



**SOUTH CROYDON BENEFICE**  
**ST. PETER'S CHURCH**

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A LANDMARK IN THE HEART OF THE SOUTH  
CROYDON VILLAGE, RINGING OUT GOD'S LOVE



# **Annual Report 2024**

**presented to the  
Annual Parochial Church Meeting  
St Peter's Church, Croydon  
18<sup>th</sup> May 2025**

**Registered Charity No. 1136488  
[www.southcroydonbenefice.org.uk](http://www.southcroydonbenefice.org.uk)**

# Administrative information

Registered with the Charity Commission Registration number 1136488.

Incumbent: The Rev'd Dr Geoff Dumbreck, 20 Haling Park Road, South Croydon, CR2 6NE. Official correspondence to the incumbent at this address.

St Peter's and St Augustine's, South Croydon, form the "South Croydon Benefice of St Peter, Croydon and St Augustine, South Croydon". The Benefice has adopted a Mission Statement as follows:

The South Croydon Benefice is a family of two parishes (St Peter's and St Augustine's) where everyone belongs, is valued, and can grow in faith. We exist to worship God, making Christ known through teaching and through care for our congregations, communities, and the wider world. Our churches offer traditional and modern worship in a relaxed and friendly atmosphere.

This report relates solely to the activities and financial statements of St Peter's, Croydon.

## ST PETER'S PAROCHIAL CHURCH COUNCIL (PCC)

**Membership:** Licenced Ministers, Churchwardens, Deanery Synod Reps (ex-officio); up to 2 co-opted members; up to 9 members elected at successive APCMs.

**Appointment:** In accordance with the Church Representation Rules.

**Remit:** To co-operate with the Vicar in 'promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical' (Parochial Church Councils [Powers] Measure 1956).

**Meetings:** Every two months.

**Reporting:** Notes from meetings to be circulated within the PCC.

**Delegated authority:** N/A.

## BENEFICE TEAMS

### *Benefice Advisory Team*

**Membership:** The standing committees of both parishes (ex-officio).

**Appointment:** Other members may be co-opted as required.

**Remit:** To advise the PCCs on matters of shared concern; to assist the PCCs in making joint decisions where this is necessary or desirable.

**Meetings:** As required.

**Reporting:** To both PCCs.

**Delegated authority:** Authority may be granted by both PCCs for specific purposes.

### *Ministry Team*

**Membership:** Licenced and Authorised Ministers (ex-officio).

**Appointment:** Other members may be co-opted at the discretion of the Vicar.

**Remit:** To facilitate worship, teaching the faith, and pastoral care.

**Meetings:** Weekly, with at least two 'away days' per year.

**Reporting:** Notes from meeting to be circulated within group.

**Delegated authority:** N/A.

### *Music Team*

**Membership:** Incumbent and Directors of Music (ex-officio).

**Appointment:** Other members may be co-opted as required.

**Remit:** To facilitate the provision of music during worship, including joint services.

**Meetings:** Quarterly.

**Reporting:** Notes from meeting to be circulated within group.

**Delegated authority:** N/A.

### *Safeguarding Team*

**Membership:** Incumbent, PSOs and APSOs (ex-officio), one Churchwarden from each parish. **Appointment:** Other members may be co-opted as required.

**Remit:** To promote a safer church, ensuring that the parishes comply with safeguarding obligations and guidance.

**Meetings:** Quarterly.

**Reporting:** Notes from meetings to be circulated to both PCCs. Safeguarding incidents to be reported to PCC of applicable parish. Safer recruitment decisions to be made by PCC of applicable parish.

**Delegated authority:** Authority may be granted by both PCCs for specific purposes.

### *Children and Young People Team*

**Membership:** Incumbent, those safely recruited by PCCs as CYP leaders for duration of appointment (ex-officio).

**Appointment:** Other members may be co-opted as required.

**Remit:** To plan and evaluate services and events for Children and Young People.

**Meetings:** Quarterly.

**Reporting:** Notes from meetings to be circulated to both PCCs.

**Delegated authority:** Authority may be granted by both PCCs for specific purposes.

### *Children and Young People Council*

**Membership:** Incumbent (ex-officio), 2 elected representatives from each parish (under 18), 1 CYP leader from each parish.

**Appointment:** Elected representatives to be chosen by young people.

**Remit:** To provide a forum for children and young people.

**Meetings:** Termly.

**Reporting:** Notes from meetings to be circulated to both PCCs.

**Delegated authority:** N/A.

### *Mission Action Planning Team*

**Membership:** Incumbent (ex-officio); at least 3 representatives per parish, drawn from the electoral roll.

**Appointment:** Applications should be made to the Vicar at the start of each MAP cycle, with parish representatives approved by the appropriate PCC. Subgroups may be required to oversee individual projects, with others co-opted as necessary.

**Remit:** To develop, implement and evaluate the Benefice Mission Action Plan.

**Meetings:** Twice per year, with meetings of subgroups as required.

**Reporting:** Notes from meetings to be circulated to both PCCs. MAP goals to be ratified annually by both PCCs.

**Delegated authority:** Authority may be granted by both PCCs for specific purposes.

## ST PETER'S COMMITTEES

### *Standing Committee*

**Membership:** Incumbent, Churchwardens, PCC Treasurer and PCC Secretary (ex-officio). **Appointment:** Other members may be co-opted as required.

**Remit:** Responsible for matters, especially of an emergency nature, between PCC Meetings. **Meetings:** As required.

**Reporting:** Notes from meetings to be circulated to the PCC.

**Delegated authority:** The standing committee may approve expenditure in accordance with the PCC Financial Policy. The standing committee may transact the PCC's business between meetings of the PCC; but the standing committee (a) may not discharge a duty of the PCC, and (b) may not exercise a power of the PCC which is subject to the passing of a resolution by the PCC or compliance by the PCC with some other requirement. Further authority may be granted by the PCC for specific purposes.

### *FF&GP*

**Membership:** Incumbent, Churchwardens, PCC Treasurer (ex-officio); other members as co-opted or appointed by the PCC.

**Appointment:** Applications to be made to the Chair and are subject to annual PCC approval.

**Remit:** To oversee the regular care of the church buildings and the Churchyard and advise the PCC as necessary. To advise on matters of finance. To discuss matters of social responsibility or any other items of concern to the PCC which are not the brief of another PCC Committee.

**Meetings:** Every two months.

**Reporting:** Notes from meetings to be circulated to the PCC.

**Delegated authority:** Authority may be granted by the PCC for specific purposes.

### *Mission and Pastoral:*

**Membership:** at least six members; at least 1/3 must be members of the PCC.

**Appointment:** Applications to be made to the Chair and are subject to annual PCC approval.

**Remit:** To advise the PCC on matters concerning the Christian nurture of the members of congregation of St Peter's. To promote the work of the Church among the young people of the parish. To promote support, within the community of St Peter's for the Church's missionary work at home and overseas. To recommend to the PCC the allocation of funds in the Missions and Charities Account. To advise the PCC as to how it might fulfil its evangelistic and pastoral responsibilities.

