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**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL PARISH  
OF ST JOHN THE BAPTIST, CROYDON**

Registered Charity Number 1133736

**ANNUAL REPORT AND ACCOUNTS 2025**

**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
**Report and Financial Statements for the year ended 31 December 2025**

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**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
**Report and Financial Statements for the year ended 31 December 2025**

**Reference and Administrative Information**

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**PCC (Trustees)**

The following individuals acted as Trustees throughout the year and to the date of this report, except where otherwise stated. PCC members are registered as trustees of the charity. The PCC has the responsibility of co-operating with the Priest-in-Charge in promoting the ecclesiastical parish and the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

<b>Vicar</b>	The Rev'd Canon Dr Andrew Bishop
<b>Associate Priest with Responsibility for St George's, Waddon</b>	The Rev'd David Adamson-Hill (until 31 August 2025)
<b>Associate Priest with Responsibility for St John the Baptist, Croydon</b>	The Rev'd Michael Walcott (from 1 September 2025)
<b>Churchwardens</b>	Arlene Esdaile (until May 2025) Stephen Willmer Henrietta Ansong (elected 11 May 2025)
<b>Deputy Wardens</b>	David Milgate Mark Mason Melvyn Mead (until 25 December 2025)
<b>Honorary Treasurer</b>	Deborah Miller
<b>Reader</b>	Elaine Cooper
<b>Secretary to the PCC</b>	Tiffany Willmer
<b>Deanery Synod Representatives</b>	Stephen Willmer Sue Williams Deanna Blake Denise Mead (also the Verger/Parish Administrator) (until 25 December 2025)
<b>Members</b>	Sandra Craig (until 11 May 2025) Lucinda Graham (2022, re-elected 11 May 2025) Anne Tanner (2022, re-elected 11 May 2025) Sheila Campbell (2022, re-elected 11 May 2025) James Carswell (2023) Elaine Cooper (2023) Deborah Miller (2023) Carol Milgate (2024) Sarah Mugerezi (2024) Dede Banks (co-opted 2024, elected 11 May 2025) Greg Cook (co-opted 2024, elected 11 May 2025) Justine Marshman (until 1 March 2026)

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**Reference and Administrative Information**

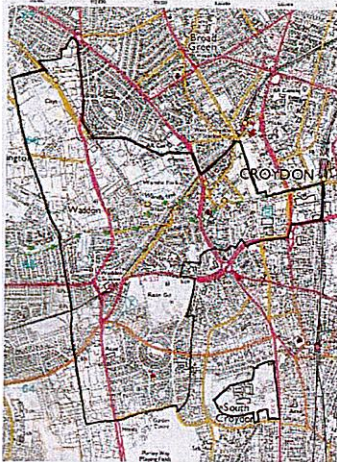
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<b>Registered address</b>	Croydon Minster Church Street Croydon CR0 1RN  St George's Church Centre Barrow Road Waddon CR0 4EZ
<b>Independent Examiner</b>	John Millidge ACA TC Group Suffolk House George Street Croydon CR0 0YN
<b>Bankers</b>	National Westminster Bank Plc 1 High Street Croydon CR9 1UY
<b>Architects</b>	
<u>Minster</u>	Ablett Architects Ltd Kingfisher House 21-23 Elmfield Road Bromley BR1 1LT
<u>St George's</u>	Howard Fairbairn MHK Architects Lambourn House Redlands Coulsdon CR6 2HT

**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
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**Trustees' Report**

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The Parochial Church Council (PCC) of the Ecclesiastical Parish of St John the Baptist, Croydon is a charity which was registered with the Charity Commission during 2009. However, the Church of England retains its governing status and custodial role.

The area of responsibility (see map) includes the church of St John the Baptist (known as Croydon Minster) situated in the Old Town Conservation Area of Croydon and the daughter church of St George's situated on the Waddon Estate in the south of the parish. The parish is part of the Diocese of Southwark within the Church of England.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The PCC is responsible in law for preparing the Trustees' Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The financial statements so produced are required to give a true and fair view of the charity's financial activities during the year and of its financial position at the end of that year. In preparing financial statements giving a true and fair view the Trustees should follow best practice and:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities Statement of Recommended Practice (SORP);
- make judgments and estimates that are reasonable and prudent;
- follow applicable accounting standards and the Charities SORP, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that financial statements produced therefrom comply with applicable legal requirements. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. This is an important act of service within the church as PCC members are responsible, alongside their legal responsibilities as charity trustees, for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

**PCC (Trustee) appointments**

Members of the PCC are either ex officio, elected by the Annual Parochial Church Meeting (APCM), or co-opted, in accordance with the Church Representation Rules. The most recent APCM was held on 11 May 2025, referred to below as APCM 2025.

**PCC Committees**

The PCC met regularly throughout 2025, on 24<sup>th</sup> February, 8<sup>th</sup> May (online meeting), 16<sup>th</sup> June and 20<sup>th</sup> October. In addition to full meetings of the Council, there are three sub-committees, which report back to the full PCC.

Standing Committee

The only committee required by law, it has the power to transact the business of the PCC between meetings, subject to the directions of the PCC. This committee also oversees the general financial dimension of the work of the Minster and debates strategic direction



## **Trustees' Report**

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and wider issues of parish life. Members include the Vicar, the Associate Priests, the Churchwardens, and the Treasurer. It met as necessary during the year.

The APCM in 2023 approved a scheme of Governance for the Parish under the Church Representation Rules under which each church has a District Church Council (DCC) to which the PCC delegates certain (but not all) powers. This allows decisions affecting each church to be made at the most local level. Significant expenditure has to be approved by the PCC.

### Croydon Minster District Church Council

Within the context of the legal parochial structure, the Minster District Church Council has responsibility for the day to day running of the Minster, and the Mission and Ministry of the Minster Church District. During 2025 it met on 27<sup>th</sup> January, 30<sup>th</sup> June, 29<sup>th</sup> September, and 24<sup>th</sup> November.

