FIRST CHURCH OF CHRIST, SCIENTIST, CROYDON
TRUSTEES' REPORT FOR THE YEAR ENDING 31 OCTOBER 2025

The Trustees present their report and accounts for the year ending 31 October 2025.
The Trustees of this church are known in the Constitution and Rules as "The Board".

Constitutional information

First Church of Christ, Scientist, Croydon is a registered charity, number 238906. It is a branch of The First Church of Christ, Scientist, in Boston, Massachusetts. The church is constituted by the Constitution and Rules.

Objectives, organisation and activities

The object of the church is to maintain and spread the truth set forth in the *Bible* and *Science and Health with Key to the Scriptures* by Mary Baker Eddy, the Discoverer and Founder of Christian Science and the Leader of the Christian Science movement.

The church holds services, which are open to all, on Sundays at 11.00 am.
A Testimony Meeting is held on Wednesdays at 7.30 pm in the Sunday School and simultaneously on Zoom. Members of the congregation and those attending online have the opportunity to tell how they have been helped and healed through their study of Christian Science.

The church runs a Reading Room on the premises. It is open to the public from 11.30 am to 2.30 pm on Tuesdays. The Reading Room stocks a range of literature on Christian Science which may be read in the study area or purchased from the sales room.

A public lecture on Christian Science was held in the church on 28th June 2025.

Review of financial activities

The church's routine income during the year amounted to £36,642 while related expenditure was £30,981 giving a surplus of £5,661. This compares with a surplus of £6,382 in the previous year.

Statement of the Board's responsibilities

The Board is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church. They are also responsible for safeguarding the assets of the church and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserves Policy *The church's NS&I account holds a reserve of £74,648. This fund exists to be used for any unforeseen expenses regarding the maintenance of the church premises and also for any major shortfall experienced in running the church should normal income which comes from collections, dividends, and car parking fees fall significantly below expectation.*

Supplementary information

Board members serve a three-year term of office and are elected from the church membership in accordance with rule 3. Those who have served as members of the Board during the year, and other church officers, are shown below.

Board members:

Mrs L Ashton (Chairperson)
Ms C Goodwin
Mr M Gyang
Mrs Lilia Lunn (from January 2025)
Mrs S Wilcox

Mr M Paine (to January 2025)

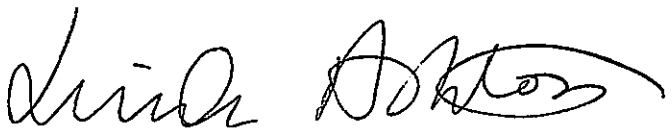
Property Trustees
Mrs D Bell
Ms D Prestage
Miss S Fletcher

President:	Miss J Rumble (to Jan 2025) Mrs D Bell (from Jan 2025)
Clerk:	Mrs R Clark (to 10th October 2025) Mrs Caroline Goodwin (from 20th October 2025)
Treasurer:	Miss S Fletcher
Bankers:	National Westminster Bank, 1 High Street, Croydon, CR9 1UY
Principal address:	14 Altyre Road, Croydon, Surrey, CR0 5LA

Approval

The report and accounts were approved by the Board on 21st December 2025 and signed on their behalf.

Linda Ashton
Chairperson



Sara Fletcher
Treasurer



FIRST CHURCH OF CHRIST, SCIENTIST, CROYDON

Statement of Receipts and Payments for the year ended 31st October 2025

Where 'C S' appears this stands for Christian Science

	RECEIPTS			***PAYMENTS***	
2024		**2025**	**2024**		**2025**
	COLLECTIONS AND DONATIONS		3644	**MAINTENANCE** Repairs and maintenance	4819
7490	Sunday collections & Standing Orders	7070	2329	Electricity	2872
740	Members' meetings	605	0	House Committee	0
200	Donations	50	2030	Insurance	2505
275	Specifically designated donations	220	515	Organ and piano	0
1770	Income tax refund on gift aid contributions	0	3796	Gardening and cleaning costs	3802
10475		7945	12314		13998
				ADMINISTRATION	
			8230	Musicians' fees	6850
			180	Zoom and Website costs	156
	INVESTMENT INCOME		832	Phone and Internet	783
9932	Investment income	10240	71	Clerk's expenses	0
0	Bank interest	0	476	Listing in C S Journal	452
379	N S & I Bank interest	630	0	Printing & stationery	0
10311		10870	320	Quarterlies	320
			0	Photocopier & Computer	0
			1200	Accountants' fees	1410
			135	Ofcom Licence	0
			11444		9971
	OTHER INCOME			**READING ROOM**	
13908	Car park fees	16833	1361	Purchase of Reading Room Stock	1483
920	Reading Room sales	994	0	JSH-online subscription	0
0	Miscellaneous	0	162	C S Monitor subscription	159
14828		17827	12	Sundries	0
			1535		1642

