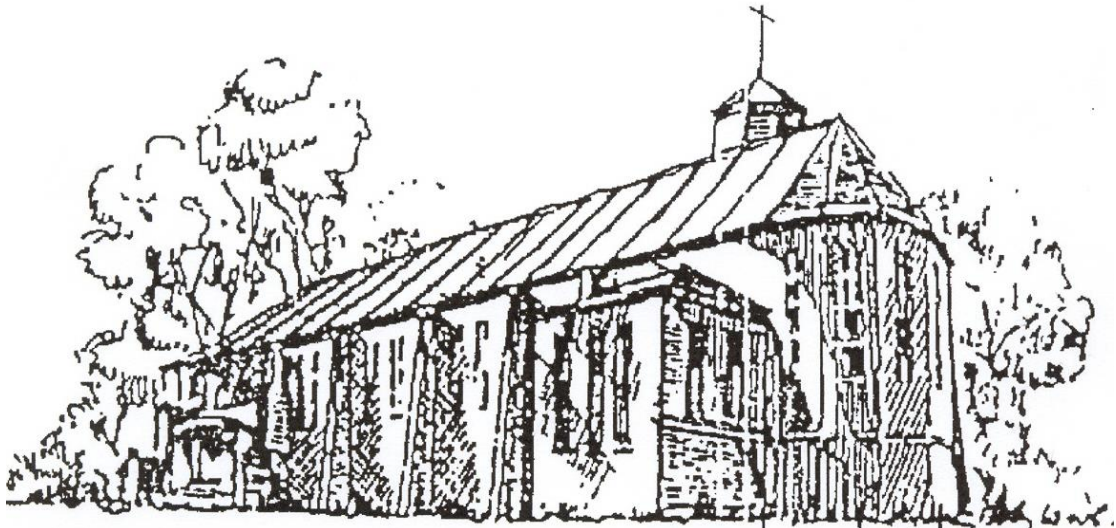


St. Swithun's Church

Grovelands Road, Purley CR8 4LB



Report and Financial Statements of the Parochial Church Council for the Year Ended 31st December 2025

Registered Charity No. 1130779

May 2026

**Benefice of Purley St Swithun and St Mark
ANNUAL REPORT
of the Parochial Church Council (PCC) of St Swithun, Purley
for the Year Ended 31st December 2025**

Administrative Information

Location - at the junction of Grovelands Road and Downlands Road, Purley.
Working with St Mark's to form the benefice of Purley St Swithun and St Mark
The Benefice is in the Church of England Diocese of Southwark, Croydon Area South,
Croydon Deanery.
Incumbent: Rev'd Fiona Weaver
Licensed Reader: Julian Pearcey

Whilst the two parishes of St Swithun's and St Mark's remain independent of each other they are going through a process of transformation. Each parish formally retains its own elected Parochial Church Council (PCC) and is responsible for its own finances. The PCCs of the two parishes joined together in 2023, and in 2025 they generally met bi-monthly, with the meeting location alternating between the two churches.

Correspondence may be addressed to the Secretary of the PCC:

Mr Paul Sandford, 16 Downlands Road, Purley, CR8 4JE

Members of the PCC who have served from the APCM in 2025 to the date of approval of this report are:

<i>Chairperson</i>	Rev'd Fiona Weaver - Vicar	
<i>Vice Chairperson</i>	Mrs Evangeline Alli	
<i>Churchwarden</i>	VACANT	
<i>Deanery Synod Representatives</i>	Mr Paul Sandford Mr John Yorke	<i>PCC Secretary</i>
<i>Treasurer</i>	Mrs Yvonne Boyd	<i>Co-opted Member</i>
<i>Elected Members</i>	Mrs Evangeline Alli Mrs Jenny Blair-Ford Mr Charles Blair-Ford Ms Hazel Game Mr Robert Page	<i>Safeguarding Officer</i> <i>Co-opted Member</i>

Vicar's Benefice Report to St Swithun's and St Mark's APCM 2026

Benefice of Purley St Mark and St Swithun

***Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit and teaching them to obey everything that I have commanded you. And remember, I am with you always, to the end of the age."* Matt 28:19-20**

The Great Commission, calls us not only to nurture faith within our walls but to reach out intentionally and courageously. Christ's promise to be with us always underpins every step we take together. The Great Commission remains the centrepiece of our calling. It is a legacy passed down through generations, reminding us that faith is not static; it is active, growing, and responsive to the needs of the world around us. Our unity in this mission is both our strength and our challenge, inviting each of us to take part in God's ongoing work.

It continues to be a privilege to be the vicar of the Benefice of Purley. Each parish brings unique gifts to the benefice in their distinct traditions, worship styles, and histories of our parishes enrich our shared life which I value. There are moments of joy and vibrancy in both churches, as well as challenges that require perseverance and prayer. Whether it is improving our finances, adapting to change, caring for our buildings, or responding to local needs, we continue to demonstrate resilience and creativity. Our individuality is a blessing; our unity is a necessity.

Going forward it is imperative that we adopt a more intentional focus on growing in faith and reaching out to grow in number if our churches are to survive. I am thankful for the work of the Think Tank who have been considering strategies for addressing this and a number of areas that will enable us to grow in faith and number, whilst building on individual strengths and addressing the areas of weakness. A presentation from this group is being worked on, all I ask is that everyone commits to some aspect of it.

I am deeply thankful for the moments of personal support I have received - they have seen me through my usual moments of frustration and at times sheer exhaustion. I am thankful that I was able to go on sabbatical and have the time away for the 3 R's – rest, reflection and reading. I am sorry I have not shared fully my reflections or some of the amazing once in a lifetime moments I experienced, especially in Sri Lanka and Southern India but it will happen!