### St George's District Church Council

Within the context of the legal parochial structure, St George's District Church Council has responsibility for the day to day running of St George's Church, and the Mission and Ministry of the St George's District. During 2025 it met on 21<sup>st</sup> January, 18<sup>th</sup> March, 20<sup>th</sup> May, 22<sup>nd</sup> July, 22<sup>nd</sup> September and 24<sup>th</sup> November. The St George's Annual General Meeting was held on 6<sup>th</sup> April.

### **Public benefit**

The PCC is aware of the Charity Commission's guidance on public benefit in '*The Advancement of Religion for the Public Benefit*'. To this end, and in cooperation with the Incumbent, the PCC promotes the whole mission of the Church (pastoral, evangelistic, social and ecumenical), and judges that in so doing it provides a benefit to the public by:

- providing facilities for public worship, pastoral care and spiritual, moral and intellectual development both for members of the Church of England and for anyone who wishes to benefit from what the church offers; and
- promoting Christian values and service by members of the church in and to the community to the benefit of individuals and society as a whole.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Our Mission**

As the Parish of Croydon, our mission is to reach out and celebrate God's unconditional love for the world with all people of our parish and with the wider community. Both churches of our parish strive to be living, growing communities and places where all, regardless of race, gender or sexuality, may encounter God.

We aim to do this by:

- offering inclusive catholic worship and inspiring Anglican liturgy enhanced, at the Minster, by a strong choral tradition.
- being a community of God in the town centre of Croydon, on the Waddon Estate and on the Valley Park Estate, facilitating an open-door policy where all who wish to visit our churches, whether to pray, be still or look around, are welcomed.
- enhancing the Christian education of young and old alike through the preaching of the Word and the provision of creative worship for children of all ages.
- developing and maintaining strong links with schools, including the local Minster Infant and Junior Schools, Aerodrome Primary Academy, and the schools of the Whitgift Foundation.
- caring for the needs of the elder community through our relationship with care facilities including the Whitgift Almshouses, Wilhelmina House, the Elis David Almshouses and Whitgift House, as well as other care homes located within the parish. Through outreach activities at St George's the Parish also has a significant ministry amongst the elderly and isolated.
- nurturing a strong choral tradition at the Minster through our four choirs, involving girls, boys and adults drawn from the local community.
- celebrating our place in Croydon's past, present and future through developing our historic relationships with the civic, secular and Christian communities of Croydon.

## **Trustees' Report**

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### **Worship and Prayer**

Each church maintains a regular Sunday pattern, with the Sung Eucharist at its heart. Feast days are observed with a Choral Eucharist sung by the choir at the Minster when they fall on a Tuesday or Wednesday. The Eucharist is offered at the Minster on Mondays, Tuesdays, Wednesday and Fridays, and at St George's on Thursdays. In this way a weekday Eucharist is offered in the parish Monday-Friday. Morning Prayer is said daily in the Minster. Choral Evensong is sung at the Minster on Sundays, Tuesdays and Wednesdays in Term time.

The Liturgy in the parish reflects the Catholic provision at the major festivals including Holy Week drawing on the riches of the liturgical tradition. Devotions such as the Stations of the Cross remain popular. Others are exploring methods of prayers such as the Rosary. During Lent, Compline and Benediction was celebrated weekly. We have continued with Lent and Advent daily readings provided by members of the congregational community and posted online.

All are welcome to attend our regular services and are encouraged to join the Electoral Roll. Following renewal of the Electoral Roll in 2025 this stood at 168 in May 2025 (200 in 2024). The Minster and St George's are open throughout the week. Average weekly attendance at the Minster in October 2025 was about 110 Adults (about 110 in October 2024) and about 50 Children (about 45 in October 2024).

As well as our regular services, we enable our community to celebrate and offer thanks to God at the milestones of the journey through life, including about 10 baptisms and 2 funerals in 2025 (about 20 baptisms and 10 funerals in 2024).

Choral music is a significant feature of the Minster's worship, with Boys, Girls and Adult Choirs and the Minster choral foundation continued to enrich worship and parish life. Maintaining and developing the Opus Dei is the core of this work, and throughout the year the choirs added more seasonally appropriate liturgical music, and music by underrepresented composers, to enrich worship. As well as the regular services throughout the year, the well-attended "carol" services during Advent, Christmas, Epiphany, and Lent continued to be important highlights, as were a performance of Brahms's *Ein Deutsches Requiem* in November 2025, and the Christmas Cheer Concert by the Choir and the Croydon Citadel Band of the Salvation Army. In a strong endorsement of the ethos, excellence and national profile of the music, we were awarded a generous £15,000 grant from the Cathedral Music Trust in 2025 to support the vital work of our four professional section leaders over the next two years.

We also provide many and regular opportunities for local organisations, with whom we have very close links, to worship at the Minster. These include services for our own Minster Infant and Junior Schools and the annual Founders Day Services for the Schools and Elder Care organisations of the Whitgift Foundation and Elis David Almshouses. In its capacity as the Civic Church, the Minster also hosted the Civic Act of Remembrance in November, and for the first time for a number of years a Service to mark the beginning of the new Mayoral Year.

Each year members of the congregation attending the APCM receive an annual report book detailing the activities of the PCC and various organisations in the life of the parish. We have developed our online presence to make Parish life more accessible to those who cannot reach us in person. We continue Lectio Divina weekly on Zoom. The periodic Parish of Croydon Review is published online via our respective websites as well as in hard-copy format, maintaining our websites to share information, events and articles; and posting regularly on Facebook, Instagram and Twitter/X.