**Meetings:** Quarterly.

**Reporting:** Notes from meetings to be circulated to the PCC.

**Delegated authority:** to distribute monies from the Mission and Pastoral account to charities with local, national and international objectives, and to arrange collections for charities or good causes. Further authority may be granted by the PCC for specific purposes.

### *Fundraising:*

**Membership:** Up to eight members, to include one Churchwarden and a member of the social committee, as appointed by PCC or co-opted.

**Appointment:** Applications to be made to the Chair and are subject to annual PCC approval.

**Remit:** To plan, organise and run events or activities to raise money and/or increase income to finance the maintenance of the Church and its assets or for any special projects which the Committee may recommend and/or the PCC agrees deserves the financial support of the church.

**Meetings:** Approximately quarterly.

**Reporting:** Report to be presented to PCC at each meeting.

**Delegated authority:** Authority may be granted by the PCC for specific purposes.

#### *Hall & Church House*

**Membership:** Those appointed by PCC or co-opted.

**Appointment:** Applications to be made to the Chair and are subject to annual PCC approval.

**Remit:** To be responsible for the care, maintenance and hiring of the Hall. To review (at least once a year) and to report to the PCC on the use made of the Hall by the church, local community and others. To be responsible for the care, maintenance, and hiring of Church House, both residential accommodation and meeting-room facilities. To advise the PCC on new or additional ways in which the Hall or Church House meeting-room, if appropriate, may be used in the mission of the Church or to meet the needs of the local community.

**Meetings:** Quarterly.

**Reporting:** Report to be presented to PCC at each meeting.

**Delegated authority:** To authorise day-to-day spending in relation to Church Hall and Church House, but not to enter into any legal agreement that would normally require PCC approval. Further authority may be granted by the PCC for specific purposes.

#### *Social:*

**Membership:** Volunteers as may be attracted to assist on an ad hoc basis.

**Appointment:** No formal appointment necessary.

**Remit:** To be responsible for social domestic arrangements as required.

**Meetings:** As required.

**Reporting:** Report to be presented to PCC at each meeting.

**Delegated authority:** Authority may be granted by the PCC for specific purposes.

#### *Gardening at St Peters (GASP):*

**Membership:** Volunteers as may be attracted to assist on an ad hoc basis.

**Appointment:** No formal appointment necessary.

**Remit:** To maintain Church House Garden and supplement the work of Croydon Council in maintaining the Churchyard.

**Meetings:** As required.

**Reporting:** Report to be presented to PCC at each meeting.

**Delegated authority:** Authority may be granted by the PCC for specific purposes.

#### *Eco-Church Committee*

**Membership:** Those appointed by PCC or co-opted.

**Appointment:** Applications to be made to the Chair and are subject to annual PCC approval.

**Remit:** To consider the environmental impact of church activities and to promote better care of the environment.

**Meetings:** Quarterly.



**Reporting:** Report to be presented to PCC after each meeting.

**Delegated authority:** Authority may be granted by the PCC for specific purposes.

## BANKERS

National Westminster Bank Plc, 1, High Street, Croydon, CR9 1PD (Current Account)

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET (Deposit Accounts)

## INVESTMENT MANAGER

The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET

## INSPECTING ARCHITECT

Daniel Benson, Ablett Architects Ltd, Kingfisher House, 21-23 Elmfield Road, Bromley, Kent BR1 1LT



# Vicar's Report

I am pleased to introduce the Annual Report of St Peter's Parochial Church Council for 2024. As always, I would like to begin by thanking everyone who has supported the church this year; it is truly a team effort, and I am grateful to God for each of you.

The leadership of St Peter's has been affected this year by the sad and premature death of our long-serving Treasurer, Stephen Green. Gareth Saunders kindly took on this role, which has meant stepping down as Churchwarden. I am delighted that Lucy Dee was elected to replace him, serving alongside David Percival. Sudarshan Desikan has taken the full responsibilities of PCC Secretary, having become Minutes Secretary the year before.

Stephen was also closely involved with Gardeners at St Peter's (GASP), a group which has brought so much pleasure to the local community by maintaining and enhancing a green space for everyone to enjoy. Lee Longhurst has returned to the leadership of GASP, and I am grateful to Lee and all her volunteers.

Rachel Chapman has now taken over from Clare Green as Electoral Roll Officer; my thanks to Rachel for taking this on, and to Clare for the care and attention that she gave to this role. Clare continues to compile the weekly Pewsheets, but I would like to thank Ben Wilson for taking that on for a period over the summer. Ben and Sudarshan have continued to represent the parish to the wider church community as our Deanery Synod representatives.

At the last Annual Parochial Church Meeting, Susan Campbell-Dick and Paul Reynolds came to the end of their three year term. They were replaced by Bev Foulkes-Jones, Steve Moores, and Jonathan Weller, all of whom are experienced PCC members; it is good to have them back on the church council.

I am richly blessed to share my ministry with such an able Ministry Team. Mary Loader's contributions to the Benefice over many years were celebrated as she retired from active Reader ministry, becoming Reader Emerita. Michael Brockett and Andrew Moncrieff play a central role in our services and pastoral care, as a Licenced Pastoral Lay Minister (LPLM) and Reader respectively. Lucinda Stevens has supported both children's ministry and St John's Nursing Home as our Commissioned Pastoral Lay Minister (CPLM). There are now a whole range of Licenced, Commissioned and Affirmed ministries available within Southwark Diocese, and I would encourage anyone who would like to join our team to speak to me.

We were sorry to say goodbye to Debra Elsdon, who had been on placement with us, but delighted to see her ordained as a Deacon by Bishop Christopher at Petertide. I wish her well in her Curacy in the Limpsfield and Tatsfield Team Ministry. Michael Nayagam's placement also came to an end, but – to our surprise and joy – he was able to stay on in the Benefice as Assistant Curate. Fr Michael brings a wealth of experience and has quickly settled into his new role.

I would like to say a huge thank you to everyone who helped while I was on sabbatical in July and August, especially the Revd Linda Fox. Linda is no stranger to the Benefice, and it was wonderful that she could come back to 'hold the fort' while I was away. It meant that I could enjoy my time away, knowing that everything was in good hands.

The Music Team is central to the worshipping life of our community, and I am grateful to Paul Reynolds at St Peter's and David Wilcox at St Augustine's for all their work with our choirs. The combined Benefice choir has sung at several Evensongs and other key services; they show what can be achieved when we work together.

Safeguarding has been overseen by the Benefice Safeguarding Team. Ann Stranack sadly stood down as Parish Safeguarding Officer, but I am delighted that Steve Moores agreed to fill the post. Lucy Dee represents the Churchwardens on the team.

We maintained the same pattern of Regular Services in 2024:

Sunday 11.00 am: Sung Eucharist (Common Worship)

Wednesday 10.00 am: Said Eucharist (Common Worship)

The main Sunday Eucharist is streamed on YouTube, providing access to church services for those who are housebound. On Tuesdays and Thursdays, we hold Morning Prayer on Zoom, with participants from both parishes and further afield. We also continued to hold joint Benefice services, using both church buildings, including a monthly Sunday evening service and services on principal holy days.