It is important to affirm and show appreciation for the many important tasks that contribute to our benefice – books put out, teas and coffees made, pews dusted, litter picked, flowers arranged, altars prepared, wine and wafers brought, home communions, rotas, gardens tidied, buildings maintained etc. I could go on - the tasks are all too often unseen and unnoticed, however I am immensely grateful.

At St Mark's I am sure you will agree Tom has been an excellent lone warden, his wise counsel and wit have sustained and supported me and many others. For St Swithun's we owe a huge thanks to Hazel who in spite of not being warden has ensured governance issues have been raised and dealt with and we must not let her continue to carry this burden alone. Going forward we face the prospect of neither church

having a warden- this is a seriously difficult position to be in and the newly elected PCC's will need to formulate a plan to share with the archdeacon.

I continue to appreciate the ministry of our Licenced Reader, Julian Pearcey, who is supportive and understanding. His sense of humour, wise counsel, and organisational skills have, on more than one occasion, kept my sanity. We are blessed that I do not need to preach every week I am sure you will agree that both Julian Pearcey and Richard Gunning give us much food for thought with their excellent sermons. I am also grateful to them both for their liturgical input.

Music is integral to our worship, and my thanks go to Gillian Hope at St Swithun's and Martin French at St Mark's, along with our Choir and regular 'dep' organists Angela Ransley and Robert Stewart.

Thank you also to those people who are dedicated to keeping our buildings and grounds in good order. The Thursday group at St Mark's and Nick Mottram, Robert Page and the gardening team at St Swithun's.

The experience, and wise counsel that each member contributed to the PCC enables us to have many constructive lively debates regarding the governance of and future direction of our benefice. Thank you to Sue Carter and Paul Sandford for sharing the PCC secretary role.

We are fortunate that Sue Young continues to run the Parish office, without whom I would not be able to function. Her calmness, sense of humour and willingness to say yes when asked to do a huge variety of tasks and keep up to date with the changing legalities and protocols that go with Baptisms, Weddings and Funerals for both churches is invaluable to the benefice.

Val Mottram and Sue Carter both do an incredible and complex juggling act in managing our halls and church bookings with such a variety of users and hirers and looking at new ways that they might bring in revenue. Regarding finance, I am thankful that we have the expertise and capable hands at St Swithun's of Yvonne Boyd and with Sarah Chartres and Ian Robinson at St Mark's along with the finance committees. Both sets of accounts are managed and explained in an understandable way. I also thank Terry Cairns and Charles Blair-Ford for the Stewardship work they do.

It is also important that I thank the 25th Purley leaders, Beavers, Cubs and Scouts and the 2nd and 17th leaders, Rainbow, Brownie Guide and Rangers for enhancing our parade services and other activities during the year.

I am sure I have missed people out in my list of thanks, for that I apologise.

There is much that we do to serve God already, and there is always more that we are invited to do.

And finally.....

As we look to the future, I urge each member of our benefice to consider how they might contribute to our shared journey. The Great Commission is not simply a mandate—it is an invitation to partnership with Christ, who promises to be with us always. Let us step forward in faith, supporting one another, embracing new opportunities, and strengthening our bonds as we seek to serve God and neighbour.

May we be united by hope, encouraged by Christ's presence, and confident that together, our benefice can thrive in the year ahead and beyond. With gratitude and faith, let us go forth—knowing that He walks with us every step of the way.

Revd Fiona

Structure, governance & management

The PCC operates under the Parochial Church Council Powers Measure of the Church of England. It is a charity registered with the Charity Commission (number 1130779). The Trustees of the charity are the members of the PCC.

The members are elected for terms of 3 years as set out in the Church Representation Rules. The PCC consists, ex-officio, of the Vicar; churchwardens (although no churchwardens were appointed in 2023, 2024 or 2025) and Deanery Synod representatives; together with the PCC members who are elected by members of the congregation on the parish Electoral Roll. The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including decisions on how the funds of the PCC are to be spent.

St Swithun's and St Mark's are moving from the present arrangement of two churches together as one Benefice to the possible establishment of a single Parish. Although this has been a vague direction for some time, it was brought into sharp focus when no churchwarden was appointed at St Swithun's and a not unlikely prospect of the same at St Mark's at some point in the near future. Both churches have seen a slow decline in congregation numbers and fewer people willing to take on the wider support duties within the respective PCCs. Several important steps have been taken to address this.

Following discussions with the Archdeacon of Croydon Greg Prior, it was agreed that the two PCCs could come together to form a United Benefice Joint PCC. The new structure was approved at a joint meeting held at St Swithun's on 22nd August 2023. While not an alternative to the requirement for at least one warden at each church, the new structure can go some way to the need to share talents and resources. This was followed by a half day 'Mission Action Planning Vision Day' (known as the "Away Day") in October 2023 that brought together the congregations of both churches to focus on what we do well, what we must develop and how to reach out more effectively in the local community. The vision day was based around the 'Five Marks of Mission: Tell, Teach, Tend, Transform and Treasure.

The current active committees at St Swithun's are the Finance and Stewardship Committee (chaired by the Treasurer, Yvonne Boyd), the Communications Committee and the Social Committee.

Aim and Purpose

St Swithun's PCC has the responsibility of cooperating with the Incumbent in promoting in the parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of the church building, the church hall and the surrounding grounds; and for ensuring that the parish's finances and accounting records are in good order.

The PCC is committed to growing in faith and number and the Diocese of Southwark Vision is Christ Centred, Outward Focused.

We also continue to be committed to the five marks of mission.

TELL – Proclaim the message of the kingdom (EASTER!).

TEACH– Teach, nurture and baptise new members.

TEND – Serve those in need.

TRANSFORM – Transform (injustice/racism/abuse/violence).
TREASURE – Strive to safe-guard creation.

