sarah Berry, David Price and Vivien Gayton, highlighted some things of their own that they've seen in the last 6 months, with new faces, our own journeys keeping God at the centre and taking the time to reach out in our community, to see a revival of faith, prayer and action.
    i. Matt responded by saying that he feels we're in a season of preparation and feels we should be asking God to lead us in this first year/season.
d. Emily Berry explained her struggle with change without explanation, the removal of Birthdays for example and stressed the need for clearer communication.
e. Matt stressed that he's always happy to hear people feedback, thoughts and feelings so please do come to him for a chat.

10. Any Other Business

a. Buildings Update – Emily gave an update on the building, explaining that works last year were successful and new works are likely to begin in September on the South-West elevation and in the crypt.

i. Vivien asked about solar panels, Emily said this is definitely something that we are exploring, although there are multiple factors to take into consideration, including cost, funding, other heating phases etc.

11. Closing Prayer

Matt closed the meeting in prayer.

Legal and Administrative Information

Charity Name: The Parochial Church Council of the Ecclesiastical Parish of St. John the Evangelist, Upper Holloway ("PCC")

Charity Registration: 1198307

Principal Address: St John's Upper Holloway, St John's Grove, Archway, London N19 5SS

The Governing Document: Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

Objectives: To promote the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Anatola Road, Church Road, North London.

Members of the PCC:

Vicar: Matt Tinsley

Church Wardens: Uche Ihedioha
David Price

Elected Members: **January 2019**
Henrietta White (Treasurer)
Adewale Olujinmi

January 2020
Nicola Pinkney

March 2024
Cecilia Ishmael
Vivien Gayton

May 2025
Laurette Ekwechi

Secretary: Emily Pinkney

Employees of the PCC: Emily Pinkney (Operations Manager)
Michael Farasi (Worship & Prayer Lead)
Hannah Farasi (Children & Families Lead)

Finance Manager: Aaron Rodewald, Rodycloud Consulting

Structure, Governance and Management

Trustees

The PCC is a corporate body established by the Church of England. The method of appointment of PCC members is set out in the Church Representation rules. All church attendees are encouraged to register on the Electoral Roll and to stand for election to the PCC. Members of the PCC are either ex officio or elected by the Annual Parish Meetings in accordance with the Church Representation Rules and are trained at the first meeting on how to participate.

Electoral Roll

The Electoral Roll that was compiled in April 2026 stood at 67.

Risk Management

The PCC has a risk management strategy that comprises:

- An annual review of the risks that the PCC may face;
- The establishment of systems and procedures to mitigate those risks;
- The implementation of procedures designed to minimise any potential impact on the PCC should those risks materialise.

Activities & Strategies

The PCC has given due regard to the Charity Commission's guidance on public benefit. The PCC believes that by promoting the Christian faith it provides a benefit to the public by:

- Maintain the church building for use by the parish community
- Maintain the church gardens for the public to enjoy
- Provide pastoral services to the community through the week
- Provide Sunday services which aim to be a place of spiritual solace and respite theough worship, music & prayer.

The PCC

The PCC has 8 elected members including 2 churchwardens, plus Matthew Tinsley (Incumbent and Chair), and Emily Pinkney, Secretary, also attend the PCC without voting.

The PCC met five times during the year with good attendance. Committees met between meetings and reports of their findings were received by the PCC and discussed where necessary. Minutes and attendance are recorded at each PCC meeting. The PCC complies with the duty under section 5 of the Safeguarding and Clergy discipline measure 2017 in relation to having due regard to the House of Bishops' guidance on safeguarding children and adults.

Vicar’s Report

In our last APCM report (2025) — and indeed over this last year — I spoke a great deal about the faith adventure God is calling each one of us to play our part in. When I wrote those words last year, I could not have imagined the remarkable ways God has moved in us and through us over this last year.

One of the key themes of last year came from Mark 4, where Jesus speaks about the Kingdom of God being like a small seed. A seed on its own, indeed the smallest seed, appears vulnerable, inconsequential and insignificant. And yet, as Jesus teaches, when it is sown in faith, especially in fertile ground, it becomes the largest of trees. It produces fruit way beyond all realistic expectation.

This last year we have sought to sow many seeds in faith, as we've discerned God's leading. This has come in many shapes and forms. From volunteering to serve on Sundays in the Children's, Worship or Welcome Team, to choosing to step into the discipline of tithing or evangelism for the first time, by inviting a friend or neighbour to come to church or attend Alpha or a Hub. From taking a step in joining the BREAD Bible reading plan or choosing to stand alongside someone and pray for them in a time of need, to coming bowling or helping with the summer fete or singing in the Christmas Choir. These seeds have come in all shapes and sizes.

This report details many of the seeds sown and the fruit and life of God's Kingdom breaking through as a result. I'd like to mention a few that stand out to me.

Firstly, through the support of the Hackney and Islington Programme, we've been able to recruit Michael into our Worship & Prayer Lead role and Hannah into our Children & Families Lead role. It has been so exciting to see new life and fruit emerge through them as they've sought to facilitate and enable us as a church to step further into these two key ministry areas at St John's. Furthermore, Michael and Hannah have taken the lead in relaunching SJUH Youth, which is a provision I know so many have longed to see. I look forward to seeing how these areas develop over this coming year. Please join me in praying for them and for our children and youth.

Secondly, it was a complete joy to have 18 guests sign up for Alpha in the autumn term, many from the Persian community. I felt enormously privileged to journey with them through the course. I'm so grateful for the team that supported, and the many wonderful meals made by so many. The fruit of this course was that 12 people gave their lives to Jesus, and we had the privilege of baptising 8 into the life of the church in February.

Beyond these, our Summer Celebration brought together members of the local community for a joyful day of hospitality and connection, and we've hosted prayer and worship nights bringing together different churches within our parish and building real unity across our wider church community.

There is so much more I'd love to comment on, but the team and key leaders have done a brilliant job detailing all of this below. I'm so grateful to them, to our Wardens and the PCC, and to the whole congregation. I commend the reports that follow to you as we give so much thanks for all God has done for us over this last year.
Looking Ahead

This next year, I feel the call is on all of us to proclaim even more boldly and creatively, through word and action, in faith and by the power of his Spirit, the love of Jesus and his resurrection life over ourselves, our families, our community, church and parish. Especially in the places — as Ezekiel has taught us — of death and despair, that the dry bones would live.
As we look to the year ahead, there are several areas I am particularly excited about. We hope to expand our youth provision and deepen our investment in the next generation. We are exploring ways to grow in our ministry to the Persian community, building on the remarkable fruit of Alpha. And across all of this, we continue to hold to our three priorities of Loving God, Loving Other and Loving Archway — deepening our worship, building community and reaching out in mission.