### **Ministry, Catechesis and Mission**

As one Parish with two churches the PCC considers three to be the optimum number of clergy serving the ministry and mission here. The configuration of clergy approved by the PCC is for the Vicar of the parish, and two associate priests, both known as Associate Vicars. Until taking up the post of Vicar of Lewisham in September 2025, The Rev'd David Adamson-Hill had primary responsibility for the ministry of St George's Church and also served the wider parish through the Minster during the week. This Associate Vicar post was unfilled for the remainder of 2025, but subject to completion of the necessary procedures the appointment of the Rev'd Amy Sykes, presently Assistant Curate of St Michael's, Tilehurst, in the Diocese of Oxford, as Associate Vicar of St George's was announced on Sunday 1st March 2026. In August 2025 the Rev'd Michael Walcott took up the new post of Associate Vicar and Chaplain in the Whitgift Foundation, providing ministerial support at the Minster and supporting the Vicar in discharging the role of Chaplain to the Whitgift Foundation. This is a 'sponsored post' and the sponsor is the John Whitgift Foundation. Fr Michael has Permission to Officiate (PTO) whilst awaiting his Licence from the Bishop. The appointment of the Vicar, Rev'd Andrew Bishop, as Priest in Charge of the



**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
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Walsingham, Houghton and Barsham benefice and Hempton with Pudding Norton in the Diocese of Norwich was announced on Sunday 22<sup>nd</sup> March 2026. The Parish will therefore be entering into a vacancy later in the year.

The Parish seeks to provide support to the homeless in Croydon. During 2025 it continued to support the work of Croydon Nightwatch. The PCC also considered the scope to refurbish the large hall to support the Croydon Together Night Shelter run by Croydon Voluntary Action in future years.

St George's continues its work serving the Waddon community, including a weekly lunch club and hosting a parent and toddler group. A strong relationship with Aerodrome School is maintained. At the Minster a successful regular programme of activities for children and young people around feasts of the Church has been developed, led by Alice Bishop, and in the summer has continued collaboration with our neighbours at St Michael's Croydon and St Alban's South Norwood. The parish runs the 'CroydonSings!' project developing choral music in local schools with funding from the PCC, St Edmund's Charity, and the Cathedral Music Trust.

Catechesis continues to be offered. In Lent St George's runs a Lent course for the whole parish and at the Minster sessions of 'Bitesize Catechesis' enable learning and reflection on different topics of Christian life, faith and practice. In 2025 the 1700<sup>th</sup> anniversary of the Council of Nicaea was a particular focus. Within the parish we run annual courses of confirmation preparation with several candidates, children and adults, confirmed.

The Minster's significant heritage enables part of the mission of the parish by attracting a range of visitors. The clergy and Minster Education Officer, David Morgan host visits from schools and other groups. Reflecting the historic significance of the Minster and its place in the history of Croydon, we are incrementally building a detailed description of the Minster Church and its history on our website and engage in the annual national open house weekend in September.

The Friday Lunchtime Recitals have been running since 2017 and are now a feature of the Minster's outreach to the wider community, attracting regular attendees who are largely separate from Sunday worshippers. The recitals run during term time and are curated and staffed entirely by volunteers. The performers represent a range of styles - from Jazz and Musical Theatre to the more usual choice of classical repertoire - and most are students from local schools and London conservatoires. As the reputation of the recitals has grown, it has also attracted emerging professionals and more experienced musicians. All recitalists offer their talents free of charge, apart from travel expenses, so that any money raised goes to church funds.

**PCC review of the year**

Governance

During 2025 the PCC met four times, the Minster DCC met four times, and the St George's DCC met six times. Major issues addressed are set out below.

Safeguarding

The PCC has complied with its duty to have 'due regard' to the House of Bishops' guidance in relation to safeguarding. It considered Safeguarding at its meetings in February, June and October 2025, including conclusions from the self-audit, review and approval of the Parish Safeguarding Policy and Policy on Domestic Abuse, and the introduction of new arrangements for 2026 including approving the appointment of new Parish Safeguarding Officers at its meeting in February 2026.

Parish Support Fund

In 2025 the Minster supported the Diocese with £89,300 (£83,500 in 2024) and St George's with £12,850 (£12,400 in 2024). Both churches agreed to further increase their pledges for 2026 to £94,400 (Minster) and £13,492.50 (St George's).

Land

There was continuing discussion about the Minster Hall and how it can be made fit for purpose. At its meeting on 20<sup>th</sup> October 2025 the PCC endorsed the recommendation by the Minster DCC to focus on refurbishing the small hall, committee room and kitchen to bring them back into regular use, and to repair and maintain the roofs and guttering. The PCC also considered Croydon Council's rescoped plans to enhance the environs of the Minster and install an architectural lighting system for the Minster, culminating in approval in March 2026 of the licence for the Council to begin works. The PCC also decided to dispose of the property included within Martin How's estate.



**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
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**Trustees' Report**

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Legacy

On his death in 2023 our much beloved friend and Organist Laureate, Martin How, bequeathed his entire estate of around £1 million to the PCC. He did not specify how it was to be used, and so the funds are unrestricted. This places a considerable responsibility on the PCC to make good use of his generous legacy. It has been agreed that a balance should be struck between spending on project needs within the Parish and making the capital work so that it has a lasting effect. So far this legacy has enabled the commissioning of a memorial plaque to Martin How in the Minster, commitment to a multi-year project to complete restoration of the historic organ in the Minster, commitment of work to improve the Minster Hall and bring it back into use, upgrading the sound systems in St George's in 2025, and work to upgrade the sound system in the Minster, completed by 27 March 2026.

**FINANCIAL REVIEW**

The charity reports incoming resources of £313,901 in 2025 (2024 - £1,099,976) total charitable expenditure of £372,102 (2024 - £391,072), a net investment valuation loss of £3,922 (2024 - gain of £2,187) and therefore a total deficit for the year of £62,123 (2024 - surplus of £711,091). The significant decrease in incoming resources (and the overall deficit for the year) reflects the receipt of a legacy payment during 2024 of £778,949 which was left to the charity. At the year-end date, the charity reports total funds of £1,271,456 (2024 - £1,333,579) of which £1,030,557 are unrestricted (2024 - £1,101,271).