Our services are relatively simple but involve many people upfront and behind the scenes. I am grateful to everyone who has served, sung, played, led intercessions, greeted, arranged flowers, cleaned, administered the chalice, printed service books, served coffee – the list goes on, and requires the hard work and dedication of the whole community. I am particularly grateful to our Verger, Philip Dee, for all that he does to make the services run smoothly.

On five occasions, the Sung Eucharist was replaced by an All Age Eucharist. Sadly, the Sunday School has remained in abeyance, as have the Fun Days; FLAME has, however, continued to meet at St Peter's Church House for teenagers.

Our work with older people continues to develop, with increasing links between the parish and the South Croydon Day Centre. Lynette and Norman Davis do tremendous work in putting together a full programme for the Tuesday Group, which has continued to meet on alternate Tuesdays in Church House.

Our fundraising events not only bring in much needed financial resources; they are an opportunity for the wider community to come together. This year our social programme was enhanced by two new community events: South Croydon Sings and South Croydon Sings Carols. My thanks to Lucy Dee for driving this forward; both events had a wonderful atmosphere.

At the end of the last Mission Action Plan, it seemed important to pause for reflection, and to allow ourselves time to embed the work that had been done. Two sessions were held at St Peter's Church House in 2024, entitled 'Shape our Future', which invited the whole congregation to reflect on our strengths, weaknesses, opportunities for mission, and the barriers that hold us back. The feedback from these sessions will inform the next MAP, which will launch at Easter 2025.

Looking to the future, we continue to face challenges around the recruitment of volunteers and in supporting children and young people. I hope that the new MAP will help inspire people to get involved in our mission and outreach; children and young people will be one of the 'priority areas' for the next five years.



I am privileged to remain your Vicar, and we will continue to work together as we face up to the challenges and embrace the opportunities that lie before us.

The Revd Dr Geoff Dumbreck  
*Vicar*

## Deanery Synod

The Deanery Synod met three times in 2024. The first meeting took place at St Michael's in February. The invited speakers were Chris Elliot and Jennifer Hyde from Southwark Against Modern Day Slavery, who alerted us to this growing problem in our area.

The June meeting took a different format, with Wendy Robbins (Director of Discipleship, Lay Ministry and Continuing Minister Education for Southwark Diocese) leading a workshop at St George's. She encouraged us to reflect on the work we are already doing as a deanery, our hopes for the future, and the needs of our area.

The final meeting was held in September at St Matthew's, with Natalie Walters giving a presentation on the work of the Department of Justice, Peace and the Integrity of Creation (JPIC).

The Deanery continues to be an important forum for Anglican Churches in central Croydon to co-operate in mission and to share information. I am grateful to Sudarshan Desikan and Ben Wilson, our two synod members, for representing St Peter's.

Geoff Dumbreck  
*Area Dean*

## Fabric, Finance & General Purpose

### FABRIC REPORT

The FF&GP Committee met on three occasions, in January, March and October.

#### **Chancel, Chapel and Vestry**

The new tiled roofs sustained the very strong winds on several days during the year without damage. Minor water ingress became evident. At the top of the Chancel south wall water ingress from above the west end of the rainwater valley became evident.

Peeling paint was removed from the west end of the Lady Chapel south wall.

Some minor works were undertaken around the east corridor, and in the Choir Vestry the solid wood lockers were treated to protect against woodworm infestation, and the accumulation of historic sheet music was rationalised.

## **Nave and Aisles**

In the south aisle peeling paint was removed from various wall areas, and some tiles were refixed in the roof above.

In the central nave some pew flooring was renailed. Some improvements were made to the main north and south doors.

Under the tower the screened area was tidied and the planning for fixed storage continued.

## **Tower**

The mesh sheets behind the spire dormer louvres were refixed, which appeared to stop further pigeon intrusions.

Planning permission from Croydon Council for the increase of 5G antennas from three to eight was refused but then granted on appeal.

Bill Hibbert, Bells Advisor to Southwark Diocese, visited the tower twice, and suggested that a ladder in the corner of the belfry up to the spire base platform would allow access to the 5G antennas without the need to lower the bells, and this proposal met the approval of the bellringers and NETCS, who inspected the proposed ladder location in December. Various schemes for ensuring the bells remain reasonably audible were developed.

The ringing chamber original floor structure below the plywood decking was inspected and looked sound.

## **Archdeacon Inspection**

Greg Prior, Archdeacon of Croydon, inspected St Peter's Church on Saturday 6th April.

David Percival  
Lucy Dee  
*Churchwardens*

## **FINACIAL REVIEW**

Last year marked a return to 'business as usual' with both income and expenditure relating mostly to the day to day running expenses of the church. It was agreed to have another quite year with belt tightening the order of the day and it was hoped that some funds could be tucked away for a rainy day. Like all best laid plans, this did not materialise due to the renewal of the central heating at St Peter's Church Hall at a cost of £18,000.

Although the deficit on the general fund was £1,623 this masked a larger deficit reduced by the unexpected legacy from the estate of the late Ms Pat Prince (£4,300). The general fund continues to lose about £800 per month.

Planned Giving jumped back over the £30,000 mark to £31,027 (29,743 - 2023) thanks to the Stewardship campaign towards the end of 2023. Many of our regular givers generously raised their contribution to St Peter's in line with inflation but only one new planned giver joined the scheme.

That said, Collections through the plate and via the SumUp machine & other digital platforms remained robust throughout 2024 despite the challenging circumstances in the wider economy. Collections & SumUp donations rose to £6,299 from £4,718 in 2023 reflecting the move from cash to card payments.

Weddings and funerals generated £1,609 in fees (£127 – 2023), partly due to funeral wakes held in the church. This generated funds for the church as families looked to reduce the cost of off site hiring and catering charges.

Finally, a change of tenancy at Church House in late 2023 resulted in increase in rent in 2024. There was full pass through of Church House rent to the main account meaning an additional £2,950 in income for the church to meet its spending commitments.

Finally, the Fundraising Committee raised an extraordinary £10,027 towards church funds of which £7,169 was allocated to the West End Refurbishment Fund whilst the Christmas Bazaar total of £2,878 was allocated to general funds. Please refer to the Fundraising Committee report for the detail behind the total!

On a more disappointing note, the Janet Kilby legacy of c. £15,000 remains outstanding four years after her death.

The Parish Support Fund for 2024 was set at £48,500 (up from £47,001 – 2023) and there was nothing outstanding to the Diocese at year end. The Parish Share will remain at £48,500 for 2025 with the agreement of the Diocese.

St Peter's Church is Grade II listed and is expensive to insure (Ecclesiastical Plc). In 2024, the building cost £7,562 to insure although lighting & heating costs fell to £4,313 (£6,788 in 2023). Energy costs should fall further in 2025 when the Energy contracts come up for renewal. Telephony and broadband expenses increased from 2023 due to timing differences, as inter-charges between St Peter's and St Augustine's were not raised until 2025 (refer to debtor's page). The cost of music was £3,842 in 2024 (£847 – 2023) but can be explained by a misallocation of expenditure in the 2023 accounts.

In the background, the installation of a 5G network in the Bell Tower, agreed in principle by the P.C.C. and granted planning permission by Croydon Council rumbles on in the background. The one-off lump sum and quarterly payments will come in handy but project progress is slow and it will need a hefty gear change from all sides in 2025 to get this over the line.