Please join me as we take this next step together in this new faith adventure Jesus is leading us on.
Rev Matt Tinsley

Safeguarding Report

Whoever dwells in the shelter of the most high will rest in the shadow of the almighty. I will say of the Lord, He is my refuge and my fortress, my God in whom I trust. Psalms 91

St John's Church reflects society as a whole with children and adults coming together to share in the services and activities that are taking place. Safeguarding remains a priority for us. We are committed to creating a safe, caring and supportive environment for children, young people and vulnerable adults within the church and our community and also ensuring our policies and practices follow national safeguarding guidelines.

All volunteers and those working with children or adults at risk continue to follow safer recruitment procedures. This includes completing relevant safeguarding training appropriate to their role and completing required checks to maintain their DBS. We promote safe working practices in our church and maintain risk assessments for activities and events, and we encourage a culture where concerns can be raised safely and taken seriously.

During this period any concerns that were raised to me were responded to promptly,
Safeguarding
Geraldine Arthur

Church Wardens Report

Proverbs 3:5-6, 'Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight'. And so, as a congregation we trusted in the Lord and the Lord has been faithful. All around the church, we can see changes. From new lightings to the stage, from new audiovisuals to newly created relaxation areas equipped with sofas, from a functional church office to the new welcome signs. The improvements to the overall church fabric are unmissable, and all thanks to Matt, Emily and the rest of the team.

PCC and Standing committee meetings held as and when due, with approvals given for the smooth running of the church through strengthening the church administration. More staff members were recruited to support the Vicar. The PCC gave approval for the setting up of the

Archway support fund to support people within the community experiencing one form of hardship or the other and the criteria for making payments from the fund is available on the church website.

The past year saw a renewed focus on youth activities in the church, and we pray that this tempo of activities will be sustained in the years ahead.

Ps 100:4-5, 'Enter his gates with thanksgiving, and his courts with praise! Give thanks to him; bless his name! For the Lord is good; his steadfast love endures forever, and his faithfulness to all generations. We continue to benefit from Cloudesley grants towards major works in the church including the roof, crypt etc. All Christmas activities held as schedule and were well attended. For everything, as a church we remain grateful to God.
Uchenna Ihedioha & David Price

Children's Ministry Report

From September Hannah joined the staff team as Childrens and Families lead. I have been inspired by this verse from Psalm 8 "You have taught children and infants to tell of your strength, silencing your enemies and all who oppose you."

Sunday School currently has 20 actively registered children, with an average weekly attendance of around 10. The volunteer team has seen some changes over the past year; in September, the team consisted of Hannah and five volunteers. Following an information session led by Hannah, three additional volunteers joined, although two previous members stepped down. The group welcomes children aged 3 to 12 years old, while those under 3 are accompanied by their carers in the crèche area. Sessions take place in the church hall from 11:30am to 12:30pm on most Sundays, with breaks during certain Sundays and the summer holidays. After the first part of the adult worship service, children leave during the Peace to begin their session, which typically starts with icebreaker games and introductory questions. This is followed by a time of prayer and Bible reading, where the group explores the theme of the week, often supported by a related video. The session concludes with craft activities, and one of the children is encouraged to lead the final prayer. In warmer weather, the group also enjoys spending time playing together in the nursery garden.

We read the Bible following the main Christian Themes of the year: Advent, Christmas, Epiphany, Lent, Holy Week, Easter, and Pentecost. We use audio and video materials and reliable websites such as Energize (energize.uk.net) for our lessons and Saddleback Kids (on Youtube) for animated bible story summaries. Our curriculum includes creative indoor and outdoor activities, craft activities and studying Bible verses. This helps Children to engage more easily in understanding Christ's teachings.

We had our first Nativity play day in the run up to Christmas where we saw around 30 children come to do Christmas crafts and join in with an interactive Nativity play. This was the first outreach event Hannah introduced and is planning the next one at Easter. We also involved the kids with the advent services, having them do the reading and light the candle, and had a mystery gift for all the children each week.

We have a plan to grow the volunteer team further, and in mid 2026 split into 2 age groups to have more age-appropriate content. We would also like to start some kind of mid-week group for families.

Thank you, God, for all that you do for us. Thank you for the growth we have seen this year. I would like to thank the true dedication and commitment of all volunteers in Sunday school: thank you Aisha, Laurette, Chinyere, Geri, Jane, Natalie, Sophia, Beth and Cynthia. I would like to commend the parents and family of our children: for making sure of their attendance. Most of all thank you to all our children who have continued to come to Sunday school and grow in their understanding of Christ's teachings.
Hannah Farasi

Youth Ministry Report

Hannah and Michael started up the youth group in November, running it fortnightly on Friday nights from 7-9pm. We currently have 5 youth attending regularly.

In a session we do one hour of fun and games, and an hour studying the bible, discussing the passage together and praying together.

We also join the North Islington Youth gatherings (which are once every 6 weeks), where we connect with other youth and leaders from around North Islington.

We have seen growth in the openness of the youth and regularly have in depth conversations about faith and their lives and have been impressed by their willingness to be open and pray aloud.

We thank God for the slow and small beginnings of this group, and the way the young people have continued to show up and get involved.
Hannah & Miachael Farasi

Pastoral Care Report

Over the past year, the Pastoral Care Ministry at St John's has continued to provide consistent, compassionate support to our church community. Regular visits have been made to members in hospital, residential care, and at home, including ongoing support for those with long-term needs. Holy Communion has also been taken to housebound members to keep them connected to the sacramental life of the church.

Alongside in-person visits, we have regularly checked in with members by phone and text to ensure people remain supported and are not isolated. Prayer support has been offered to individuals and families during times of illness, bereavement, and crisis. Practical assistance has been provided through referrals to food banks, advice services, voluntary organisations, and charitable funds for those facing hardship.

We have also helped the church celebrate notable life events, including significant birthdays, anniversaries, and other important milestones within our community.

This last year, we also launched the Archway Care Fund, to provide timely, practical support and help in moments of need and to nurture a culture of generosity at the heart of St John's. It's been beautiful to see this fund in action, and we hope this ministry will only grow in the year to come.