**CHARITABLE CONCERNS**

Charitable Grants

A number of special appeals were held during the year with proceeds donated to causes such as the Bishop of Southwark's Lent Appeal and local Foodbanks. The Vicar has discretion to respond to local need using the income from two trusts, namely the Caroline and Eliza Day Bounty and the Sarah Ann Huntingford Charity (note 13).

Charitable Activities

The Parish continued to work with the charity *Separated Child* during 2025 to provide and pack welcome kits for child migrants coming to the UK alone. Members of the Minster, St George's and wider community, have joined on two occasions in the packing and a lunch.

**INVESTMENT POLICY**

The PCC's long-term endowments are invested in Unit Holdings managed by the Church of England Central Board of Finance (CBF) and the Charities Official Investment Fund (COIF). Other funds are held on short-term deposit, also through the CBF, in anticipation of their likely short to medium term utilisation. The PCC also holds an investment in a 95 day access account.

**RESERVES POLICY**

The balance sheet components of funds are reported in the notes to the Financial Statements. The PCC views a level of between 3 - 6 months unrestricted expenditure as a desirable range for the free reserve. The PCC measures "free reserves" for the Parish as a whole, as comprising total unrestricted funds of £1,030,557 (2024 - £1,101,271) less tangible fixed assets employed for charity use of £21,272 (2024 - £25,943), therefore amounting to £1,009,285 (2024 - £1,075,328). This represents reserves of approximately 38 months' unrestricted expenditure (2024 - 38 months).

**RISK ASSESSMENT AND EXPOSURES**

Health and Safety

The 2022 quinquennial inspection of the Minster buildings confirmed that the premises are safe structurally and there are no matters which will prevent their continued use for the foreseeable future. The church hall is structurally sound but there are issues around heating and maintenance which require costly investment, so the PCC has limited its use, pending refurbishment work. The St George's quinquennial inspection took place in July 2023. Issues of concern included replacement of high-level dormer windows, and maintenance of the bellcote.

Both the Minster and St George's have Health and Safety, Fire Safety, Church Risk Assessment and Personal Safety Plans and Policies in place with progress against actions in these documents monitored and reported on regularly to the PCC. Fire prevention and evacuation procedures are in place with training sessions for key personnel held at regular intervals.

## **Trustees' Report**

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### Security

The interior of the Minster church is monitored by a sophisticated camera system installed in 2001; and updates now include the lower roofs (to protect against theft of roofing lead) and the Choir Vestry. The PCC will be considering proposals to update this system during 2026. Locks to all church doors are accessed via high security keys. All metal has been marked with SmartWater (Selecta DNA). The Personal Safety Plan identified further security risks for which mitigating action has been taken.

### Protection of children and vulnerable adults

The Parish has a safeguarding policy to ensure the safety and well-being of young people and vulnerable adults. Throughout 2025 a Parish Safeguarding Officer, assisted by a PSO at St George's, ensured the policy is implemented and liaises directly with the Diocesan Safeguarding Advisor. Any person working with young people in either church is required to complete a declaration form, and to undergo disclosure and barring checks. All PCC members are required to undergo online training through the Church of England's National Safeguarding Team, and the PCC and two DCCs regularly review safeguarding at their meetings. A Safeguarding Audit was conducted. The PCC reviewed the conclusions at its meeting on 24<sup>th</sup> February 2025 and agreed its recommendations, which are now being implemented, and it was submitted to the Diocese in March 2025

### Financial Risk

Martin How's legacy put the PCC's financial position on a much more secure footing for the foreseeable future, significantly reducing the level of financial risk. The PCC is now working to ensure that the bequest is used to better our Parish and to place the annual running costs of the Minster and St George's on a sustainable basis. During 2025 unrestricted expenditure was £25,782 lower than in 2024. This difference primarily reflected reductions in clergy and property costs and lower audit costs in 2025, partly counterbalanced by higher spending on church activities and the choir. With significant further expenditure envisaged in coming years (see Plans for the Future below), the PCC is developing a robust financial plan for the future to budget and manage future running costs and capital expenditure carefully, and to continue its work to sustain, encourage and increase regular giving.

## **PLANS FOR THE FUTURE**

### Ministry

Work which will be developed further in 2026 includes:

- the completion of work by Croydon Borough Council to redevelop the environs of the Minster and install an architectural lighting scheme on the building
- refurbishment of the Minster Church Hall to bring the small hall, committee room and kitchen back into regular use, and to explore options to support the Croydon Together Night Shelter run by Croydon Voluntary Action in future years;
- Time and resources permitting, work on a Conservation Management Plan to improve planning and inform future strategic decisions;
- Taking forward arrangements to engage the congregation more in the liturgy and management of the Minster, including enacting action points from the Safeguarding Audit

### Capital projects

The PCC's key priorities in 2026 are:

- Final installation of the new Minster Sound System;
- Refurbishment of the Minster Hall in line with the PCC's decision to refurbish the small hall, committee room and kitchen to bring them back into regular use, and repair and maintain the roofs and guttering;
- Taking forward the Minster Organ restoration project;
- Determining the way forward on the high-level dormer windows and maintenance of the bellcote at St George's.

The PCC also continues working to develop a policy on the property that it owns and the most effective use of the properties to enable ministry and mission in the parish.

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**Trustees' Report**

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**INDEPENDENT EXAMINER**

John Millidge ACA, a Partner of TC Group, was reappointed at the Annual Parochial Church Meeting on 11 May 2025.