Likewise, settlement of the Janet Kilby estate has not materialised but if received the monies will be used to backfill the West End Refurbishment Fund where funds allocated to this project have been used to cover shortages in general funds over the last two years.

I would like to thank all members of the planned giving scheme for their continued kind & generous support month by month and to those who continue to give generously via the Collection plate and digital payment platforms on a weekly basis. It is appreciated and keeps the Treasurer from sleepless nights!

Gareth Saunders  
*Hon Treasurer*

# Bellringing

We've had a good year of ringing, ringing more frequently due to Croydon Minster ringers helping us. We ring there beforehand and they come and join us after, as the services are an hour apart. We've had several visits from 12 bell practices and University bands. Quarter Peals are now a lot more frequent than Peal attempts. We've managed to get Michael Moreton's name on the ringers' memorial board. We've tidied up the tower more. We've had a couple of ropes replaced and repaired by Avon ropes.

Sam MacMahon  
*Tower Captain*

# Choir

The choir has continued to lead the music at Sunday morning services on a regular basis throughout the year and maintained its attendance in numbers. Even though those numbers are small, there is regular attendance from many, for which we are most grateful.

Thanks are due to David Wilcox and the choir at St. Augustine's for enhancing chorister numbers through the Benefice Choir. This has allowed for the introduction of new pieces and a more extensive repertoire at Evensong services and for other occasions at both churches, such as Advent, Christmas, Ash Wednesday, Ascension Day, the Patronal Festival, Harvest and All Souls. Although unable to attend on a regular basis, we are also grateful to friends and past choristers who return for special occasions.

While other youth activities and family priorities make it challenging to schedule weekday choir practices, Sunday morning rehearsals take place regularly. This does restrict the development of the RSCM medal scheme and musical development, as time is shorter on Sundays, beyond familiarising choristers with the music of the day. It is, however, pleasing to see the younger choristers involved in other areas of St. Peter's, such as the Saturday morning Flame gathering and leading the Sunday Readings and Prayers, particularly at All-Age services.

It is with much appreciation to all those who continue to support the long-lasting and rich musical tradition at St. Peter's, especially the loyal 'back-row' of Gareth Saunders, Jonathan Weller and Karen Ip, often involved in other church responsibilities, and to the children, who have a wide choice of weekend activities, but frequently choose to give the choir their priority. Thanks are also extended to Karen Percival for her kind assistance with choir robes and to Chanelle Mensah, who recently started her university chapter in York.

New recruits are always welcome. With increased regular numbers, a wider repertoire can be achieved along with less of a burden on any particular person or part, together with an opportunity for stronger musical development and social interaction.

Paul Reynolds  
*Director of Music*

# Church Hall & House

## HALL & CHURCH HOUSE COMMITTEE

Norman Davis (in the Chair), Gareth Saunders (Honorary Treasurer), David Percival (Churchwarden) and Phil Dee (Verger).

## CHAIRPERSON

Norman Davis stepped down from the Hall Committee in 2024 having served on the Hall Committee for at least 50 years, a quite extraordinary achievement. I would like to thank him for his service and dedication as Chair of the Hall Committee tasked with the upkeep of the Hall for the benefit of those in the church and the wider community. For many years the Hall struggled to remain solvent and Norman along with the Committee members steered the Hall down a new path in 2008 with PMA becoming the sole tenants (other than church usage).

## FINANCIALS

The Hall account made a loss of £2,629.37 for the year ended 31.12 2024. Cash at bank as at 31.12.2024 was £244.00. The loss this year was solely down to the replacement of the oil fired heating system. You will remember in the AGM report for 2023 that I reported that the oil fired boiler was cutting out due to a leak in the system (loss of water). The leak in the pipe was eventually located at the front of the Hall in the storage cupboard. The old system was kept going during the early part of 2024 by filling the system manually every 2-3 weeks before the heating could be switched off for the summer period. David Percival (Churchwarden) also took an active role in trying to find a repair solution in an effort to save money but the complexity of the ageing pipes, positioning of pipe joints and 'chasing good money after bad' meant a new heating system had to be commissioned.

Discussions had been ongoing in the background between the Landlord (St Peter's) and the tenants (PMA) and it had been agreed to install a new gas fired system using the existing dormant gas supply. Two quotes were received from Plumbright Installations (£27,000) and David Sterling Plumbing & Heating (£22,000). David Sterling was appointed to install the gas central heating system and the work was completed in early November. PMA paid £4,000 towards the cost for additional radiators in the foyer, on the balcony and on the stage. Our first Fundraising event post implementation was the Christmas Market in late November 2024 and I think everyone was pleased with the warmth that the new heating provided.

Pheonix Martial Arts (PMA) hire our Hall on an annual basis and provided £15,150 in income whilst £14,850 was received in rental income for the private accommodation in Church House. There were no rental arrears at the year end. Parking income was up at £12,539.00 mainly due to an increase in parking charges. A regular user of Church House plus ad-hoc bookings provided meeting room receipts of £1,288 (£2,262 in 2023) and the Scout Hut £1,200 respectively.

The Hall Committee also covered the salary costs of both the Verger and our Saturday cleaner Sonia Collins at a combined cost of £3,700. In line with P.C.C. policy, the Hall Committee adhered to paying the National living wage as a minimum.

Details of our expenditure is broken down as usual between the Church Hall, Church House and the Scout Hut.

## CHURCH HOUSE

Water ingress from the upstairs bathroom into the meeting room kitchen below had been an ongoing problem for some time which was resolved at a cost of £96.00 by Derek Hill (Splash Plumbers). The plastic wing nuts had perished meaning the taps had become loose allowing water to pass through them when the shower was in use. The plastic wingnuts were replaced with a brass alternative and plumber's putty was used to seal the joint around the taps.

In the meeting room, two heaters have stopped working (out of five) so the Hall Committee will need to get some quotes to replace all the electric heaters when finances allow. The existing heaters were installed by Michael Tomlin some 25 years ago.

## SCOUT HUT

Some minor works were carried behind the Scout Hut to remove overgrown vegetation backing onto the Heathfield Road dentist practice.

Gareth Saunders  
*Honorary Treasurer, Church Hall & House Committee*

## Eco-Church

The Eco committee did not meet during 2024 due to priorities elsewhere. However, weekly tips have been added to the pew sheet, and we will be working again towards the Eco Church award.

Karen Percival  
*Chair, Eco-Church Committee*

## Fundraising

Again the Committee successfully hosted all our usual fundraising events in 2024: the Spring Book and Cake Sale, the Spring Mini Market, the Village Fayre, the Autumn Book and Cake Sale and the Christmas Market. All these events were successful, both financially and in terms of creating an enjoyable atmosphere outreaching the local community. In particular, the Christmas Market raised a record amount of over £2,800. A great thank you to all who helped achieve this.



In February we were very pleased to be able to contribute a number of books to the South Croydon station Book Swap. Whitney, one of the station employees, was keen to set up this facility in the station waiting room, with any public monetary donations



supporting the mental health charity, Mind. With so many books in storage in our scout hut we were pleased to be able to support this local community service.