Looking ahead, we hope to grow and train our volunteer team so we can extend pastoral visits, increase our capacity for follow-up support, and respond more effectively to the diverse needs of our congregation.
Sheryl Hendrickson

Worship Report

This year has been an exciting and encouraging season for worship at St John's. For me personally, it has been a meaningful journey since joining the team in October, and it has been a joy to see how God has been at work in and through our worship life.

One of the highlights of the year was our Christmas Carols service on 14th December. We were blessed with a choir made up of members of the congregation, supported by a live band, something new compared to the previous year. The collaboration between the choir and band worked beautifully, creating a vibrant and uplifting atmosphere. It was especially encouraging to see so many people attend and engage with the service.

We are deeply grateful for the faithful service of Sarah, Jennifer, Jane, and Jackie, who have supported the worship team as backing vocalists over the years. At the same time, one of our keys focuses this year has been to raise and develop young musicians and worshippers from within St John's. To support this vision, we began running weekly music sessions for young people every Wednesday evening. It has been wonderful to see consistent attendance, with several young people regularly coming along, growing in both confidence and musical ability.

We have also been able to purchase a new piano, which has been a valuable upgrade. We are trusting God to provide the right person from within St John's to step into this area and use this resource to bless the congregation. It has been encouraging to see new members, including Tom and Sophia, join the worship team. We continue to pray for more people to get involved as we grow together in worship.

Beyond Sunday services, we have also hosted prayer and worship nights, bringing together different churches within our parish. These gatherings have been a real blessing, creating opportunities for connection, unity, and shared worship. It has been particularly enriching to welcome musicians from other churches to play alongside us, helping to build strong relationships across our wider church community.

We have also been intentional about developing relationships with worship leaders from other churches. This has been invaluable, enabling us to support one another and collaborate during special services or when additional support is needed.

As we look ahead to the coming season, our desire is to continue growing the worship team at St John's both in number and in depth. We are trusting God to bring more people to serve, while also investing in and developing those already part of the team, especially our young musicians and newer members.
Michael Farasi

Mission and Community Report

Over the past year, our mission and community life has continued to grow, as we seek to be a welcoming, prayerful, and outward-looking church. Through worship, discipleship, outreach, and shared community life, we have seen God at work in encouraging and transforming ways.

A particular highlight this year has been our Alpha Course, which provided a space for people to explore the Christian faith in an open and welcoming environment. We were delighted to see this journey led to eight baptisms, a powerful testimony to lives being changed and faith taking root within our community.

Our Carols by Candlelight service was once again a joyful and well-attended occasion, welcoming over 150 people. It remains a special opportunity to share the message of Christmas with both our congregation and the wider community.

We also continued our support for Operation Christmas Child, with the church coming together to pack over 120 shoeboxes. This generous response reflects our ongoing commitment to sharing God's love in practical ways with those in need around the world.

During the summer, our Summer Celebration brought together many members of the local community for a day of fun, hospitality, and connection. It was a wonderful expression of our desire to be a church that is open and engaged with those around us.

Our regular gatherings continue to play a vital role in the life of the church. The Wednesday Bible Study on Zoom offers a valuable space for learning, worship, prayer, fellowship, and meaningful conversation, helping participants to deepen their understanding of God's Word and share personal experiences. Alongside this, our Tuesday evening hub and Bible study provides another important opportunity for connection and discipleship.

We are also grateful for our ongoing Soup and Stretch sessions, which continue to serve our Young at Heart community. This growing ministry offers a welcoming space for older adults to connect, enjoy gentle exercise, and share food together. More than this, it has become a place of friendship, encouragement, and belonging, where people can build relationships, support one another, and enjoy life together. Through conversation, shared experiences, and opportunities for prayer and reflection, it reflects our desire to value and celebrate every stage of life.

Across all these activities, we see our mission in action: building community, nurturing faith, and extending welcome beyond our walls. We are deeply thankful to everyone who has contributed their time, energy, and care to this ministry over the past year.

We look ahead with gratitude and expectation, trusting God to continue leading us as we seek to serve our community and share His love.
Emily Pinkney

Building Report

This past year has seen further important progress in the care and maintenance of our church buildings, as we continue to steward this space responsibly for both current use and future generations.

A key focus has been the stonework project on the south elevation, addressing areas of concern and helping to preserve the fabric of the building. Alongside this, we have undertaken additional drainage works in the crypt, including the removal of the old oil tank. This has been an important step in improving both the condition of the space and addressing ongoing water management issues.

We have also completed work to rebuild the wall alongside the steps leading down to the crypt, together with the installation of new fencing around this area. These improvements significantly enhance safety by reducing the risk of falls and help to deter anti-social behaviour.

We would also like to express our sincere thanks to Cloudesley for their generous support in funding the 2025 projects. Their contribution has enabled us to undertake essential works that might otherwise not have been possible and has made a lasting difference to the safety and sustainability of our buildings.

Looking ahead, we are beginning to explore a major heating project for the church. The aim is to create a warmer, more comfortable environment while also moving towards more sustainable forms of heating, in line with the Diocese's goal of reaching net zero carbon by 2030. We plan to focus on fundraising for this project over the coming year, with the hope of undertaking the work in spring 2027.

In addition, we are laying the groundwork for a further phase of stonework repairs planned for 2027, particularly on the south elevation. Following emergency works carried out in 2025 due to falling stone in high winds, it remains a priority to replace damaged or removed stonework to ensure the ongoing safety and integrity of the building.

We are grateful to all who have supported these projects through their time, expertise, and financial giving. The care of our buildings is an ongoing task, and these efforts are vital in ensuring that our church continues to be a safe, welcoming, and sustainable place for worship and community life.
Emily Pinkney

Finance Report

Total Receipts £375,463 (£259,066, 2024)

Total Receipts consisted of:

Voluntary Giving £71,686 (£56,099, 2024)

Gift aid Recovered £11,626 (£13,000 2024)

Grants £187,282 (£93,750, 2024)

Rental Income £101,338 (£94,175, 2024)

Other Income £3,445 (£2,041, 2024)

Voluntary giving increased by 20% in 2025. Givers increased from 52 – 65 over the year.

Expenditure for the year increased over the previous year due to increased activity. Total expenditure for 2025 was £305,421 (£290,871 2024). This included a common fund payment of £55,000, governance costs of £15,502 and charitable activities of £289,919.

The total net assets of 31st December 2025 were £730,681 (£662,496 2024). Of which £71,738 was restricted, £42,702 was endowment and £341,045 was the cash balance in the bank.