Approved by the PCC on 27 April 2026 and signed on its behalf:



.....  
The Rev'd Canon Dr Andrew Bishop  
Chair



.....  
Deborah Miller  
Honorary Treasurer



**Independent Examiner's Report to  
The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**

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I report to the trustees on my examination of the accounts of the Parochial Church Council of St John the Baptist, Croydon (Croydon Minster) ("the charity") for the year ended 31 December 2025.

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent Examiner's Statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



John Millidge ACA  
TC Group  
Suffolk House, George Street  
Croydon, CR0 0YN

Date: 12-05-26

**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
**Statement of Financial Activities**

**for the Year Ended 31 December 2025**

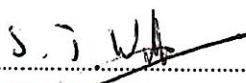
	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Incoming resources</b>	<b>2</b>					
Voluntary income		175,606	44,017	-	219,623	983,839
Activities for generating funds		9,455	-	-	9,455	11,964
Income from investments		49,016	2,558	-	51,574	64,086
Church activities		20,417	12,684	-	33,101	36,448
Other ordinary incoming resources		148	-	-	148	3,639
		<u>254,642</u>	<u>59,259</u>	<u>-</u>	<u>313,901</u>	<u>1,099,976</u>
<b>Resources expended</b>	<b>3</b>					
Fundraising costs		1,335	-	-	1,335	1,905
Church activities		316,021	54,746	-	370,767	389,167
		<u>317,356</u>	<u>54,746</u>	<u>-</u>	<u>372,102</u>	<u>391,072</u>
<b>Net surplus / (deficit)</b>		<b>(62,714)</b>	<b>4,513</b>	<b>-</b>	<b>(58,201)</b>	<b>708,904</b>
<b>Transfers</b>						
Gross transfers between funds		(8,000)	8,000	-	-	-
<b>Other recognised gains and losses</b>						
Investment revaluation gains / (losses)		-	-	(3,922)	(3,922)	2,187
<b>Net movement in funds</b>		<b>(70,714)</b>	<b>12,513</b>	<b>(3,922)</b>	<b>(62,123)</b>	<b>711,091</b>
<b>Reconciliations of funds</b>						
Total funds brought forward		1,101,271	135,529	96,779	1,333,579	622,488
<b>Total funds carried forward</b>		<b>1,030,557</b>	<b>148,042</b>	<b>92,857</b>	<b>1,271,456</b>	<b>1,333,579</b>

**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
**Balance Sheet**

as at 31 December 2025

		2025		2024	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible fixed assets	6		21,272		25,943
Fixed asset investments	7		92,857		96,779
			<u>114,129</u>		<u>122,722</u>
<b>Current assets</b>					
Debtors	8	53,606		67,022	
Short term deposits	9	1,082,451		1,097,304	
Cash at bank and in hand		50,610		88,506	
		<u>1,186,667</u>		<u>1,252,832</u>	
<b>Creditors</b>					
Amounts falling due within one year	10	29,340		41,975	
<b>Net current assets</b>			<u>1,157,327</u>		<u>1,210,857</u>
<b>NET ASSETS</b>			<u>1,271,456</u>		<u>1,333,579</u>
<b>Accumulated funds</b>					
Unrestricted funds	12		1,030,557		1,101,271
Restricted funds	12		148,042		135,529
Endowment funds	12		92,857		96,779
			<u>1,271,456</u>		<u>1,333,579</u>

These financial statements were approved by the Parochial Church Council on .....27-04-26..... and were signed on their behalf by:

  
 .....  
 Stephen Willmer  
 Churchwarden

  
 .....  
 Deborah Miller  
 Hon Treasurer



**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
**Cash Flow Statement**

**for the year ended 31 December 2025**

	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Operating activities</b>		
Net surplus / (deficit) for the year	(62,123)	711,091
Adjustments for:		
- Change in valuation of fixed asset	4,671	-
- Change in valuation of fixed asset investments	3,922	(2,187)
- (Increase)/Decrease in debtors	13,416	(30,240)
- (Decrease) / increase in creditors	(12,635)	4,983
<b>Cash generated from operating activities</b>	<b>(52,749)</b>	<b>683,647</b>
<b>Investing activities</b>		
Purchase of tangible fixed assets	-	(23,354)
Increase in cash and cash equivalents in the year	(52,749)	660,293
Cash and short term deposits at 1 January 2025	1,185,810	525,517
<b>Cash and short term deposits at 31 December 2025</b>	<b>1,133,061</b>	<b>1,185,810</b>

for the Year Ended 31 December 2025

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## 1 Accounting policies

### Basis of preparation

The PCC is a public benefit entity with the meaning of FRS102.

The financial statements are prepared under The Church Accounting Regulations 2006 and The Charities Act 2011. These incorporate the requirements of The Charities' Statement of Recommended Practice (SORP FRS102).

The financial statements have been prepared in order to give a "true and fair view" and has involved following Statement of Recommended Practice (SORP FRS102).

The financial statements are prepared on the accruals basis and under the historical accounting convention except that fixed asset investments are reported at market value.

The financial statements are prepared in pound sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their affiliation to another body, nor those which are informal gatherings of church members.

### Going concern

At the time of approving the financial statements the PCC has a reasonable expectation that the church has adequate resources to continue in operational existence for the foreseeable future. Accordingly the going concern basis of accounting is applied in the preparation of the financial statements.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

### Aggregation

The financial statements aggregate the financial activities and balance sheet of Croydon Minster with those of the daughter church of St George's Waddon.

### Income (Note 2)

This is accounted for gross and included when the PCC becomes legally entitled to the use of the resources, an inflow of economic benefit is probable and the monetary value can be measured with sufficient reliability.

### Voluntary income

Collections and planned giving are recognised when received.

Income tax recoverable on gift aid donations is recognised when the related income is received.

Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is probable and the amounts due are reliably quantifiable.

### Income from investments

Dividends are accounted for when received. Interest entitlements are accounted for when received.

### Gains and losses on investments

Realised gains and losses are recognised when investments are sold.