Proceedings of St Swithun's PCC Because there were no elected churchwardens in 2025, the PCC acted jointly as the churchwarden. St Swithun's PCC members met together with St Mark's PCC members as a joint PCC on four occasions during 2025. The joint PCC is called the Benefice of Purley St Mark and St Swithun Joint PCC and referred to as the joint benefice PCC, or the JBPC for short. St Swithun's PCC members also met separately from St Mark's members on two occasions in 2025, including a special meeting of the St Swithun's PCC in November which was attended in part by representatives of St Mary's Jacobite Syriac Orthodox Church, South London (known to us as the Syriac Church).

When the JBPC met, these were the main items discussed:

1. Regarding Both Churches: (A) pattern of forthcoming church services – possibility of doing something different on 5th Sundays in the month; (B) regular up-dates on the financial situation at both churches – income and expenditure, investments, hall letting income and planned giving; (C) safeguarding matters, including (i) progress on DBS checks and training (Jenny Cameron-Blair-Ford now acts as Safeguarding Officer for both PCC's); and (ii) Safeguarding to be a permanent agenda item at JBPC meetings; (D) maintenance of both churches – (i) a clear schedule of works and budget for regular maintenance is needed; and (ii) need for Fabric to be a permanent agenda item; (E) the Electoral Roll of each church to be completely renewed in 2025 – such renewal happens every 6 years; (F) Gossiping the Gospel – a new course to be offered to the Benefice during Lent 2025; (G) two groups being set up to look at Benefice Communications to include moving towards a joint benefice website with shared admin, establishing a common style guide; a newcomer's information sheet, use of "A Church Near You" or 123.com platforms, advert of Christmas services in Purley Pages, The Uplander (St Mark's magazine) transformed into a benefice magazine, and external posters and banners featuring positive Christian messages; (H) revival of House Groups – their content, membership (some 40 people in the benefice applied to join), what part they can play and how church members can be encouraged to join them; (I) Revd Fiona's sabbatical from July to early October 2025 - what she intends to do, and the cover to be provided by visiting clergy while she is away; (J) Howard Marsh was inspired to put forward his ideas on Christian Growth and how this could be achieved in the benefice with a possible 10 year plan to reduce declining numbers in both congregations; Howard also put forward examples of his "Blue Sky ideas"; (K) VE Day Celebrations on 8th May Bank Holiday and a church garden event at St Mark's to commemorate it; (L) arrangements for APCMs, Patronal Festivals and Harvest Festival; (M) concern over rising energy bills and excessive use of heating and tampering of thermostats by some hall hirers (although some costs are offset by letting income from the halls); (N) a stewardship campaign for both churches in 2026; (O) updates on Deanery Synod activities, including the Pastoral Care Course by Revd Doug McHardle of Christchurch, Purley; (P) Parish Support Fund contributions for 2026 – St Mark's PCC agreed to a pledge of £71,000 for 2026 (being a 6.3% increase on 2025) while St Swithun's PCC, because of the difficult financial situation, agreed to a pledge of £50,025 (meaning no increase on the 2025 level);
2. Regarding St Swithun's only: - (A) possibility of sharing church and hall maintenance at St Swithun's with the Syriac Church; (B) situation regarding income from hall lettings – (i) some hirers had left but new hirers had also been found; (ii) huge appreciation expressed for all that Val and Nick Mottram do regarding hall lettings and hall maintenance; (C) St Swithun's difficult financial situation - (i) decision to start selling reserves as only option to help with cash flow, particularly necessary following increased running costs and repairs and maintenance of church and hall; (ii) income is currently some £30k verses outgoings

of some £45k this year; (D) possibility of reviving St Swithun's links with St Mary's, Trincomalee (in Sri Lanka), during Revd Fiona's sabbatical.

3. Regarding St Mark's only: (A) the church hall – (i) the state of heaters in the hall and having greater control over hall heating; and (ii) problems of the occasional hall hire that doesn't end at the agreed time, and that volunteers are going to the hall at 11 pm to check and lock up which is becoming unreasonable and unsafe for them, but as late lettings provide such a good income this needs to continue. It was decided to hire professional security services; (B) approval of charities to receive donations – a list of 10 charities with the most votes from PCC members were chosen to receive £400 each; (C) the finances of The Place to be Café are very robust and it was decided it should have its own bank account; (D) the cost of repairs to leaks in the roof; and (E) changes to St Mark's portfolio of investments; (F) the new altar hanging in memory of Clive Frampton.

When St Swithun's members met separately, these were the main items discussed:

(A) Safeguarding – more details of training, new complaints procedures, updates required to the website, and the Safeguarding Dashboard; (B) more about Revd Fiona's sabbatical (i) her plans for rest, study, gaining new ideas and travel; (ii) schedule of clergy cover and pastoral care to be provided by Revd Esther Foss; and (iii) vicar's new email address for benefice matters; (iv) once Fiona returned – her activities and adventures, who she had met, and her encounter with an orphanage linked to the Syriac Church; (C) Fabric matters - (i) in the absence of a Fabric Committee the PCC has an oversight role regarding expenditure on maintenance; (ii) the schedule of works that is being prepared; (iii) ongoing discussions with Syriac Church about sharing maintenance tasks (a supplementary contract would be drawn up by the Diocese and joint meetings set up with the Syriac Church each year, giving a level of security of tenure for both churches); and (iv) the faulty energy meters in the undercroft and how situation was resolved; (D) Confirmation sessions for 2026; (E) Choice of hymns (largely determined by the church calendar); (F) an Eco Sunday with Revd Hilary Fife planned for 2026; (G) pledged giving - the treasurer is to take over submission of tax rebate claim for 2024 onwards; (H) bible readings to be shared by young members of congregation and plans to involve them as servers; (I) When meeting with representatives of the Syriac Church –(i) their extra services in 2026 (in addition to their services on the 1st and 3rd Sundays); (ii) future retirement of Revd Fiona in years to come and the possibility of a Shared Building Faculty (involving joint responsibility and use of shared skills); and (iii) possibility of a shared event in the summer of 2026 in support of the Syriac Church orphanage that Revd Fiona visited while on sabbatical.