Reserves Policy

The PCC has set out a reserves policy to maintain 3 months of regular expenditure based on historic and projected operating costs. The reserves are to be unrestricted funds of a cash nature that are freely available to be spent on charitable purposes. At the end of 2025, the PCC had £278,397 (£239,881 2024) worth of reserves. Based on 2025 expenditure, 3 months of reserves would be £57,726.

Aaron Rodewald (Financial Manager)

Diocese of London Report

The Diocese of London is the largest in the Church of England, with over 400 churches serving a diverse population of 4.2m north of the Thames and west of the Lea, with a vision for every Londoner to encounter the love of God in Christ.

In 2025, the Church continued to grow according to indicative statistics, contributing to attendance increases of around 20% since 2022.

The London Diocesan Fund (LDF) serves, supports and resources all parts of the Diocese by funding around 540 paid clergy and providing essential services so every parish benefits from strong pastoral and missional leadership.

The Ministry Team supported the formation and development of 540 paid clergy, 204 self supporting clergy, 114 Licensed Lay Ministers, as well as over 100 exploring ordained or lay ministry.

Most stipendiary clergy are housed by the LDF. The Housing team completed over 3,000 repairs and planned maintenance tasks, alongside major retrofitting to improve housing quality and energy efficiency, contributing to net zero goals.

Parishes received wide-ranging practical support for ministry. The Property and Fundraising team helped secure nearly £16m of external investment towards building renovations, community engagement and mission.

Safeguarding practice was strengthened further, with 95% of parishes now using safeguarding dashboards. INEQE carried out an independent audit of diocesan safeguarding, which will provide recommendations for how to build on progress made to create a safer church.

This work was funded through parish contributions via the Common Fund (£24.3m) and LDF generated income (£12.8m) from grants and investments.

The LDF has also generated additional funds for mission-focused projects, now totalling £40m across their collective lifespan. Great progress was made in 2025, including:

- Hackney & Islington Programme: 24 parishes supported, four new worshipping communities launched, lay leaders trained, and significant attendance growth.
- Southall & Hounslow Project: strengthening intercultural ministry across 13 parishes with new multilingual congregations adding over 100 new disciples.
- Tower Hamlets Mission Project: 89 young people came to faith and nearly 9,000 residents were engaged through new worshipping communities and outreach.

The Diocese also celebrated Bishop Sarah's appointment as Archbishop of Canterbury, giving thanks for her eight years as Bishop of London, marked by committed support for parish ministry, mission, safeguarding, and the diocesan priorities of becoming younger, safer and more racially just.

Diocese of London Team

Responsibilities of Trustees for the Financial Statements

The PCC is responsible for preparing the Annual Report and financial statements in accordance with applicable law and United Kingdom Accepted Accounting Practice. Charity law requires the PCC to prepare a statement of financial activities and balance sheet for each financial year, which gives a true and fair view of the state of affairs of the PCC and of its financial activities for that year and adequately distinguishes any material special trust or another restricted fund of the PCC. In preparing those financial statements, the PCC is required to:

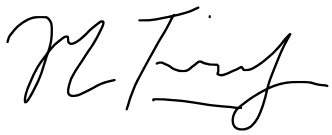
- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State, whether the policies adopted, are by the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the PCC will continue to operate.

The PCC is responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the Church Accounting Regulations 2006. The PCC is 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. The PCC is responsible for the maintenance and integrity of the charity and financial information included in the charity's website.

The report of the PCC was approved by the PCC on 14 May 2026 and signed on its behalf by:

The Revd Matthew Tinsley

PCC Chair & Vicar



Parochial Church Council of St Johns Upper Holloway Statement of Financial Activities

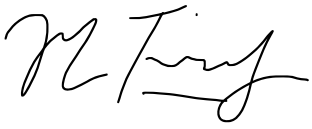
For the year ended 31 December 2025 — **Statement of Financial Activity**

	Note	Unrestricted Funds	Endowment Funds	Designated Funds 2025	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Endowment Funds	Designated Funds 2024	Restricted Funds	TOTAL FUNDS
		£	£	£	£	£	£	£	£	£	£
INCOME FROM:											
Donations and Legacies		115,171	-	657	154,766	270,594	68,676	-	423	93,750	162,849
Income from Generated Funds		102,008	-	-	-	102,008	94,525	-	-	-	94,525
Income from Investments		833	-	-	-	833	610	-	-	-	610
Other Income		2,028	-	-	-	2,028	1,081	-	-	-	1,081
TOTAL INCOME	**2**	**220,040**	-	**657**	**154,766**	**375,463**	**164,893**	-	**424**	**93,751**	**259,066**
EXPENDITURE ON:											
Charitable Activites		186,153	-	2,204	101,562	289,919	187,759	-	140	87,613	275,512
Governance Costs		15,502	-	-	-	15,502	15,359	-	-	-	15,359
TOTAL EXPENDITURE	**2**	**201,655**	**-**	**2,204**	**101,562**	**305,421**	**203,118**	**-**	**140**	**87,613**	**290,871**
NET INCOME/(EXPENDITURE) BEFORE INVESTMENTS		**18,386**	**-**	**(1,547)**	**53,203**	**70,042**	**(38,226)**	**-**	**283**	**6,137**	**(31,806)**
Net Gains & (Losses) on Investments	**6**	-	(1,857)	-	-	(1,857)	-	857	-	-	857
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		**18,386**	**(1,857)**	**(1,547)**	**53,203**	**68,185**	**(38,226)**	**857**	**283**	**6,137**	**(30,949)**
Gross transfer in funds		(1,857)	-	1,857	-	-	9,944			(9,944)	-
NET MOVEMENT IN FUNDS		**16,529**	**(1,857)**	**310**	**53,203**	**68,185**	**(28,282)**	**857**	**283**	**(3,807)**	**(30,949)**
Balances brought forward at 1 January 2025		453,677	44,559	145,725	18,535	662,496	481,959	43,702	145,442	22,342	693,445
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		**470,206**	**42,702**	**146,035**	**71,738**	**730,681**	**453,677**	**44,559**	**145,725**	**18,535**	**662,496**

Parochial Church Council of St Johns Upper Holloway Balance Sheet at 31 December 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible Assets	5	331,299	352,977
Investments	6	43,488	45,345
		374,787	**398,322**
CASH IN THE BANK			
Cash in the bank and in Hand		341,045	244,885
		341,045	**244,885**
CURRENT ASSETS			
	7	**37,717**	**30,078**
CURRENT LIABILITIES			
	8	**(22,869)**	**(10,789)**
NET CURRENT ASSETS		355,893	264,174
NET ASSETS		730,680	662,496
RESERVES			
(deficit)/Excess to date		68,185	(30,949)
Starting Balances		662,496	693,444
		730,681	**662,496**
FUNDS			
Unrestricted		470,206	453,677
Endowment		42,702	44,559
Designated		146,035	145,725
Restricted		71,738	18,535
	14	**730,681**	**662,496**

Approved by the Parochial Church Council on: 14 May 2026
and signed on its behalf by:





Revd Matthew Tinsley
Vicar / Chair of Trustees

Henrietta Cabey
Treasurer

The notes on subesequent pages form part of these financial statements

For the year ended 31 December 2025

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Restricted funds are those donated for specific purposes.