Unrealised gains and losses are accounted for on revaluation annually each 31 December, with increases or decreases in valuation recognised within the Statement of Financial Activities.

for the Year Ended 31 December 2025

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#### Accounting policies (continued)

##### Expenditure (Note 3)

Expenditure is recognised and accounted for as soon as there is legal or constructive obligation and settlement is probable and quantifiable.

Generating funds costs are those incurred in the running of fundraising activities.

Church activities includes expenditure on the day to day operation and management of the Church and include both the direct and indirect support costs relating thereto.

##### Fund accounting

- (i) Restricted funds arise where incoming resources have a specified purpose. Related expenditure is allocated against such income.
- (ii) Unrestricted funds arise where incoming resources have no specified purpose and may accordingly be utilised at the PCC's discretion.
- (iii) Designated funds are a form of unrestricted fund created by the PCC to meet a specified need. Such funds, if unutilised or no longer required, may be reclassified within general unrestricted funds.
- (iv) Endowment funds arise where capital sums have been received for investment in perpetuity; the income from which is to be applied in accordance with the donor's wishes and which may, as a result, be restricted or unrestricted in its application.
- (v) Accumulated funds represent aggregate retained amounts on each type of fund which finance the PCC's operation. They comprise investment in fixed assets and net current assets.

##### Tangible fixed assets and depreciation

###### (i) Consecrated land and buildings and moveable church furnishings:

Consecrated land and beneficed property is excluded from the financial statements in accordance with S10(2)(a) and (c) of the Charities Act 2011. No value is placed on moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. They are listed in the church's inventory which can be inspected at any time. Any expenditure incurred on consecrated or beneficed buildings and moveable church furnishings, whether maintenance or improvement is written off as expenditure within the Statement of Financial Activities when incurred.

###### (ii) Other land and buildings

Other land and buildings held on behalf of the PCC for its own purposes are included at the carrying value as of 1 January 2015 (cost less accumulated depreciation). Further depreciation is not charged as the estimated residual values of the assets exceed the carrying value.

###### (iii) Other fixtures, fittings and church equipment

Any such expenditure, if incurred, will be capitalised at cost and written off on a straight line basis over five years.

##### Financial instruments

The PCC only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently (if ever different) at their settlement value.

##### Operating leases

Costs of operating leases are included in the statement of financial activities as incurred.



**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
**Notes to the Financial Statements (continued)**

**for the Year Ended 31 December 2025**

**Taxation**

The PCC has charitable status and therefore is not liable to income tax on its various forms of income on the basis that it is applied for charitable purposes. Income tax is recoverable on gift aid donations and is accounted for as it becomes receivable.

**2 Incoming resources**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<u>Voluntary income</u>				
Planned giving	67,182	-	67,182	69,246
Service collections	19,939	-	19,939	14,719
Sundry donations and appeals	7,571	-	7,571	7,972
Income tax recoverable	20,308	550	20,858	19,096
Grants	60,606	43,467	104,073	93,857
Legacies	-	-	-	778,949
	<b>175,606</b>	<b>44,017</b>	<b>219,623</b>	<b>983,839</b>
<u>Activities for generating funds</u>				
Fundraising events	8,523	-	8,523	10,582
Bookstall	-	-	-	-
Car parking	932	-	932	1,382
	<b>9,455</b>	<b>-</b>	<b>9,455</b>	<b>11,964</b>
<u>Income from investments</u>				
Rental income	12,000	-	12,000	25,283
Dividend and interest receivable	37,016	2,558	39,574	38,803
	<b>49,016</b>	<b>2,558</b>	<b>51,574</b>	<b>64,086</b>
<u>Church activities</u>				
Church and hall lettings	2,823	-	2,823	2,620
Wedding, funeral and other event fees	14,783	-	14,783	18,078
Parish magazines	202	-	202	1,597
Other church activities	2,609	12,684	15,293	14,153
	<b>20,417</b>	<b>12,684</b>	<b>33,101</b>	<b>36,448</b>
<u>Other ordinary incoming resources</u>				
Sundry income	148	-	148	3,639
	<b>148</b>	<b>-</b>	<b>148</b>	<b>3,639</b>
<b>Total incoming resources</b>	<b>254,642</b>	<b>59,259</b>	<b>313,901</b>	<b>1,099,976</b>

**The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)**  
**Notes to the Financial Statements (continued)**

**for the Year Ended 31 December 2025**

**3 Resources expended**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Fundraising costs</u>				
Fundraising events	1,335	-	1,335	1,905
	1,335	-	1,335	1,905
<u>Church activities</u>				
Missionary and charitable giving				
- Grants and donations	1,058	480	1,538	656
Ministry costs				
- Diocesan parish contribution	102,150	-	102,150	95,900
- Other clergy costs	15,583	-	15,583	53,692
- Church running expenses	38,610	-	38,610	41,219
- Church maintenance	13,248	23,110	36,358	27,800
- Other church activities	6,196	322	6,518	2,954
- Worship expenses	5,189	-	5,189	4,710
- Choir and music	56,646	29,862	86,508	74,639
- Sunday school costs	-	972	972	653
- Church hall running costs	5,150	-	5,150	7,124
- Parish magazine	260	-	260	944
- Staff salaries	44,746	-	44,746	42,154
- Office costs	14,465	-	14,465	13,752
- Property costs	4,263	-	4,263	13,100
- Professional fees	3,897	-	3,897	-
- Independent examination	4,560	-	4,560	-
- Audit fees	-	-	-	9,870
	316,021	54,746	370,767	389,167
<b>Total resources expended</b>	<b>317,356</b>	<b>54,746</b>	<b>372,102</b>	<b>391,072</b>

**4 Staff costs**

	Total 2025 £	Total 2024 £
Salaries (including service fees)	84,047	83,404
Pension costs	1,687	1,954
	85,734	85,358

Salaries of £21,634 were grant funded (2024 - £20,176).