In May and July Gareth Saunders hosted a couple of very successful “Postcard” talks in the church. Gareth enlightened the audience with his knowledge of local history complemented by his extensive collection of old postcards. Both events were well supported and, at £10 per person, including tea/coffee and biscuits during the interval, the two Sunday afternoons were able to raise just over £1,100.

The Village Fayre in June was blessed with dry weather, and we were very pleased to welcome Theo Dussett to bring some musical input to enhance the atmosphere. In July we held a Clearance Sale in the church (as it was a wet day); and as on previous occasions we were able to raise some more useful funds despite the rock bottom prices!

Similar to the last two years we held another Quiz Night in October in the Church Hall, this time raising money for both the church and The White Eagle Ukraine Appeal. Again this was held in the Church Hall. Ben Wilson again did a masterful job as quiz master. The quiz was carried out in groups of six, with rounds interspersed with food. A good selection of soups was served after two rounds, and an equally tasty selection of puddings later in the evening. The quality of food was excellent again and much enjoyed. A raffle was also held during the evening.

This year, with the help of Martin Percival’s photography skills, we produced another fundraising Christmas card featuring the High Altar crib scene. At £4 for 10 cards, we haven’t quite broken even yet, but will endeavour to sell more cards in Christmas 2025. Unfortunately, with the present high postal prices and the increased use of email communication fewer people are sending traditional Christmas cards.

As always, I would like to thank the Fundraising Committee for all their hard work over the year, and everybody that contributes to the events, setting up and managing stalls, and all those who come and spend money. Apart from the Christmas Market, when money is allocated to general church funds, all our other fundraising events are targeting the refurbishment of the west end of the church.

Andrew Moncrieff  
*Chair, Fundraising Committee*

## GASP

The appearance of the churchyard is much improved since the Gardeners At St. Peter’s group was formed in 1999 and all involved should be congratulated for continuing to care and look after the Church and its grounds. My thanks to all the gardeners who have joined in and helped and to all who have donated bulbs, plants, seeds, soil and equipment and machinery over the years, not to mention their time, the most precious commodity of all.

I took up leadership of GASP in June 2024 when our Captain, Stephen Green sadly passed away and he is much missed by us all at St Peter’s.

The fernery by the boundary wall to St Peter’s Road, the memorial rose bed and the winter garden along with the cut flower beds and the garden of Church House were all instigated and led by Stephen and evidence of his dedication, enthusiasm and his

generosity in spending so much time and effort on the churchyard. He was also very good at posting about the churchyard on social media and getting us involved in the Big Lunch etc.

A mention should be made in this report to Clare, his wife, who has worked alongside Stephen in the churchyard and continues to give her time to GASP.

It is also thanks to him that we have a compost area which we have spent time working on in his memory to prepare it to be in working order for 2025. The team have worked hard on this and its now in action for the forthcoming year.

Looking ahead to the next ten years, we know we will need more people to volunteer to help with the churchyard as we are all getting older. Two people have mentioned that they may come join GASP in 2025 and help but we are going to need to encourage more to come along. If anyone has ideas to engage more of the local community to come and help please let me know, or better still, please bring a friend along to one of our GASP sessions on a Saturday morning . We meet on the first Saturday of the month from 9.30-12.30 with a coffee break at about 11 in the church.

Most of the group follow the gardening with a cooked breakfast at a local café. All newcomers are welcome including families. Just come along at 9.30am, preferably with some gloves and stout shoes/ wellies. Equipment can be provided.

Lee Longhurst  
*Head Gardener*

## Mission and Pastoral

The committee met twice during the year.

During Christian Aid week we collected £199 by way of a Red Bucket collection and from a soup lunch in the garden of Church House.

We continued to collect food and other items for the Purley Food Hub with items required listed each week in our pew sheet. We also collected for them at our Harvest Festival.

Some church members made sandwiches for Night Watch in November/December - three at home making twelve loaves of mixed sandwiches for one week and another week twelve loaves of mixed sandwiches were made through a session in church.

Cards have been sent to children baptized at St Peter's on the anniversary of their baptisms.

Lent boxes were given out for the Bishop's Lent Appeal. £266.25 was collected.

Rosemary Smith has arranged the collection of monies for the Children's Society. £987.49 was collected at St Peter's and £1435.30 as a Benefice. Philippa Bassett of the Children's Society spoke at both churches.

We held a Red Bucket collection for the DEC collection for the Middle East and raised £115.00. We had collections of needed items for the Refugee Day Centre.

We have kept an eye on the more vulnerable members of our congregation.

Bev Foulkes-Jones  
*Chair, Mission and Pastoral Committee*

# Safeguarding

## POLICIES AND PROCEDURES

The Benefice has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2020 to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

Any incidents are dealt with in line with the Diocese of Southwark's safeguarding policies and procedures set out in "A Safe Church" which can be found online at <http://southwark.anglican.org/safeguarding/>. The Diocese of Southwark's safeguarding team have continued to be cooperative and helpful whenever we have encountered a possible safeguarding issue.

Details for contacting a member of the Diocesan Safeguarding Team are listed on the benefice website, on the safeguarding notice board in the church, and in the weekly newsletter.

These policies and procedures have been adopted by both the PCCs in the Benefice. The churches are committed to:

- Promoting a safer environment and culture
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church
- Responding promptly to every safeguarding concern or allegation
- Caring pastorally for victims/survivors of abuse and other affected persons
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- Responding to those who may pose a present risk to others.

Safeguarding is a standing item on the agenda for the PCC meetings at both churches and members receive copies of minutes of meetings. The PCC's review their policies and procedures annually in line with this guidance. Members at St Peter's have been made aware of the 5 National Safeguarding Standards issued by the Church of England. These Standards:

1. Culture, Leadership and Capacity,
2. Prevention,
3. Recognising, Assessing and Managing Risk,
4. Victims and Survivors,
5. Learning, Supervision and Support)

will be discussed more fully at PCC meetings.

Church officers and volunteers are required to undertake safeguarding training; a record of uptake is kept. All active serving members of the Ministry Team have undertaken Leadership (C2) safeguarding training; the Churchwardens and the Director of Music are required to take Leadership (C2) safeguarding training; all

members of the PCC are required to undertake Foundation (C1) safeguarding training, and Raising Awareness of Domestic Abuse training. The Vicar and Benefice Parish Safeguarding Officers have completed Safer Recruitment training.

Training is regularly monitored and reviewed, needs change often usually following APCM elections. Training validity also expires, so these too are reviewed at each Safeguarding meeting.

Members of the Ministry Team, leaders and helpers working with children and vulnerable adults are required to have a valid Disclosure and Barring Service certificate. These too are monitored at every Safeguarding meeting.

External organisations that use the Churches for their activities are required to sign a written consent form agreeing to follow the benefice safeguarding policies.

## BENEFICE SAFEGUARDING TEAM

The Benefice Safeguarding Team has members from both churches:

- The Revd Dr Geoff Dumbreck (Vicar, Chair)
- Steve Moores (Parish Safeguarding Officer – St Peter’s)
- Michael Brockett (Parish Safeguarding Officer – St Augustine’s)
- Lucy Dee (Churchwarden – St Peter’s)
- Neil Hillier (Churchwarden – St Augustine’s)

The Safeguarding Team met on four occasions in 2024:

- 23 January
- 22 April
- 17 June
- 30 September

The safeguarding team monitors completion of the actions arising from the safeguarding self-audit and other reviews. The Team reports to the PCC meetings for both churches, and encourages good practice prescribed by the Diocese.