Income

Voluntary income and capital sources

Donations and other income are recognised when received and an estimate of income tax recoverable is recognised when the related donations are recognised.

Rental Income

Rental income from the letting of church premises is recognised when the rental is due.

Grants

Grants and donations are accounted for when paid over, or when awarded.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is probable.

Church Activities Income

Income from church activites is recognised when the date of the event takes place.

For the year ended 31 December 2025

Expenditure

Church activities

The diocesan Common Fund is accounted for when paid. Any Common Fund unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Expenditure incurred in the operation of the church is classed as charitable activities.
Govrnernance costs is classed as what is needed to keep good governance of the PCC.

Fixed assets

Consecrated property and moveable church furnishings

Consecrated land and buildings and moveable church furnishings - Consecrated and beneficed property, is excluded from the accounts by S10(2)(a & c) of the Charities Act 2011. No value is attributed to moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable church furnishings, whether for maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other land and buildings - Other land and buildings held on behalf of the PCC for its own purposes are valued at a fair but prudent valuation which is a reasonable estimate of the current value “in use” of the property. No depreciation has been charged in respect of such properties as they are kept in sound condition and any expenditure on maintenance or improvement following regular review is written off as incurred. Other land and buildings held for rental purposes are depreciated over 30 years.

Other fixtures, fittings and office equipment

Other fixtures, fittings and office furniture - Fixtures, fittings and equipment used for church purposes is capitalised and written off on a reducing balance basis.
Routine replacements and renewals are written off as expenditure in the SOFA. Other equipment purchases of under £7,500 are also written off as

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Parochial Church Council of St Johns Upper Holloway Notes to the Accounts

For the year ended 31 December 2025

2. Financial Statement

	2025					2024				
	Unrestricted	Endowment	Designated	Restricted	Total	Unrestricted	Endowment	Designated	Restricted	Total
Donation	£	£	£	£	£	£	£	£	£	£
Gift and Donations	71,029	-	657	-	71,686	55,676	-	423	-	56,099
Gift Aid	11,626	-	-	-	11,626	13,000	-	-	-	13,000
Total Donation	**82,655**	**-**	**657**	**-**	**83,312**	**68,676**	**-**	**423**	**-**	**69,099**
Grants										
Grants	32,516	-	-	154,766	187,282	-	-	-	93,750	93,750
Total Grants	**32,516**	**-**	**-**	**154,766**	**187,282**	**-**	**-**	**-**	**93,750**	**93,750**
Church Activities										
Event Income	670	-	-	-	670	350	-	-	-	350
Funeral & Wedding Fees	2,028	-	-	-	2,028	474	-	-	-	474
Total Church Activities	**2,698**	**-**	**-**	**-**	**2,698**	**824**	**-**	**-**	**-**	**824**
Rental										
Rental Income	101,338	-	-	-	101,338	94,175	-	-	-	94,175
Total Rental	**101,338**	**-**	**-**	**-**	**101,338**	**94,175**	**-**	**-**	**-**	**94,175**
Other Income										
Bank interest	833	-	-	-	833	592	-	-	-	592
HMRC PAYE Interest on Refund	-	-	-	-	-	18	-	-	-	18
Other Income	-	-	-		-	607	-	-	-	607
Total Other Income	**833**	**-**	**-**	**-**	**833**	**1,217**	**-**	**-**	**-**	**1,217**
Total Income	**220,040**	**-**	**657**	**154,766**	**375,463**	**164,892**	**-**	**423**	**93,750**	**259,065**