The average number of employees during the year were 4 (2024 - 4).

No PCC members received any remuneration or other benefits from the Minster in employment or other capacity, neither did they receive any reimbursements of travelling or other expenses other than as reported in Note 14.

The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)  
Notes to the Financial Statements (continued)

for the Year Ended 31 December 2025

**5 Comparative Statement of Financial Activities**  
**For the year ended 31 December 2024**

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £
<b>Incoming resources</b>				
Voluntary income	948,078	35,761	-	983,839
Activities for generating funds	11,964	-	-	11,964
Income from investments	61,587	2,499	-	64,086
Church activities	22,886	13,562	-	36,448
Other ordinary incoming resources	3,604	35	-	3,639
	1,048,119	51,857	-	1,099,976
<b>Resources expended</b>				
Fundraising costs	1,905	-	-	1,905
Church activities	341,233	47,934	-	389,167
	343,138	47,934	-	391,072
<b>Net surplus / (deficit)</b>	<b>704,981</b>	<b>3,923</b>	<b>-</b>	<b>708,904</b>
<b>Transfers</b>				
Gross transfers between funds	(8,000)	8,000	-	-
<b>Other recognised gains and losses</b>				
Investment revaluation gains / (losses)	-	-	2,187	2,187
<b>Net movement in funds</b>	<b>696,981</b>	<b>11,923</b>	<b>2,187</b>	<b>711,091</b>
<b>Reconciliations of funds</b>				
Total funds brought forward	404,290	123,606	94,592	622,488
<b>Total funds carried forward</b>	<b>1,101,271</b>	<b>135,529</b>	<b>96,779</b>	<b>1,333,579</b>



for the Year Ended 31 December 2025

**6 Tangible fixed assets (for use by the PCC)**

	Freehold Land and Buildings £	Church Equipment £	Freehold Land and Buildings £
<b>Cost</b>			
At 1 January 2025	16,280	23,354	39,634
Additions	-	-	-
At 31 December 2025	16,280	23,354	39,634
<b>Depreciation</b>			
At 1 January 2025	13,691	-	13,691
Charge for the year	-	4,671	4,671
At 31 December 2025	13,691	4,671	18,362
<b>Net book value</b>			
At 31 December 2024	2,589	23,354	25,943
At 31 December 2025	2,589	18,683	21,272

**7 Fixed asset investments**

	Total 2025 £	Total 2024 £
At 1 January	96,779	94,592
Revaluation gain / (loss) in the year	(3,922)	2,187
At 31 December	92,857	96,779
<u>Represented by</u>		
Church of England CBF Investment Fund units		
- Day and Sunday School Fund (1,879 units)	41,712	43,449
- Choir Scholarship Fund (2,103 units)	46,696	48,641
COIF Charities Ethical Investment Fund units:		
- Battersbee Fund (1,516 units)	4,449	4,689
	92,857	96,779

for the Year Ended 31 December 2025

## 8 Debtors

	Total 2025 £	Total 2024 £
Other debtors	35,650	25,959
Prepayments and accrued income	17,956	41,063
	<u>53,606</u>	<u>67,022</u>

## 9 Short term deposits

	Total 2025 £	Total 2024 £
Short term deposits	1,082,451	1,097,304

Funds not required for day-to-day expenditure are deposited with the Central Board of Finance Church of England deposit fund.

## 10 Creditors: amounts falling due within one year

	Total 2025 £	Total 2024 £
Sick and poor fund (note 13)	16,496	15,857
Other creditors and accruals	12,844	26,118
	<u>29,340</u>	<u>41,975</u>

## 11 Analysis of net assets by fund

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £
Tangible fixed assets	21,272	-	-	21,272
Fixed asset investments	-	-	92,857	92,857
Debtors	28,758	24,848	-	53,606
Assets held for sale	-	-	-	-
Short term deposits	981,469	100,982	-	1,082,451
Cash at bank	28,398	22,212	-	50,610
Creditors: amounts falling due within one year	(29,340)	-	-	(29,340)
	<u>1,030,557</u>	<u>148,042</u>	<u>92,857</u>	<u>1,271,456</u>

for the Year Ended 31 December 2025

# 11 Analysis of net assets by fund (continued)

## Comparative information

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £
Tangible fixed assets	25,943	-	-	25,943
Fixed asset investments	-	-	96,779	96,779
Debtors	62,444	4,578	-	67,022
Short term deposits	996,454	100,850	-	1,097,304
Cash at bank	58,405	30,101	-	88,506
Creditors: amounts falling due within one year	(41,975)	-	-	(41,975)
	1,101,271	135,529	96,779	1,333,579

# 12 Movement in funds

	At 1 January 25 £	Incoming Resources £	Resources Expended £	Transfers In / (Out) £	At 31 December 25 £
<u>Unrestricted (general) funds</u>					
- Croydon Minster	1,071,564	227,563	(278,045)	(13,333)	1,007,749
- St George's, Waddon	29,707	27,079	(39,311)	5,333	22,808
	1,101,271	254,642	(317,356)	(8,000)	1,030,557
<u>Restricted funds</u>					
- Fabric fund	96,659	32,167	(23,110)	-	105,716
- Day and Sunday School	9,913	1,207	(972)	-	10,148
- Choir scholarship	121	1,351	(1,472)	-	-
- Friends of music	174	21,534	(28,712)	8,000	996
- St George's, Waddon	28,662	3,000	(480)	-	31,182
	135,529	59,259	(54,746)	8,000	148,042
<u>Endowment funds</u>					
- Day and Sunday School	43,566	-	(1,854)	-	41,712
- Choir scholarship	48,524	-	(1,828)	-	46,696
- Battersbee	4,689	-	(240)	-	4,449
	96,779	-	(3,922)	-	92,857
<b>Total funds</b>	<b>1,333,579</b>	<b>313,901</b>	<b>(376,024)</b>	<b>-</b>	<b>1,271,456</b>