Deanery Synod The PCC understands that the Deanery Synod is an important link between the parish and the wider structures of the church. Our lay representatives on Deanery Synod for the past 6 years have been Paul Sandford and John Yorke and they remain our representatives until at least the APCM of 2026. Rev'd Fiona serves on the Deanery Pastoral committee that governs Synod business.

Worship and Prayer We now have one service on a Sunday at 11 am (unless we have a joint benefice service at St Mark's). In November 2025, changes were made to the pattern of services: a Eucharist service now takes place on the 2nd and 4th Sundays in each month and a Morning Praise service on 1st and 3rd Sundays. When there is a 5th Sunday in the month it is also a Morning Praise service but with a difference. Up until November 2025, the services were the other round: a Eucharist service on the 1st, 3rd and 5th Sundays and a Morning Praise service on the 2nd and 4th Sundays. The new pattern of services is working well especially as the Syriac Church use St Swithun's after the service on the 1st and 3rd Sundays and as the Morning Praise services are generally shorter than the Eucharist services there is now more time for the changeover. There is a said midweek service at 9.30 am every Wednesday.

Regular attendance at St Swithun's has been declining slowly in recent years, however in 2024 our numbers started to rise with 38 regular worshippers attending on Sundays in that year ("regular" being a person who attends at least once a month according to the Statistics for Mission). In 2025 that number rose again to a total of 47 regular worshippers.

Special Services There were no baptisms or confirmations at St Swithun's in 2025, and only one wedding (in July 2025) - the groom being from a family of regular worshippers at St Swithun's. There was one Thanksgiving for Life service (in January 2025) for a long-standing and much-loved member of our church, and one interment of ashes of a person who was a regular worshipper at St Swithuns in the 1970s, 80s and 90s.

Music We are grateful to Gillian Hope who has continued to play the piano at our services throughout the year. Gillian used to nurture our singing group who would come together to sing during our Morning Praise services once or twice a month, However, the singing group has been temporarily disbanded due to the lack of people able to take part at present.

Faith and Nurture It continues to be important to us that we grow in faith and there are currently two house groups in the benefice. We started to work through the Pilgrim course in late 2023 and this has continued through 2024 and 2025. We have continued to have Lent study programmes, confirmation courses and also, through the lay training taster day, we are supporting a member of the congregation to go forward for Bishop's Certificate.

Children and young people The number of children and young people attending St Swithun's regularly has fallen greatly in recent years, however in 2024 we had some new families attend our Sunday services and the number of children under 16 attending started to increase and this has continued in 2025. We are trying to find ways to work with them and increase their number still further. For young children we maintain a small area at the back of the church where there are children's colouring sheets and activity sheets. We set up a young men's "youth chill and chat group" held before the Sunday service once per month, but attendance was low and so now the group only meets intermittingly a few times a year.

Pastoral Care Pastoral care is carried out naturally through individual members ensuring we keep checking on each other and informing the vicar if there are issues. We continue to value our special relationship with the residents of Carlene House (a residence for adults with learning difficulties or special needs). Many of the residents regularly attend our Sunday services, and social events and members of the congregation have attended events at Carlene House. We work to ensure we can be as welcoming and inclusive as possible in worship and all our activities.

Safeguarding and Privacy Jenny Cameron-Blair-Ford is the Benefice Safeguarding Officer. Safeguarding is a standing item on the JBPCC's meeting Agendas. Safeguarding and safe recruitment of both staff and volunteers are paramount to the Benefice's approach to carrying out its mission, and the JBPCC is fully committed to ensuring that our church and related premises are safe places for all who use them, in particular children and vulnerable adults. No safeguarding concerns were reported during 2025, updates were made to all the required safeguarding notices and to the websites with clear contacts for any safeguarding concerns. Towards the end of 2025 saw the introduction of a Parish Safeguarding Dashboard. This tool will provide a centralised platform for all documents, templates, action plans etc and will be fully operational from April 2026. We are aware of our responsibilities in holding a range of personal information and steps are taken to ensure compliance with GDPR legislation across all activities. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults).

Croydon Churches Floating Shelter (CCFS)/Night Watch. This year, St Swithun's and St Mark's provided sandwiches and snacks on six Friday nights in February and March which were taken to Nightwatch (a charity working in Croydon) so their volunteers could pass them on to the homeless.

The Christmas Presents Scheme (formerly The Christmas Parcels Scheme) This used to be called the Christmas *Parcels* Scheme because previously, each Christmas, we made up boxes of groceries, presents and toys for designated families to receive as a way of supporting four charities in our Diocese. This year, as with the last, St Swithun's gave cash to Age UK for the Christmas entertainment of lonely, isolated pensioners, and to St Mary Magdalene Church in Bermondsey for them to take gifts to residents of a nearby Nursing Home. We also organised supermarket vouchers for clients of Bede House, Southwark, and donated a sum to Copleston Day Centre for Refugees in Peckham for their hardship fund. The scheme has evolved over forty years and continues to be incredibly successful and is now a benefice project lead by St Swithun's with members of both congregations making donations of money, particularly on one Sunday in November which we call "Gift Sunday".

Purley Food Hub and Other Donations Purley Food Hub is a Churches Together in Purley & Kenley initiative, based at Purley United Reform Church. The Hub has now been operating for over 13 years. They also make donations to two Food Stops and the West Croydon Refugee Centre. Members of St Swithun's congregation regularly leave long life food in a crate at the church which gets taken to Purley URC for storage and onward distribution. In addition, members of the congregation also donate money and useful items (such as clothes and bed linen) for the West Croydon Refugee Centre, and this is taken there directly. This year the refugee centre was chosen to receive the collection monies from the Carol and Crib services. Donated books are usually given to Purley URC for their book fair and baby clothes and toys are taken to Growbaby operated by Montpelier Church in South Croydon. Damaris Weller arranges delivery of our donations to the Hub and Refugee Centre (and also runs the Christmas Presents Scheme). Rev'd Fiona continues to be a Trustee of the Food Bank.