	2025					2024				
	Unrestricted	Endowment	Designated	Restricted	Total	Unrestricted	Endowment	Designated	Restricted	Total
	£	£	£	£	£	£	£	£	£	£
Worship										
Christmas	-	-	-	-	-	-	-	-	-	-
Festival services	1,139	-	-	-	1,139	-	-	-	-	-
PA and AV	12,664	-	-	56	12,720	3,205	-	-	-	3,205
Preaching and Teaching	280	-	-	-	280	-	-	-	-	-
Sundays Content	578	-	-	-	578	355	-	-	-	355
Wedding Cost	-	-	-	-	-	-	-	-	-	-
Worship	2,298	-	-	-	2,298	1,911	-	-	-	1,911
Worship Team	75	-	-	-	75	-	-	-	-	-
Total Worship	**17,035**	**-**	**-**	**56**	**17,091**	**5,471**	**-**	**-**	**-**	**5,471**
Community										
Dance Expenses	-	-	-	-	-	-	-	-	-	-
Dicipleship & Hubs	-	-	-	-	-	-	-	-	-	-
Events	873	-	-	610	1,483	-	-	-	-	-
Hubs	-	-	-	-	-	-	-	-	-	-
Kids	662	-	-	-	662	-	-	-	-	-
Leadership Development	781	-	-	-	781	-	-	-	-	-
Mid-Week Kids	-	-	-	-	-	-	-	-	-	-
Newcomers	-	-	-	-	-	-	-	-	-	-
Pastoral	170	-	-	-	170	-	-	-	-	-
Wild Fires	-	-	-	-	-	-	-	-	-	-
Womens and Mens Ministry	-	-	-	-	-	-	-	-	-	-
Youth	136	-	-	-	136	-	-	-	-	-
Total Community	**2,623**	**-**	**-**	**610**	**3,233**	**-**	**-**	**-**	**-**	**-**
Mission										
Alpha	-	-	-	-	-	-	-	-	-	-
Church Planting	-	-	-	-	-	-	-	-	-	-
Compassion and Local Ministry	319	-	2,204	-	2,523	3,410	-	140	-	3,550
Grants and Giving Away	1,275	-	-	-	1,275	5,100	-	-	-	5,100
Missional Activities	-	-	-	-	-	-	-	-	-	-
Total Mission	**1,594**	**-**	**2,204**	**-**	**3,798**	**8,510**	**-**	**140**	**-**	**8,650**
Operations										
Bad Debt	-	-	-	-	-	-	-	-	-	-
Church Refurbishments	4,670	-	-	69,482	74,153	42,790	-	-	87,613	130,403
Cleaning	3,938	-	-	-	3,938	2,384	-	-	-	2,384
Clergy Costs	1,027	-	-	-	1,027	62	-	-	-	62
Clergy Housing	1,907	-	-	-	1,907	3,942	-	-	-	3,942
Communication & Media	968	-	-	-	968	-	-	-	-	-
Depreciation expenses	21,676	-	-	-	21,676	19,977	-	-	-	19,977
Flat Rental	-	-	-	-	-	-	-	-	-	-
Finances	645	-	-	-	645	-	-	-	-	-
Garden Maintenance	2,997	-	-	-	2,997	-	-	-	-	-
Hire Costs	251	-	-	-	251	-	-	-	-	-
HR	-	-	-	-	-	-	-	-	-	-
Insurance	11,054	-	-	-	11,054	10,544	-	-	-	10,544
IT	3,340	-	-	-	3,340	1,434	-	-	-	1,434
Office Management	185	-	-	-	185	1,513	-	-	-	1,513
Office Supplies	7	-	-	-	7	-	-	-	-	-
Repairs and Maintinance	14,449	-	-	9,368	23,817	9,537	-	-	-	9,537
Recruitment	1,794	-	-	-	1,794					
Shared Consumables	-	-	-	-	-	-	-	-	-	-
Shared Equipment	4,659	-	-	1,500	6,159	-	-	-	-	-
Staff Hospitality	38	-	-	-	38	-	-	-	-	-
Staff Well Being	80	-	-	-	80	-	-	-	-	-
TABLE	500	-	-	-	500	-	-	-	-	-
Team Training	1,114	-	-	-	1,114	99	-	-	-	99
Tools and Equipment	-	-	-	-	-	-	-	-	-	-
Travel	98				98					
Utilities	21,070	-	-	-	21,070	16,421	-	-	-	16,421
Vicar Discretion Fund	14	-	-	-	14	-	-	-	-	-
Volunteer Support	-	-	-	-	-	-	-	-	-	-
Total Operations	**96,481**	**-**	**-**	**80,350**	**176,831**	**108,703**	**-**	**-**	**87,613**	**196,316**
Staff										
Total Staff	**24,475**	**-**	**-**	**20,546**	**45,021**	**20,505**	**-**	**-**	**-**	**20,505**
Common Fund	55,000	-	-	-	55,000	55,000	-	-	-	55,000
Total Common Fund	**55,000**	**-**	**-**	**-**	**55,000**	**55,000**	**-**	**-**	**-**	**55,000**
Governance										
Accounting	1,200	-	-	-	1,200	1,605	-	-	-	1,605
Bank Charges	106	-	-	-	106	114	-	-	-	114
Legal Fees	2,205	-	-	-	2,205	3,210	-	-	-	3,210
Payroll	454	-	-	-	454	-	-	-	-	-
PCC Expenses	483	-	-	-	483	-	-	-	-	-
Total Governance	**4,448**	**-**	**-**	**-**	**4,448**	**4,929**	**-**	**-**	**-**	**4,929**
				-	-				-	-
Total Operating Expenses	**201,655**	**-**	**2,204**	**101,562**	**305,421**	**203,118**	**-**	**140**	**87,613**	**290,871**

For the year ended 31 December 2025

3. STAFF COSTS	**2025**	**2024**
	£	**£**
Wages and salaries (incl PAYE)	35,022	11,206
Social security costs	63	-
Pension costs	1,681	165
Freelance Staff costs	8,255	8,591
Payroll Processing Fee	454	543
	45,474	**20,505**

	2025	**2024**
Total amount of staff employed	3	1

No staff member was paid over £60,000 in 2025

4. Mission Grants

Grant Recipient	**Grant Amount**
YWAM Malawi	375
Cape Town Mission	525
Worldlink Scotland	375
Total	**1,275**

5. Fixed Assets

	Freehold Property	**Improvement to Property**	**Fixtures, Fittings & Equipment**	**Total**
	£		**£**	**£**
Cost At 1 January 2025	550,000	2,992	27,111	580,103
Additions during year	-	-	-	-
Disposals during year	-	-	-	-
At 31 December 2025	550,000	2,992	27,111	**580,103**
Depreciation At 1 January 2025	(210,398)	(2,461)	(14,267)	(227,126)
Charge for the year	(18,333)	(133)	(3,211)	(21,678)
Disposals during year	-	-	-	-
At 31 December 2025	(228,731)	(2,594)	(17,478)	**(248,804)**
Net Book Value At 1 January 2025	339,602	531	12,844	352,977
At 31 December 2025	**321,269**	**398**	**9,633**	**331,299**

6. Investments

	Unrestricted	**Endowment**	**Endowment**	**Total**
Market Value At 1 January 2025	**6,544**	**36,305**	**2,496**	**45,345**
Additions during year	-	-	-	**-**
Disposals during year	-	-	-	**-**
Unrealised Gains/(Losses)	-	(1,738)	(119)	**(1,857)**
Transfer of Funds to the Church Bank Account	-	-	-	**-**
Market Value At 31 December 2025	**6,544**	**34,567**	**2,377**	**43,488**

The **Thomas Dickinson Fund** was established by a Scheme dated March 1975. The Vicars of the Parish Church of St John the Evangelist, Upper Holloway and the Parish Church of St Mark with St Anne, Holloway and Co-Optive Trustees of both Parish Churches were appointed first Trustees of the Fund. The capital of the fund is held in permanent endowment and cannot be spent. Income from the fund is by way of dividends, for which the above churches including St John's are beneficiaries. The dividends are paid into a separate bank account and distributed to the two beneficiaries. The purpose of the fund is for supporting members of the congregation meeting for religious worship at the Parish Church of St John the Evangelist, Upper Holloway and the Parish Church of St Mark with St Anne, Holloway, who are in conditions of need, hardship or distress. In 2024, dividend income totalling £988.24 from the Thomas Dickinson Endowment Fund is accrued.