The Parochial Church Council of St John the Baptist, Croydon (Croydon Minster)  
Notes to the Financial Statements (continued)

for the Year Ended 31 December 2025

12 Movement in funds (continued)

Comparative information

	At 1 January 24 £	Incoming Resources £	Resources Expended £	Transfers In / (Out) £	At 31 December 24 £
<u>Unrestricted (general) funds</u>					
- Croydon Minster	384,686	1,020,220	(310,342)	(23,000)	1,071,564
- St George's, Waddon	19,604	27,899	(32,796)	15,000	29,707
	404,290	1,048,119	(343,138)	(8,000)	1,101,271
<u>Restricted funds</u>					
- Fabric fund	87,045	32,143	(22,529)	-	96,659
- Day and Sunday School	9,387	1,179	(653)	-	9,913
- Choir scholarship	222	1,320	(1,421)	-	121
- Friends of music	1,175	14,180	(23,181)	8,000	174
- St George's, Waddon	25,777	3,035	(150)	-	28,662
	123,606	51,857	(47,934)	8,000	135,529
<u>Endowment funds</u>					
- Day and Sunday School	42,477	1,089	-	-	43,566
- Choir scholarship	47,552	972	-	-	48,524
- Battersbee	4,563	126	-	-	4,689
	94,592	2,187	-	-	96,779
<b>Total funds</b>	<b>622,488</b>	<b>1,102,163</b>	<b>(391,072)</b>	<b>-</b>	<b>1,333,579</b>

Unrestricted (general) funds

The financial results of Croydon Minster and its daughter church, St George's, Waddon, are aggregated in these financial statements, but with their separately identifiable unrestricted and restricted fund movements.

Fabric fund

This fund has its origin in the receipt of a regular sum from the Church Tenements charity (charity registration number: 312554) which is given for the ongoing repair and maintenance of the fabric and ornaments of the church building.

Day and Sunday School fund (Restricted / Endowment - Caroline and Eliza Day Trust and Sunday School Fund)

An endowment fund established in the yearly 1900's. Income is received into a restricted (income) fund to be applied for the stated purpose. The capital sum is invested in CBF Investment Fund units, being included in the balance sheet within Fixed Asset Investments.

Choir scholarship fund (Restricted / Endowment)

This fund was established between 30 and 45 years ago to produce income which is received into a restricted income fund to fund choir scholarships and other awards. The capital is invested in CBF investment fund units, and is included in the Balance Sheet within Fixed Asset Investments.

for the Year Ended 31 December 2025

## 12 Movement in funds (continued)

### Friends of music fund (Restricted)

This fund supports choral activities in the Minster, notably after school music programmes and major concerts and musical events.

### Croydon Sings! fund (Restricted)

This fund relates to a grant received from Cathedral Music Trust for the purpose of appointing a singing development leader (Sophie Garbisu).

### Battersbee fund (Endowment)

This fund was established in the early 1900s to produce income available for the general purposes of the PCC. Income is received into the general fund. The capital fund is invested in CBF investment fund units, being included in the Balance Sheet as Fixed Asset Investments.

## 13 Vicar and Churchwardens' trusts

### (i) *Trusts for educational / ecclesiastical purposes*

#### St Edmund's Charity (charity registration number 3991760)

The objects of the charity are for the advancement of education of persons resident in the area of benefit who are in financial need and the advancement of religion (including religious education) in the area of benefit in accordance with the doctrines, practices and principles of the Church of England). The trustees use income from the charity's investment portfolio to make grants in accordance with the charity's objectives. In the year to 31 December 2025 the Charity received a grant from St Edmund's Charity of £39,000 (2024 - £36,000).

#### Church Tenements Charity (charity registration number 312554)

This charity receives rental income 50% of which is for the benefit of the Fabric Fund of Croydon Minster for the upkeep of the fabric of the church. In 2025 the Minster received £31,631 (2024 - £31,943) from this charity.

### (ii) *Trusts for the relief of poverty*

#### The Croydon Almshouses and Relief in Need Charities (charity registration numbers 204963 & 810114)

Whilst separately registered, these charities are associated by the same Scheme of the Charity Commission (1974). The Elis David Almshouses is an independent living, sheltered housing complex for retired residents of Croydon. The Relief in Need Charity makes grants to relieve either generally or individually disadvantaged persons of all ages in Croydon who are in conditions of need, hardship or distress (including ill health).

#### Sick and Poor Fund

The following provides summary information concerning two capital (endowment) funds established for this purpose, both of which are vested in the Priest-in-Charge, and the income from which is available for disbursement at the Priest-in-Charge's discretion:

	2025 £	2024 £
Endowment capital: (Market values)		
Caroline and Eliza Day Bounty (Charity Ethical Investment Fund - 9,667.38 income shares)	28,368	29,897
Sarah Ann Huntingford Charity (Charity Ethical Investment Fund - 295.34 income shares)	867	913
	<u>29,235</u>	<u>29,998</u>

**for the Year Ended 31 December 2025**

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**14 Transactions with member of the PCC**

One member of the PCC (therefore a Trustee) is employed by the charity. Their salary and pension costs amounted to £22,471 (2024 - £22,261).

**15 Related party transactions**

As described in note 13, the charity received donations of £39,000 from St Edmund's Charity (2024 - £36,000) and £31,631 from Church Tenements Charity (2024 - £31,943). Both charities are considered related parties on account of shared trustees.

**16 Post Year End Commitments**

In November 2025 the charity commissioned the installation of a new sound system, with the work scheduled to begin in March 2026. The contracted cost is £52,054 (including a 10% contingency and VAT). The charity also commissioned the installation of choir recording facilities at a further cost of £3,944 (including a 10% contingency and VAT).