Communications In 2025, a Benefice Joint Communications Committee was formed consisting of members of both churches. They established a common style guide and display material for information relating to both churches. A new Benefice website (using Church123 templates), an information leaflet and a Benefice magazine based on The Uplander were launched in 2025. The previous individual church websites will be phased out in 2026. There are plans for a shared weekly notice sheet (at present each church has its own) but this is still ongoing. At St Swithun's we also use Facebook and notice boards (internal and external) to promote our services, social activities and Deanery/Diocesan events. We currently email our notice sheet and a message from the Vicar (usually relating to the forthcoming Sunday service) each week via our Gmail account, to keep in contact with our congregation and friends of St Swithun's, including relocated past members.

Social Activities Our Community Cinema has continued to be active through the year, and visitors are welcome. Films were shown on our smart screen in the Carter Room usually on the last Saturday afternoon of the month, with tea and cakes following. Entry was by donation towards our supported charities. Our film programme was publicised in The Uplander, and via Notice sheets, Deanery reps, posters and social media, with reminders by email. The Social Committee again organised the annual Patronal BBQ in July, and this year it took place in St Swithun's Church Hall for the second year running. Wonderful BBQ food was cooked on the hall patio, supplemented by homemade salads and desserts. The Social Committee also organised the annual Epiphany Supper in 2025, providing homemade hot food and desserts prepared by church members. The Committee also provided the catering after the St Swithun's Christmas Carols and helped with the catering following the Thanksgiving for Life service of a much-loved member of the congregation (our church organist for many years). Profits from the Cinema and other social events benefit the church Charities Fund.

Ecumenical Relationships The church is a member of Churches Together in Purley and Kenley. We are also in a relationship with the Syriac Church (full name: St Mary's Jacobite Syriac Orthodox Church South London). This is an arrangement made with the agreement of the Archdeacon and a Diocesan approved church hire contract that allows the Syriac Church to use St Swithun's church and Carter Room two Sundays each month (currently the 1st and 3rd Sunday of each month), plus extra times in Lent and at major festivals. This makes a significant contribution to church funds. The Syriac Church has a congregation of over 100, drawn from a large area of South London (including a large number of children). Their choir and church (lay) leaders joined us for our Carol Services in 2024 and 2025 where their beautiful singing was much appreciated by all.

Volunteers Like most churches, St Swithun's is run by volunteers, except of course for the work of our Vicar Revd Fiona. Volunteers carry out gardening jobs; they arrange hire of the church hall; clean the church and Carter Room; arrange maintenance of and repairs to the fabric of the church, its grounds and the church hall; deal with the accounts and other finance matters; provide publicity and communications, as well as providing social activities. Volunteers also assist the Vicar during the Eucharist services. However, the number of volunteers at St Swithun's is fast diminishing. Church members are aging, and they are not as capable as they once were to help. The difficulty is they are not being replaced by younger people with the time to devote to running the church and hall.

Ornaments of the Church The church plate, vestments and ornaments of the church are all present and have not changed since at least 2021. It was suggested at the church annual inspection in 2022, by the Archdeacon at the time, that we should improve the photographic records we have of our church plate and ornaments, particularly for insurance purposes. This is an ongoing project that will continue in 2026, although progress is slow owing to the lack of volunteers to carry out the work.

Buildings and Grounds Maintenance

(Annual Fabric Report under section 50 of the Ecclesiastical Jurisdiction and Care of Churches Measure 2018)

Work on the fabric of the church and hall has continued to be restricted to essential work only, due to our difficult financial situation following drops in income in recent years and because fewer people are able to take on these duties.

Checks and inspections were carried out as follows: the Portable Appliance Test (PAT) was carried out in November 2025 and the gas safety check (which had started in December 2024) was completed in early 2025. The gutters and down pipes/drains were cleared in March 2025.

The small leak from the roof over the chancel and the one above the upper vestry that was mentioned in the annual report of 2024 has still not returned.

The safety check of all the trees on the site for dead or decaying branches, referred to in the annual report of 2024, has still not been carried out. The check needs to be done by a qualified tree inspector.

Several discussions took place about replacing the very worn and dirty carpet in the Carter Room, but eventually it was decided to have the carpet professionally cleaned and the results proved to be very good.

Some of the external noticeboards on Grovelands Road and Downlands Road could not be opened because they were locked and all our keys were lost. The locks were replaced by the type of locks that do not need a key, and the notice boards have been tidied up generally.

For a few months in 2025 there was a problem with the church gas and electricity meters. At one point the energy bills were incorrectly showing a credit of some thousands of pounds. The matter has now been resolved, thanks to Yvonne Boyd, and new meters have been installed in both the church and the hall.

Evidence of woodworm has been found in some areas of the church floor and several wooden tiles have lifted. There is also evidence of woodworm in one of the doors in the Carter Room. This needs specialist attention from a pest control company and wooden floor renovators.

Regarding the church hall, it was found that the handrail of the emergency exit stairs at the back of the hall was rotten and could not be repaired. The handrail was replaced with a new wooden rail and repairs were also carried out to the timber baulks that support the steps. A rainwater leak was found in the church hall roof which seems to be due to the poor condition of the old bell tower (it's made of timber and over 100 years old). The best remedy for this would be to remove the bell tower and re-roof over the opening with material that matches the rest of the roof. Croydon Council have recently advised that removal of the bell tower would require planning permission and before permission could be applied for a Preliminary Roost Assessment (PRA) would be required as there is a high likelihood that bats could be using the bell tower or the wider building. Repairs are likely to be very costly and the situation is to be addressed further in 2026.