The Charity holds investments with CCLA COIF Investment Fund. The Thomas Dickinson Investments Fund held 1,789 Investment Fund Shares at a unit cost of £19.3219 per share. The investment value was £4,566.88 as at the 31st December 2025.

The **Thomas Lyon Fund** was established by a Scheme dated March 1975. The Ecclesiastical Parishes of St John the Evangelist, Upper Holloway and St Mark with St Anne, Holloway were appointed first Trustees of the Fund. The capital of the fund is held in permanent endowment and cannot be spent. Income from the fund is by way of dividends, for which the above churches including St John's are beneficiaries. The dividends are paid into a separate bank account and distributed to the two beneficiaries. Income from the fund must be used for the relief of poor members of the congregation meeting for religious worship at the Parish Church of St John the Evangelist, Upper Holloway. In 2024, dividend income totalling £69.95 from the Thomas Lyon Endowment Fund is accrued.

The Charity holds investments with CCLA COIF Investment Fund. The Thomas Lyon Charity Investment Fund held 123 Investment Fund Shares at a unit cost of £19.3219 per share. The investment value was £2,376.59 as at the 31st December 2025

7. Debtors

	2025	**2024**
Debtors & Prepayments	24,575	5,510

Voluntary Giving Owed at year end	1,110	13,000
Interest & Dividends Receivable	2,032	1,568
Loans	10,000	10,000
Total	**37,717**	**30,078**

8. Current Liabilities

	2025	2024
Accounts Payable	21,341	8,949
Accruals	1,200	1,605
Agency Fees	328	166
Payroll Payable	-	69
Total Current Liabilities	**22,869**	**10,789**

9. Non Current Liabilities

There were no long term liabilities held during this or the previouse financeial period.

10. Contingent Liabilities

As disclosed in note 7 of these financial statements, there is uncertainty regarding a loan of £10,000 that the PCC made to Red Balloon charity in 2022, that has subsequently become insolvent.

11. Related Party Transactions	**Name**	**Amount**	**Relationship**	**Reason**
	Emily Pinkney	26,253	PCC Member	Employment

Apart from the reimbursement of charitable purchases paid for personally on behalf of the charity, no other payments were made to PCC Members or any persons connected with them during this financial period. No other material transaction took place between the charity and a PCC Member or any person connected with them.

For the year ended 31 December 2025

12. Restricted Funds

		2025			
Purpose	**Opening Balance**	**Income**	**Expenditure**	**Tranfers Out**	**Transfers In**	**Closing Balance**
	£	**£**	**£**	**£**	**£**	**£**
Drop in Centre	8,521	-	-	-	-	8,521
Building Fund	-	132,110	(69,482)	-	-	62,627
Cloudesley Grant for Audio Visual Project	56	-	(56)	-	-	-
Fabric Fund	9,218	-	(9,218)	-	-	-
Upper Holloway Fellowship of churches	590	-	-	-	-	590
Church Heating Fund	150	-	(150)	-	-	-
HIP Funding	-	20,546	(20,546)	-	-	-
Mission Hall Fund	-	2,110	(2,110)			-
Total Restricted funds	**18,535**	**154,766**	**(101,562)**	**-**	**-**	**71,738**

		2024			
Purpose	**Opening Balance**	**Income**	**Expenditure**	**Tranfers Out**	**Transfers In**	**Closing Balance**
	£	**£**	**£**	**£**	**£**	**£**
Drop in Centre	8,521	-	-	-	-	8,521
Cloudesley Grant for Building Maintenance	-	83,750	(83,750)	-	-	-
Cloudesley Grant for Audio Visual Project	-	10,000	-	-	9,944	-	56
Fabric Fund	13,081	-	(3,863)	-	-	9,218
Upper Holloway Fellowship of churches	590	-	-	-	-	590
Church Heating Fund	150	-	-	-	-	150
Total Restricted funds	**22,342**	**93,750**	**(87,613)**	**(9,944)**	**-**	**18,535**

13. Designated Funds

		2025			
Purpose	**Opening Balance**	**Income**	**Expenditure**	**Tranfers Out**	**Transfers In**	**Closing Balance**
	£	**£**	**£**	**£**	**£**	**£**
Building Fund	146,035	-	-	-	-	146,035
Soup and Stretch	(310)	657	- 2,204	-	1,857	-
Total Restricted funds	**145,725**	**657**	**(2,204)**	**-**	**1,857**	**146,035**

		2024			
Purpose	**Opening Balance**	**Income**	**Expenditure**	**Tranfers Out**	**Transfers In**	**Closing Balance**
	£	**£**	**£**	**£**	**£**	**£**
Building Fund	146,035	-	-	-	-	146,035
Soup and Stretch	- 593	423	(140)	-	-	(310)
Total Restricted funds	**145,442**	**423**	**(140)**	**-**	**-**	**145,725**

			2025		
14. ANALYSIS OF NET ASSETS BY FUND	**Unrestricted Funds**	**Endowment**	**Designated**	**Restricted Funds**	**TOTAL FUNDS**
Fixed Assets & Investments	337,843	36,944	-	-	374,787
Current Assets	138,592	5,758	146,035	88,376	378,762
Total Assets	476,436	42,702	146,035	88,376	753,549
Current Liabilities	(6,231)	-	-	(16,638)	(22,869)
	470,205	42,702	146,035	71,738	730,680

	2024				
	Unrestricted Funds	Endowment	Designated	Restricted Funds	TOTAL FUNDS
Fixed Assets & Investments	359,521	38,801		-	398,322
Current Assets	104,945	5,758	145,725	18,535	274,963
Total Assets	464,466	44,559	145,725	18,535	673,285
Current Liabilities	(10,789)	-	-	-	(10,789)
	453,677	44,559	145,725	18,535	662,496

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

This report on the financial statements for the PCC of the Ecclesiastical Parish of St John The Evangelist Upper Holloway the year ended 31st December 2025, which are set out on the following pages, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulations') and s.145 of the Charities Act 2011 ('The Act').

Respective Responsibilities of the PCC and the Examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of Regulations and section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to issue this report on those financial statements accounts in accordance with the terms of the Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 (5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued from the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow Member of the Association of Charity Independent Examiners.