Steve Moores  
*Parish Safeguarding Officer*

## Social

### REFRESHMENTS FOLLOWING THE 11AM SERVICE ON SUNDAY

We have continued to provide tea, coffee and biscuits after the 11am Service on Sundays. Thanks to everyone who have stepped in when needed.

### PARISH AGM

We served a light lunch between the 11am Service and the Parish AGM.

## PATRONAL FESTIVAL SUNDAY

We put on a buffet after the Patronal Festival Service to celebrate Geoff's 10th Anniversary of Ordination and five years at St. Peter's. As always, many thanks to those who provided food or helped on the day.

## HARVEST FESTIVAL SUNDAY

Following the Harvest Festival Service, we served a simple bread and cheese lunch. It was a nice social event, which was enjoyed by approximately 25 people. There was a donation bowl and following expenses with a small top up from the coffee money we were able to send a donation of £50 to the Purley Food Hub.

## CHRISTMAS CAROL SERVICE

As is traditional we served mince pies and mulled wine following the Carol Service. Soft drinks were available.

I would like to express my sincere thanks to all the volunteers who have helped at our social events by cooking or preparing food, pouring tea or wine and washing up. We are grateful for the donations from individuals, which have helped to cover the costs for these events.

## SOCIAL COMMITTEE FINANCIAL REPORT

Brought forward from 2023	£280.12
Donations received	£390.29
Consumables brought	£243.39
Hardware purchased	£142.26
Carried forward to 2025	£284.76

## SOUTH CROYDON SINGS!

On 12 October we held our inaugural community singalong event. Our aim was to host a free event for the community. The morning started with a session for under 5s. Irani Nadia led a singing session with action-songs, coloured scarves and balloons. This session was very well attended.

The next session was "Free Your Natural Voice". A harmony song session, drawing from African, African American and Taizé traditions, led by Catherine Pestano.

In the early afternoon the Sandilands Shanty Men led us in a session of sea shanties.

We finished the afternoon with a community singalong accompanied by Ann Hubble.

During the day we served tea, coffee and cake. At lunchtime we served sausages in rolls and vegetarian samosas.

It was an enjoyable day which covered its costs and more as well as being an excellent community event which hopefully will be a springboard to further use of the church for music by third parties etc.

I think we can all be proud of how the first one went and I would like to thank the committee of Gareth Saunders, Karen Percival, Jonathan Weller and Jean Cook for their help. I would also like to thank you all for your support in believing that it could work.

## SOUTH CROYDON SINGS CAROLS!

On 13 December we held the second of our community singalong events, a new Christmas carol event aimed at people who like to sing carols. The idea was it was informal event with a licensed bar.

The carols were led by Theo Duseck on the guitar.

Madder Mill Molly entertained us with their dancing both before the singing and during the interval.

We aim to repeat these events in 2025.

Lucy Dee  
*Chair, Social Committee*  
*Churchwarden*



**St Peters Parochial Church Council**  
**Statement of financial activities for the year ended 31st December 2024**  
**Main PCC Account**

		Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b>Income</b>					
Voluntary Income	Note 1	53,612	60	53,672	46,861
Incoming Resources from Charitable activities (Note 2b)		1,609	-	1,609	127
Activities for generating funds	Note 2c	2,878	7,169	10,047	8,586
Income from Investments	Note 2a	4,946	-	4,946	4,843
Income generated form Church Hall/House	Note 15	45,636	-	45,636	40,315
Other income resources	Note 2d		-	-	59
<b>Total Income</b>		<b>108,681</b>	<b>7,229</b>	<b>115,910</b>	<b>100,791</b>
<b>Expenditure</b>					
Church activities	Note 3	76,973	-	76,973	86,731
Church Hall & House	Note 15	33,081	-	33,081	15,920
Publicity & Fund Raising expenses		-	-	-	41
<b>Total expenditure</b>		<b>110,054</b>	<b>-</b>	<b>110,054</b>	<b>102,692</b>
<b>Net income before investment gains/losses</b>				<b>5,856</b>	<b>-1,901</b>
Net movement in other accounts (Mission)	Note 14			76	214
On disposal				-	-
on revaluation				3,989	15,108
<b>Net movement in funds</b>				<b>9,921</b>	<b>13,421</b>
<b>Total funds b/fwd on 1st January 2024</b>				<b>258,103</b>	<b>244,682</b>
<b>Total funds b/fwd on 31st December 2024</b>				<b>268,024</b>	<b>258,103</b>

St Peter's Parochial Church Council  
Balance Sheet as at 31st December 2024

	Bank Accounts	CBF Deposit Accounts	2024 Total £	2023 Total £
<b>Current Assets</b>				
General Fund	11,939	2,069	14,008	8,983
Fabric Fund	-	2,508	2,508	2,387
Car Park Fund	-	19,967	19,967	18,960
Organ Fund	1,307	-	1,307	1,307
	<u>13,246</u>	<u>24,544</u>	<u>37,790</u>	<u>31,637</u>
<b>Other Bank &amp; Cash balances</b>				
Missions & Charities Account - Note 14			384	308
St Peter's Hall Account - Note 15			244	2,597
<b>Debtors</b>				
General Fund	2,238			
West End refurbishment (Vicar's sponsored Boat trip)	1,292			
Fabric Fund	<u>0</u>			
			3,530	-
<b>Total current assets</b>			<u>41,948</u>	<u>34,542</u>
<b>Liabilities</b>				
Liabilities falling within one year - Note 11				
General Fund	2,290			
Fabric Fund	<u>0</u>			
			2,290	1,562
<b>Total Net assets</b>			<u>39,658</u>	<u>32,980</u>
<b>Fixed Assets (CBF) Investments</b>				
General Fund - Note 9			50,077	47,653
Fabric Fund (Sale of Curate's House) - Note 8			<u>178,289</u>	<u>174,300</u>
<b>Total Fixed Assets</b>			<u>228,366</u>	<u>221,953</u>
<b>Total Assets</b>			<u>268,024</u>	<u>254,933</u>
<b>Represented by:-</b>				
<b>Parish Funds</b>			2024 £	2023 £
Fabric - Note 8 & 12			178,289	176,550
Organ - Note 12			1,307	1,307
Friends - Note 12			4,199	3,949
Car Park			19,967	18,960
West End Refurbishment - Note 12			20,081	12,912
Other restricted (GASP, Mission at St Peter's, music etc) - Note 12			5,450	5,450
Unrestricted Funds			<u>38,731</u>	<u>35,805</u>
<b>Total</b>			<u>268,024</u>	<u>254,933</u>
<b>Other non-realisable Assets</b>				
Church House, Heathfield Road (leased from the Diocese of Southwark)			-	-
Church Hall, Ledbury Rd			800,000	800,000

Approved by the P.C.C. on their behalf by

Rev'd Geoff Dumbreck  
Chair

G. Saunders  
Honorary Treasurer

**St Peter's Parochial Church Council**  
**Notes to the Financial statements for the year ended 31st December 2024**  
**St Peter's Main P.C.C. Account**