Several minor repairs were also carried out in the church hall but there is still a lot of maintenance work that needs to be done there. It would be desirable to make improvements generally to the hall and this is something that needs to be considered in the future, especially if the PCC would like to increase the rental charge. However, as any work would need to be carried out by contractors, it is subject to having the manpower available to arrange and oversee such work.

One Thursday each month, the Gardening Group (which comprises church members) meets to maintain the church grounds. A paid gardener also tends to the grounds periodically, in particular to cut the grass and hedges. Litter in the church grounds is an on-going problem, particularly in the Garden of Remembrance and on the bank below the south porch. Members of the congregation are encouraged to do some litter picking whenever they can and there is a regular clear up once a week with waste bags being provided for this purpose at the back of the church.

In July 2023, the Quinquennial Inspection of the church was carried out by our church architect/inspector, Mr Paul Sharrock of Thomas Ford and Partners. He reported that the church building was in a generally sound condition and that no urgent work was required at the time, but some items were recommended as follows:

Item No.	Work Recommended	When the Work Requires Attention (starting from July 2023)
1.	Replace missing copper flashing to porch roof	Within 12 months
2.	Review detail of flashings to the north-west porch roof	Within 12-24 months
3.	Review capacity of gutters and downpipes from lower roofs	Ditto
4.	Clear the sycamore and saplings from the western boundary	Ditto
5.	Redecorate painted soffits	Within 4 years
6.	Repair rotted section of door frame to the boiler room	Ditto
7.	Repair damaged render near steps to the south-west porch	Ditto
8.	Adjust detail of rainwater pipe on south-west side	No timescale (this is a desirable improvement)

9.	Redecorate detail of rainwater pipe on south-west side	Ditto
10.	Replace the external protection to the stained glass	Ditto
11.	Repair plaster to the Gallery front and redecorate	Ditto

So far, only item 4 of the above list has been carried out.

Treasurer's Report for the year ended 31st December 2025

The 2025 financial results for the Parish showed that once again there was a deficit of income over expenditure of £19,886 on the General Fund (2024 surplus £3,899). This deficit was offset by a transfer from the General Purposes Legacies Fund in line with PCC accounting policies.

Total income fell by 23% with stewardship, fee and investment income largely unchanged from the previous year. The biggest change was a fall in both church rental income (24%) and net hall rental income (40%).

Hall expenses offset against income were slightly up on 2024 levels with water and cleaning costs up and energy costs down. Only minor repairs were needed and essential maintenance works were carried out. However, hall income was down by 21% as party bookings early in the year were scarce and during the year a couple of the regular users have discontinued classes. Rental income from use of the church and the Carter room by the Syriac Church and Utopians remains stable but overall is down this year as Croydon Council did not use the Carter room as a polling station.

Inflation has been creeping up during 2025 and price increases have been seen in accounting fees, pianist fees, cleaning and insurance costs. Other recurring costs are in line with previous years. Non-recurring expenditure on new handrails amounted to £3.5k and tree felling costs were £2k.

The Parish Support Fund remains the largest expenditure and was £50,052, a rise of 3.5% on the previous year. The commitment for 2026 has been held at the same level as 2025.

The administration costs of running the Parish remain well controlled and at present only essential repair works are carried out. Once again, thanks must go to Val and Nick Mottram for their hard work in promoting the hall and managing lettings and to Nick for his help with maintenance issues.

The investments held in funds managed by the CBF have fallen in value by 4% over the year and now total £94,369. £10k of investments were sold in the year to help with cash flow. Cash balances are £6.6k and since the year end another £10k of investments have been sold. Debtors comprise income tax recoverable and some hall rental income. No income tax reclaims have been made during the year.

The Charities Fund balance now stands at £7,487. Income from the Epiphany supper, plant sales, parish BBQ, memorial collection and community cinema was £1,151. Payments of £500 were made to each of the four charities supported by the PCC.

The Christmas Gifts scheme has successfully transitioned to a cash appeal that provides gifts of vouchers and grants and has had another successful year with £1.1k raised and £1.3k paid out in grants with the balance on the fund now at £386. Thanks must go to Damaris Weller for her fundraising work on behalf of the Parish.

The General Purposes Legacies Fund was credited with a legacy of £500 from the estate of Michael Pilkington.

Overall, this has been a disappointing year for the Parish financially. Last year income was boosted by a large donation and a substantial legacy which managed to keep the funds in surplus. This year it is apparent that the normal activities of the Parish do not provide sufficient income to cover expenditure. Going forward into 2026 there is still the issue of replacing the Carter room carpet and there is a leak in the hall roof to be dealt with. Stewardship income has not increased in recent years and the Parish is very much reliant on a good stream of rental income.

Financial Risk Management The financial risks facing the PCC were discussed by the Stewardship and Finance Committee during 2016. The controls which are in place to manage those risks were also reviewed. The financial risks are regularly discussed by the Committee in meetings and the controls will be reviewed and reported on by two members of the Committee in 2026.

Policy on Reserves The PCC's policy on Reserves was fully explained in the annual report dated April 2010. There have been no changes to that policy. The PCC will review the policy in 2026.

Approved by the Parochial Church Council on 18th April 2026, and signed on its behalf by:



Revd Fiona Weaver
Vicar of the Benefice of Purley St Swithun and St Mark

Independent Examiner's Report to the PCC of St. Swithun's Church, Purley

I report on the accounts for the year ended 31st December 2025, which are set out on the Statement of Financial Activities, Balance Sheet and Associated Notes.