In connection with my examination, attention is drawn to the fact that there is currently uncertainty regarding ownership of the property shown within these accounts as a fixed asset, as to whether the owner is the Diocese or St John's PCC. The PCC have been advised to continue receiving the rental income from the property while the Diocese property team continues to evaluate and until a resolution and decision is reached by the Diocese. To that end the property continues to be shown as a fixed asset. Attention is also drawn to notes 7 and 10 with regard to a loan to a charity that was agreed in 2022. The original target repayment date was not achieved. The charity is currently insolvent. The receivers are unable to confirm the quantum or timing of the repayment of the loan. No other material matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the requirements of the Act, and the Regulations have not been met; or

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



1 September 2026

J Irvinesmith FCIE
Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
West Sussex
PO20 7EG

Dated:

The Board of Trustees
The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Upper Holloway
The Church Office
St John's Grove
Upper Holloway
Islington
London
N19 5RR

3rd September 2026

Dear Trustees,

We are pleased to say that we have completed the independent examination for The Parochial Church Council of the Ecclesiastical Parish of St John the Evangelist, Upper Holloway for the year ended 31st December 2025.

This letter is designed to summarise to management, any findings and points that arose. The Examiners report has highlighted the issues surrounding the Red Balloon loan and property ownership uncertainty. This letter has been drafted solely to report to you as the Board of Trustees, matters in relation to the examination.

It has not been drafted with any third party in mind and thus must not be disclosed to a third party, or quoted, or referred to, without the written consent of Independent Examiners Ltd. We do not accept responsibility to any third party in respect of our review or this Report.

Payments to PCC Members

Please may we recommend that all payments to PCC members are made in accordance with legislation and your own PCC governing document. Further reading on this can be found in the guidance issued by the Church of England – Parochial Expenses of the Clergy 2017, found at:

www.churchofengland.org/sites/default/files/2017-10/Parochial%20Expenses%20Guide%20-%202017.pdf

You confirmed that Section 3a of the governing document permits payments to PCC members if conditions are met.

Related Party Transactions

May we recommend that the disclosure of actual, potential and perceived conflicts of interest is included as a standing item on your meeting agendas.

The PCC should also have a written conflict of interest policy.

If you need any assistance, please reach out to support@trustadvice.org.uk and they would be delighted to help.

Paperwork

Just as a reminder, Trustees should be regularly asking themselves about their records:
Do our accounting records:

(1) Provide basic information to demonstrate and explain all of the charity's transactions.
(2) Show the date, amount and nature of all sums of money received and spent.
(3) Show what assets and liabilities the charity has.
(4) Contain evidence from outside the charity (i.e. from a third party) about why the receipt or payment was made. There should be a document to support every transaction.
(5) Disclose at any time, with reasonable accuracy, the financial position of the charity at that time.
(6) Enable accounts to be prepared that comply with accounting regulations.

Accounting records should also include all the evidence from outside the organisation about why you've paid or received money – you should have a document (real or virtual) to support every transaction in your accounts, including things like

For receipts:
- Grants – confirmation letter with grant details, plus grant conditions. Remittance advices for each grant payment
- Room hire/lettings – copy of your invoice plus evidence of receipt of payment
- Donations – accompanying letter/email
- Cash from events – Cash sheets properly signed off

For payments:
- Invoices (addressed to the organisation), clearly showing goods or services supplied
- Shop receipts for smaller items - properly authorised with explanation of goods/services purchased
- Volunteer expenses – claim form with travel tickets, food receipts etc, showing reimbursement of actual expense not round sum payments
- Travel expenses – travel tickets, or details of mileage with explanation of purpose of journey

Internal financial controls

You may find the Charity Commission internal financial controls checklist useful: (https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8), to ensure your processes and procedures are strong and robust. It is recommended that the checklist is completed annually.

Monzo Card

We discussed the use of the Monzo card, which you confirmed is a personal card belonging to Emily, which you are using like as expense card, due to the fact that the church does not have a debit card yet.

May we recommend that you refer to the criteria in the financial controls checklist published by the Charity Commission (CC8), to ensure your controls are working effectively.

An extract from CC8 regarding cards is copied below:

Payments by debit, credit or charge cards
You have a policy for the use of payment cards, including the criteria for their issue, spending limits and security
Those who have a card has a copy of the payment card policy
Cards are cancelled and destroyed where necessary, such as when cards are lost
All card expenditure is supported by receipts and invoices and recorded in the accounting records
Card statements are sent to a different person than the card holder and checked against supporting records and invoices
You review your card use policy and check periodically that users follow it

Red Balloon Loan

We recommended in 2024 and 2025 that the Trustees consider making a serious incident report to the Charity Commission regarding the uncertainty over repayment of the loan.

Here is the guidance on this: https://www.gov.uk/guidance/how-to-report-a-serious-incident-in-your-charity

Please do reach out to our sister company support@trustadvice.org.uk if you would like any assistance.

Self-employed staff

We asked in earlier years if a contract for services is in place for all self-employed staff. In 2023 Graham confirmed the following:

Yes, there are contracts in place for Dorcas, Neresa, Sarah Jane Moss. There isn't a contract for James as this was meant to be a very short-term arrangement under the previous vicar. However, with the vicar's sudden departure we've had to keep James on to allow Sunday services to continue with live music - we probably do need to put a contract in place given this has run for an extended period - I will raise with the PCC. All contractors' issues invoices.

Please ensure that full paperwork is held. May we also recommend that periodically you use the HMRC employment checker (https://www.gov.uk/guidance/check-employment-status-for-tax) to ensure that all self employed staff do indeed meet the criteria and do not need to be placed onto payroll.

Anatola Road

Our report mentions the uncertainty over the ownership of Anatola Road. You confirmed that the Diocese are currently researching this, and that you have been advised to continue receiving rental income from the property whilst the Diocese team continues to evaluate.

Primary Purpose Trading

Following on from the previous point, the Trustees need to be mindful of the CC guidance on primary purpose trading and the 25% of turnover trading exemption limit. Please see: https://www.gov.uk/guidance/charities-and-trading#small-trading for further information.

Year-end journals and adjustments

No changes have been made by IEL to your Xero.

We note that you have updated some of the figures in Xero following our discussions during the examination. We also note that the depreciation figure shown in the balance sheet for fixtures and fittings has not yet been updated to agree to the final published accounts for 2025. We believe that this figure should be updated to £17,477.73.

Financial Year end in Xero

The year-end date in Xero seems to be set as 31 August. You may wish to change this within the Xero settings to 31 December.

Please could all Trustees consider the points that were raised, and please do not hesitate to contact us if you have any questions. May we take this opportunity to thank you for using the services of Independent Examiners Ltd.

Kind Regards

Independent Examiners Limited