**BALANCE SHEET NOTES**

	2024 £	2023 £
<b>Note 8. Assets held by the Diocese of Southwark</b>		
Fabric Fund (Sale of Curate's House)	174,300	159,192
CBF Deposit Account	-	0
	<b>174,300</b>	<b>159,192</b>
<b>LOAN TO PCC</b>		
Balance as at 1st January 2024	52,730	48,843
Transferred to main PCC Account	-	-
Repaid from interest on CBF Deposit Account	-	-
	<b>52,730</b>	<b>48,843</b>
Opening balance	<b>174,300</b>	
Revaluation of investments	<b>3,989</b>	
	<b>178,289</b>	<b>174,300</b>
<b>Note 9. CBF Investment</b>		
Balance as at 1st January 2024	25,830	24,551
Dividends	1,336	1,279
Purchase(sale) of units during year (book cost)	-	-
	<b>27,166</b>	<b>25,830</b>
<b>Market value as at 31st December 2024</b>	<b>50,077</b>	<b>47,653</b>
<b>Note 10. Debtor (Assets)</b>		
<b>General Fund</b>		
HM Revenue & Customs (Gift Aid & GASDS)	8,420	9,000
Telephone & broadband paid by St Peter's	2,236	-
Fundraising sponsorship due to St Peter's	1,292	-
	<b>11,948</b>	<b>9,000</b>
<b>Fabric Fund</b>		
LPOW VAT reclaim	-	2,606
<b>Note 11. Creditors (liabilities)</b>		
<b>General Fund</b>		
New boiler (retention)	-	140
Share of Benefice Administrator fees paid by St Augustines	1,440	-
Other -SLCF (Uncleared chq)	-	1,562
Independent Examiner's Fee	850	850
	<b>2,290</b>	<b>2,552</b>
<b>Note 12. Fabric Fund</b>		
Roof repairs	-	-
New boiler (retention)	-	110
Other	-	-
	<b>0</b>	<b>110</b>

**St Peters Parochial Church Council**  
**Statement of financial activities for the year ended 31st December 2024**  
**Main PCC Account**

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
<b>INCOME</b>				
<b>Note 1. Voluntary Income</b>				
Planned Giving	31,027	-	31,027	29,743
Gift Aid recovered on planned giving/donations	8,672	-	8,672	7,982
Collections & SumUp	6,299	-	6,299	4,718
Donations	1,848	60	1,908	238
Legacies	4,316	-	4,316	1,000
Gift Day	1,200	-	1,200	1,250
Friends of St Peter's Church (Membership)	250	-	250	220
<b>Total Voluntary Income</b>	<b>53,612</b>	<b>60</b>	<b>53,672</b>	<b>45,151</b>
<b>Note 2a. Investment Income</b>				
Investment Income	4,946	-	4,946	4,843
<b>Total Investment Income</b>	<b>4,946</b>	<b>-</b>	<b>4,946</b>	<b>4,843</b>
<b>Note 2b. Incoming resources from charitable activities</b>				
Fees (Parochial, Weddings, Funerals, Bespoke services)	1,609	-	1,609	127
	<b>1,609</b>	<b>-</b>	<b>1,609</b>	<b>127</b>
<b>Note 2c. Activities for generating funds</b>				
Christmas Bazaar	2,878	-	2,878	2,417
Mini-market, Garden Party, Book & Cake sales, Talks etc	-	7,169	7,169	6,169
	<b>2,878</b>	<b>7,169</b>	<b>10,047</b>	<b>8,586</b>
<b>Note 2d. Other incoming resources</b>				
Sundry	-	-	-	59
Listed Places of Worship Scheme (LPOW) VAT claim	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>59</b>

**St Peter's Parochial Church Council**  
**Notes to the Financial statements for the year ended 31st December 2024**  
**St Peter's Main P.C.C. Account**

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total £	2023 Total £
<b>EXPENDITURE</b>				
<b>Note 3 Church activities</b>				
Missions & Charities	3,850	-	3,850	4,567
Parish Support Fund	48,500	-	48,500	47,001
Salaries & Expenses (HMRC etc)	494	-	494	6,427
Cost of services - Note 4	4,609	-	4,609	2,845
Church running expenses - Note 5	18,262	-	18,262	19,572
Church maintenance - Note 6	-	-	-	3,007
Administration Expenses - Note 7	408	-	408	2,462
Independent Examiners fee	850	-	850	850
	<b>76,973</b>	<b>-</b>	<b>76,973</b>	<b>86,731</b>
<b>Note 4. Cost of services</b>				
Sanctuary	217	-	217	631
Services (confirmation & other materials, Advertising (MAP)	279	-	279	761
Cost of music (Organist, Choir pay, RSCM subs etc)	3,842	-	3,842	847
Sundry (Printing etc)	271	-	271	647
	<b>4,609</b>	<b>-</b>	<b>4,609</b>	<b>2,886</b>
<b>Note 5. Church running expenses</b>				
Light & heat	4,313	-	4,313	6,788
Telephony, Broadband, etc	5,505	-	5,505	1,851
Insurance	7,562	-	7,562	7,349
Compliance: Copyright, Licenses, PAT testing etc	465	-	465	-
Equipment (New printer, Batteries etc)	417	-	417	3,584
	<b>18,262</b>	<b>-</b>	<b>18,262</b>	<b>19,572</b>
<b>Note 6. Church maintenance</b>				
Fabric repairs	-	-	-	-
General maintenance	-	-	-	3,020
Bell Tower repairs	-	-	-	337
Churchyard	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,357</b>
<b>Note 7. Admin Expenses</b>				
Stationery/Stamps/Ink catridges etc	175	-	175	4
Secretarial expenses (South Croydon benefice)	-	-	-	1,482
Bank charges	107	-	107	101
Sundry (Subs, Zoom, Mailchimp, Redemptorist) etc	340	-	340	875
	<b>408</b>	<b>-</b>	<b>408</b>	<b>2,462</b>

**St Peter's Parochial Church Council**  
**Notes to the Financial statements for the year ended 31st December 2024**  
**Main P.C.C. Account**