Respective responsibilities of the members of the Parochial Church Council (PCC) and of the Independent Examiner

As the members of the PCC you are responsible for the preparation of the accounts; you 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.
- follow the procedures laid down in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the 2011 Act
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:-

- (1) which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records, 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.



Andrew Harker, FCCA
1 Clarence Road,
Horsham, W. Sussex RH13 5SJ

17th, April 2026

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Statement of Financial Activities for the year ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Funds 2024 £
Incoming Resources					
Incoming resources from donors					
- pledged giving	22574			22574	21232
- other collections at services	1838			1838	1864
- income tax recoverable	6000	230		6230	6290
- donations	0	920		920	8161
- legacies	500			500	5000
Incoming resources from activities					
- fees, rent, refreshments	4720			4720	6341
- hall lettings	22523			22523	28786
- fund raising activities		1151		1151	1984
Incoming resources from investments	3167			3167	3176
Other income	0			0	0
Total incoming resources	61322	2301		63623	82834
Resources Expended					
- costs of fund-raising					0
- grants	0	3298		3298	5025
- costs directly relating to the work of the church					
(i) Parish Support Fund	50052			50052	48360
(ii) other recurring expenses	29348			29348	20882
(iii) fabric and equipment	0			0	810
- governance costs	694			694	646
Total resources expended	80094	3298		83392	75723
Net outgoing resources	-18772	-997		-19769	7111
Loss on Investments (realised)	-284			-284	0
Loss on Investments (unrealised)	-3118		-812	-3930	2430
Net Movement of Funds	-22174	-997	-812	-23983	9541
Balances brought forward	111696	16545	20313	148554	139013
Balances carried forward	89522	15548	19501	124571	148554

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Balance Sheet as at 31st December 2025

	2025		2024	
	£	£	£	£
Fixed Assets				
Tangible fixed assets (see Note 2):		0		0
Investments:				
Central Board of Finance (CBF)				
Investment Funds - at market value	74868		88270	
Richards Trust - Investments at market value	19501		20313	
Total fixed assets		94369		108583
Current Assets				
Sundry Debtors (see Note 3)	20322		14134	
Cash at Bank - Current	6606		23727	
Central Board of Finance - Deposit	5479		4864	
Total current assets		32407		42725
Total Assets		126776		151308
Current Liabilities				
Sundry Creditors (see Note 4)	2205		2754	
Total current liabilities		2205		2754
Total Assets less Current Liabilities		124571		148554
Funds Employed (see Note 5)				
Unrestricted funds	89522		111696	
Restricted funds	15548		16545	
Endowment funds	19501		20313	
Total funds employed		124571		148554

Approved by the Parochial Church Council on 18th April 2026, and signed on its behalf by:



Revd Fiona Weaver, Vicar



Yvonne Boyd, Treasurer

The notes on pages 16 through 22 form part of these financial statements.

St Swithun's Church, Purley
Financial Statements for the Year Ended 31st December 2025

Note 1: Accounting Standards and Policies

The accounts have been prepared using the accruals method of accounting. Their presentation incorporates the 2015 Statement of Recommended Practice ("SORP") and the Financial Reporting Standard 102 ("FRS 102") for Charities.

The statements have been prepared following the model set of accounting policies given in the Guidance Notes issued by the Diocesan Accounts Group, with the following variations:

- Funds raised by fund-raising activities are accounted for gross, except when proceeds of independently-organised events are handed over to the treasurer net of the organiser's expenses;
- Individual items of equipment for use within the church premises or otherwise for the purposes of the PCC, and having a purchase price of £1600 or less, are written off when the asset is acquired.

Note 2: Tangible Fixed Assets

The tangible fixed assets of the PCC comprise the freehold land and building of the Church Hall. No value is placed on the Church Hall, since the PCC considers it to be inalienable property, based on functional considerations.

<u>Note 3: Debtors</u>	2025	2024
Pre-payments for goods and services	0	0
Accrued income	1442	1222
Income Tax recoverable	18880	12650
Other debtors	<u>0</u>	<u>262</u>
	£20322	14134

<u>Note 4: Creditors</u>	2025	2024
Deferred income	0	0
Creditors for goods and services	1865	2030
Other creditors	<u>340</u>	<u>724</u>
	£2205	£2754

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Note 5: Specific Fund Balances at 31st December 2025

		2025		2024
	See Note	£	£	£
Unrestricted Funds				
General Fund	6	0		0
General Reserve		6614		6614
Fabric Reserve	8	4544		4544
General Purposes Legacies Fund	11.1	16628		37059
Lionel Ralph Legacy	11.2	43109		44904
Rev Donald Broad Legacy	11.3	18627		18575
		89522	89522	111696
 Restricted Funds				
Charities Fund	10	7487		8336
Organ Fund		7675		7675
Christmas Parcels Scheme	9	386		534
		15548	15548	16545
 Endowment Funds				
Richards Trust	11.4	19501	19501	20313
			124571	148554

Note 6: General Fund Account

The General Fund receives directly all income of the PCC, only excepting donations made in support of external charities, proceeds of fund-raising events, and investment income generated by moneys held in certain other funds. All running and routine maintenance expenses of the church's buildings and grounds are charged to the fund, together with all expenses related to worship and the clergy, and the annual contribution to the Parish Support Fund of the Diocese of Southwark. Any surplus of income over expenditure in the fund at year-end will be transferred to the Fabric Reserve.