				CHARITABLE DONATIONS	
			0	Donation to Joint CSRR UK	0
			100	Donation to C S Prison Chaplains' Committee	100
			0	Donation to Visiting Nurse Service	0
			250	Donation to The Mother Church	250
			275	Donations specifically designated	220
			625		570
				MISCELLANEOUS	
			0	Taxis for 1st Reader	1068
			720	C S Committee on Publication pro rata	648
			2259	Lecture fee & expenses	2640
			35	Furniture & equipment	244
			300	Car park fob refunds	200
			0	New hymn books	0
			3314		4800
35614		**TOTAL RECEIPTS**	36642	29232	**TOTAL** 30981
				TOTAL PAYMENTS	

SUMMARY **BALANCES**

60614	Receipts	36642			
29232	Payments	30981	36179	National Westminster Bank account	41210
31382	Surplus/deficit for the year	5661	20	RR 'float'	20
78835	General Fund brought forward on 31 October 2024	110217	74018	NS&I bank account	74648
110217	General Fund carried forward on 31 October 2025	115878	110217		115878

S J FLETCHER
Treasurer

READING ROOM

TRADING ACCOUNT

	£		£
PURCHASES		**SALES**	
Purchases from Boston (CSPS)	1483	Sales	994
Purchases from UK CS Online Reading Room	0		
	1483		
Surplus for the year	-489		

The Reading Room stock was valued at £1248 (2024: £1285)

SPECIAL COLLECTIONS (Specifically Designated Donations)

The Mother Church General Fund	105
C S Nurses' Training Fund	0
Bible Society	40
Aid Fund for Christian Scientists in Need of Nursing Care	75
	220

DONATIONS RECEIVED

For use of the church building for B Nathans Christian Science Association Day	50

FIRST CHURCH OF CHRIST, SCIENTIST, CROYDON

Statement of Assets and Liabilities: value at 31 October 2025

	2025	2024
Monetary Assets		
Bank current account	41210	36179
NS&I Bank account	74648	74018
Cash in hands of committees	20	20
Total	115878	110217
Other assets (non-endowed): value at 31 October		
M&G Smaller Companies Fund (10,733 income units)	37390	37913
M&G Dividend Fund (103,342 income units)	61426	52694
M&G Str. Corporate Bond Fund (32,284 income units)	21175	20911
Schroder Charity Equity Value Fund (21,465 income units)	125637	104429
Renold plc (625 shares)	512	321
value given is the amount to be paid out by MUFG on behalf of MPE Bid Co on 10/11/2025 at acquisition value of 82p per share	246140	216268
Change in value 2023/24 to 2024/25 (unrealised profit/loss)	29872	
Non-Monetary Assets		
Permanent Endowment:		
Land and buildings at 14 Altyre Road, Croydon		
(freehold title vested in the Property Trustees)		
Insured value: Building	1671480	1625953
Contents	209716	209716
	1881196	1835669

Notes to the Accounts for the year ended 31 October 2025

a) The Church is defined as a "small charity" having a gross income of less than £250,000 and has taken advantage of the regulations which entitle accounts to be prepared on a receipts and payments basis.

b) The investments have been restated at current market value.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FIRST CHURCH OF CHRIST, SCIENTIST, CROYDON (CHARITY NUMBER 238906)

I report on the accounts of First Church of Christ, Scientist, Croydon for the year ending 31st Oct 2025, which are set out in the attached financial statements.

Respective Responsibilities of the Trustees and the Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (The 2011 Act) and that an independent examination is needed.

It is my responsibility:

To examine the accounts under section 145 of the 2011 Act;
To follow the procedure laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act; and
To state whether particular matters have come to my attention

Basis of the Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the Trustees concerning such matters.

Independent Examiner's Report

In the course of my examination no matters has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:
   a) To keep accounting records in accordance with Section 130 of the 2011 Act
   b) To prepare accounts which accord with the accounting records, and
   c) To comply with the accounting requirements of the 2011 Act 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.

Mahendra Z Shah FCCA, ATII
Sherwoods Chartered Certified Accountants
83 High Street
West Wickham
Kent
BR4 0LS

Date 23rd Dec 2025