**Note 12. Breakdown of main PCC Account between Funds**

	General Fund	Fabric Fund	Organ Fund	Friends of St Peter's Fund	Car Park Fund	Refurb Fund	Other	Total
	£	£	£	£	£	£	£	£
<b>Receipts</b>								
Voluntary Income	37,326	-	-	250	-	-	60	37,636
Gift Aid	8,672	-	-	-	-	-	-	8,672
Church Hall & House	45,636	-	-	-	-	-	-	45,636
Donations	3,048	-	-	-	-	-	-	3,048
Fees	1,609	-	-	-	-	-	-	1,609
Legacies	4,316	-	-	-	-	-	-	4,316
Fund Raising	2,878	-	-	-	-	7,169	-	10,047
Other income	4,946	126	-	-	1,006	-	-	6,078
	<b>108,431</b>	<b>126</b>	<b>-</b>	<b>250</b>	<b>1,006</b>	<b>7,169</b>	<b>60</b>	<b>117,042</b>
<b>Payments</b>								
Grants	-	-	-	-	-	-	-	-
For the work of the church	76,565	-	-	-	-	-	-	76,565
Church Hall & House	33,081	-	-	-	-	-	-	33,081
Administration expenses	408	-	-	-	-	-	-	408
	<b>110,054</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>110,054</b>
<b>Surplus/(deficit)</b>	<b>- 1,623</b>	<b>126</b>	<b>-</b>	<b>250</b>	<b>1,007</b>	<b>7,169</b>	<b>60</b>	<b>6,988</b>
<b>Sale of investments</b>								
<b>Movement in current fund balance</b>	<b>- 1,623</b>	<b>126</b>	<b>-</b>	<b>250</b>	<b>1,007</b>	<b>7,169</b>	<b>60</b>	<b>6,988</b>
Fund Balance 2023	- 7,847	2,382	1,307	3,949	18,960	12,912	5,450	37,113
Fund balance 2024	<b>- 9,470</b>	<b>2,508</b>	<b>1,307</b>	<b>4,199</b>	<b>19,967</b>	<b>20,081</b>	<b>5,510</b>	<b>44,101</b>
Creditors 2024	2,290	0	0	0	0	0	0	2,290
Debtors 2024	11,948	0	0	0	0	0	0	11,948
2024 Current fund cash balance	<b>188</b>	<b>2,508</b>	<b>1,307</b>	<b>4,199</b>	<b>19,967</b>	<b>20,081</b>	<b>5,510</b>	<b>53,759</b>
2023 Current cash balance	<b>- 9,470</b>	<b>2,508</b>	<b>1,307</b>	<b>3,949</b>	<b>18,960</b>	<b>12,912</b>	<b>5,510</b>	<b>35,676</b>



**St Peter's Parochial Church Council**  
**Notes to the Financial statements for the year ended 31st December 2024**

**Note 14. Missionary & Charities Account - St Peter's No 2 Account**

<b>Receipts &amp; Payments</b>	<b>2024</b> <b>£</b>	<b>2023</b> <b>£</b>
Transfers from main PCC account	3,850	4,567
<b>Total receipts</b>	<b>3,850</b>	<b>4,567</b>
<b>Resources expended:-</b>		
The Church Overseas: Missionary Societies		
Bible Society	200	200
CMS	300	300
USPG	300	300
<b>Total</b>	<b>800</b>	<b>800</b>
<b>Home missions: Other church Societies &amp; Organisations</b> <b>(see next page)</b>	<b>2,570</b>	<b>3,050</b>
<b>Total Mission payments</b>	<b>3,370</b>	<b>3,850</b>
<b>Other donations:-</b>		
Amnesty International	100	100
The Royal British Legion	0	100
Medicins Sans Frontieres	300	300
	<b>400</b>	<b>500</b>
<b>Total Payments</b>	<b>3,770</b>	<b>4,350</b>
<b>Net Incoming resources</b>	<b>80</b>	<b>217</b>
<b>Less bank charges</b>	<b>4</b>	<b>3</b>
<b>Cash balances:-</b>		
On 1st January 2024	308	94
On 31st December 2024	384	308

# **St Peter's Parochial Church Council**

## **Note 14. Missionary & Charities Account - St Peter's No 2 Account (continued)**

### **Breakdown of Home Mission: Other Church Societies & organisations figure above**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
APCMH	300	300
Bishop's Mustard Seed Appeal	80	100
CCAT	-	100
Children's Society	200	200
Christian Family Concern	-	100
Church Army	80	100
Church Homeless Trust	80	100
College of St Barnabas	80	200
Crisis (at Christmas)	200	200
Croydon Drop in	80	100
Croydon Nightwatch	300	300
Freedom from Torture	-	100
HearUS	80	100
Mission to Seafarers	80	100
PHAB	150	150
South Croydon Day Centre	500	500
St Augustine's Refugee Project	100	-
St Christopher's Hospice	-	100
Welcare	80	100
YMCA	80	100
Glossaid Foundation	100	0
	<b>2,570</b>	<b>3,050</b>

**St Peter's Parochial Church Council**  
**Notes to the Financial statements for the year ended 31st December 2024**

**Note 15. St Peter's Church Hall & Church House Income & Expenditure Account 2024**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Receipts</b>		
Bookings	15,150	15,150
Parking	12,539	10,057
Scout Hut storage	1,200	1,200
Church House flat rental	14,850	11,900
Hire of Church House	1,288	2,262
Miscellaneous receipts	275	136
Excess of expenditure over income	2,629	-
	<b>47,931</b>	<b>40,705</b>
<b>Expenditure</b>		
Repairs & maintenance (General)	584	1,075
Repairs & maintenance (Church Hall)	23,414	5,762
Church House flat maintenance/refurbishment	1,818	1,367
Cleaning	2,021	1,826
Equipment & cleaning materials	592	431
Scout Hut maintenance & repairs	80	432
Electric/Oil	-	-
Insurance	1,713	1,601
Water rates & Licenses	401	97
HM Revenue & Customs	141	381
Telephone, Broadband, Live stream etc	-	-
Vergers Wages	1,552	1,494
Stationery/postage/expenses	18	-
Transfer to St Peter's P.C.C.	14,850	25,951
Payments made on behalf of the P.C.C.	747	-
Excess of income over expenditure	-	288
	<b>47,931</b>	<b>40,705</b>
<b>Assets</b>		
	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Bank Account	44	2,662
Accidental damage - deposit	200	200
Cash in hand	-	11
<b>Total Assets</b>	<b>244</b>	<b>2,873</b>
<b>Represented by:-</b>		
Balance Brought forward	2,873	2,597
Cash in hand	-	12
Excess of Expenditure over income	2,629	288
	<b>244</b>	<b>2,873</b>

**St Peter's Parochial Church Council**  
**Notes to the Financial statements for the year ended 31st December 2024**

**Note 16. Budget for the calendar year 2025**

<b>General Funds</b>	<b>£'s</b>	<b>£'s</b>	<b>£'s</b>
<b>Unrestricted general reserve 1st January 2025</b>			
Planned Giving	30,000		
Loose Collections & SumUp	5,000		
Gift Aid tax claim on planned giving/loose collections etc	7,500		
Legacies (Late Ms Janet Kilby dec'd 22.06.2020)	-		
Donations	1,200		
Church House	14,850		
Hall	-		
Fundraising (Village & Christmas Fayre)	4,500		
Fees	750		
Investment Income & bank interest	4,700		
Other income	-		
		<u>68,500</u>	
Parish Share	48,500		
Insurance	7,500		
Missions & Charities	3,800		
Electric, Gas, Telephone	6,000		
Salaries	5,500		
Other expenses	5,000		
		<u>76,300</u>	
<b>Increase/(decrease) in general reserves</b>		-	<b>7,800</b>
<b>Unrestricted general reserve as at 31st December 2025</b>		-	<u><b>7,800</b></u>
<b>Fabric Fund</b>			<b>£'s</b>
<b>Fabric general reserve 1st January 2025</b>			<b>163,500</b>
Investment Income and bank interest			-
Repairs			-
<b>Increase/(decrease) in Fabric reserves</b>			<u>-</u>
<b>Fabric general reserve 31st December 2025</b>			<u><b>163,500</b></u>