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Note 6: General Fund Account

	2025 £	2024
Income		
Pledged giving	22574	21232
Income tax recoverable	6000	6000
Church collections	1838	1864
Donations	0	7000
Total - Income from donors	30412	36096
Interest & Dividends	2553	2565
Hall rental income (net of expenses – Note 7)	11896	19677
Rent (Carter Room & church)	4162	5962
Fees	418	248
After-service refreshments	140	130
Total - Income from trading	16616	26017
Total Income	49581	64678
Expenditure		
Clergy expenses	335	519
Church upkeep - Insurance	2938	1206
Heating and lighting	3469	4177
Cleaning	334	360
Minor repairs & maintenance	4191	614
Church Services- Chancel expenses	424	223
Organists, music, choir	2732	1770
Christian education expenses	15	133
Printing, postage & stationery	818	766
Telephone & Internet	351	351
Fees for quinquennial survey of church	0	0
Grounds	2945	1440
Sundry	169	214
Total - Church running expenses	18721	11773
Parish Support Fund	50052	48360
Stewardship expenses	0	0
Governance	694	646
Total expenditure	69467	60779
Surplus, balanced by transfer to Fabric Reserve	0	3899
Deficit, balanced by transfer from General Purposes Legacies Fund	19886	
	49581	64678

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Note 7: Church Hall Income & Expenses

	2025		2024
	£	£	£
Income			
Income from lettings	<u>22523</u>		<u>28786</u>
Total income		22523	28786
Expenditure			
Gas & Electricity	4719		5424
Water	433		310
Cleaning	3287		2824
Gas appliance servicing & repair	393		264
Fire precautions	204		94
Music reproduction licence	50		45
Minor repairs and sundry	<u>1541</u>		<u>148</u>
Total expenditure		<u>10627</u>	9109
Net Income		<u>11896</u>	<u>19677</u>

Note 8: Fabric Reserve Account

The Church Fabric Reserve exists to provide funding for the cyclical maintenance needs of, and if possible for significant improvements to, the church's buildings, furnishings and grounds.

	2025		2024
	£	£	£
Income			
Transfer from General Fund	<u> </u>		<u>3899</u>
Total income		0	3899
Expenditure			
			0
Total expenditure		<u>0</u>	0
Net Income		0	<u>3899</u>
Balance brought forward		<u>4544</u>	<u>645</u>
Balance as at 31st December 2025		<u>4544</u>	<u>4544</u>

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Note 9: Christmas Gifts Scheme Account

The Christmas Gifts Scheme aims to bring a little Christmas cheer to needy families and individuals in the poorer parts of the Diocese with gifts of vouchers and grants.

	2025	2024
	£ £	£
Income		
Donations	920	1161
Income tax recoverable	230	<u>290</u>
Total income	1150	1451
Expenditure		
Vouchers and grants	<u>1298</u>	<u>1280</u>
Net Income / (Expenditure)	-148	171
Balance brought forward	<u>534</u>	<u>363</u>
Balance as at 31st December 2025	<u>386</u>	<u>534</u>

Note 10: Charities Fund Account

The PCC has suspended its commitment to give a portion of its income to charitable giving. This decision will be kept under review. Proceeds of fund-raising events such as the annual Plant Sale and the Patronal Festival barbecue are credited to the fund, together with any donations made specifically to the Fund.

	2025	2024
	£ £	£
Income		
Plant Sale	22	562
Parish barbecue (Patronal) tickets	432	348
Epiphany supper	280	0
N Blair-Ford Fiji volunteering	0	500
Memorial collection/Croy Refugee Centre	135	245
Community Cinema	282	<u>329</u>
Total income	1151	1984
Expenditure		
Grants	2000	
Total expenditure	<u>2000</u>	3245
Net Income / (Expenditure)	-849	-1261
Balance brought forward	8336	9597
Balance as at 31st December 2025, available for distribution	<u>7487</u>	<u>8336</u>

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Note 11: Legacy Funds

11.1 General Purposes Legacies Fund

All legacies received for the general purposes of the PCC are placed in the General Purposes Legacies Fund. It is the policy of the PCC that these funds should be reserved for significant improvements to the church buildings, grounds and furnishings, or to finance developments in the church's mission. Income generated by the funds is credited to the General Fund.

	2025	2024
	£	£
Income		
Legacy – M Pilkington	500	
Total Income	500	5000
Expenditure		
New LED Lighting	0	810
Transfer to balance General Fund deficit	19886	<u>0</u>
Total expenditure	19886	<u>810</u>
Net income / (expenditure)	-19386	4190
Realised loss on investments sold	-284	
Decrease in value of CBF Shares to 31.12.25	-761	656
Balance brought forward	37059	<u>32213</u>
Balance as at 31st December 2025	16628	<u>37059</u>

11.2 Lionel Ralph Legacy

Balance brought forward (market value of investments at 31st December 2024)	44904	
1942 shares, CBF Investment Fund		
Decrease in value of investments		
Decrease in value of CBF shares to 31.12.25	-1795	
Balance as at 31st December 2025		<u>43109</u>

St Swithun's Church, Purley

Financial Statements for the Year Ended 31st December 2025

Note 11: Legacy Funds (continued)

11.3 Rev. Donald Broad Legacy

The legacy from Rev'd Donald Broad was assigned by the PCC to set up a bursary fund for discretionary use by the PCC to assist with training or travel costs for clergy or laity on church business, and to assist younger members travelling abroad for charitable purposes.

	2025	2024
	£	£
Income		
Dividends received	391	382
Interest received	<u>223</u>	<u>229</u>
Total income	614	611
Expenditure		
Grant	<u>0</u>	
Total expenditure	<u>0</u>	<u>500</u>
Net Income	614	111
Decrease in value of CBF Shares to 31.12.25	-562	315
Balance brought forward	<u>18575</u>	<u>18149</u>
Balance as at 31 December 2025	<u>18627</u>	<u>18575</u>

11.4 Richards Trust

Balance brought forward (market value of investments at 31st December 2024)

878.49 shares, CBF Investment Fund **20313**

Decrease in value of investments

Decrease in value of CBF shares to 31.12.25 **-812**

Balance as at 31st December 2025 **19501**

Note: The investments are held by the South London Church Fund and Southwark Diocesan Board of Finance, acting as Custodian Trustee.