

REGISTERED CHARITY NUMBER: 1144047

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
ST JOHNS CHURCH, UPPER NORWOOD**

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Chartered Accountants
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ST JOHNS CHURCH, UPPER NORWOOD

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FOR THE YEAR ENDED 31 DECEMBER 2024**

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ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees Annual Report and Related matters for 2024. Charity number: 1144047

St John's Upper Norwood is a thriving Parish Church within the Diocese of Southwark in the Church of England. Located in the archdeaconry of Croydon; we strive to provide a worshipping and community focused Christian presence serving the North of the Borough in a parish of 8542 people (2021 census). We are marked highly on the social deprivation index with a significant proportion of lone parent families and single person dwellings in the Parish.

We remain solidly within the modern liberal Catholic tradition in the Church of England and are a part of the Inclusive Church movement.

Our church building completed in 1887 is a prime example of the work of the eminent Victorian Ecclesiastical architect J L Pearson and is listed 2* by English Heritage and designated a parish of distinction and a Major church by the Church of England. The church provides both an inspirational setting for worship, concerts and missional outreach.

OBJECTIVES AND ACTIVITIES

Objectives and activities

These are challenging times for the Church of England living as we are in an increasingly post Christian age and facing the fallout from the Covid epidemic and the various safeguarding issues which have arisen in recent years in areas of church life.

The Parochial Council has set two overriding strategic aims

Firstly, to sustain and grow an inclusive caring and outward looking Christian community in Upper Norwood

Secondly to responsibly look after our listed 19th Century church building with the aim to secure its long term future

Significant activities

The Christian community at St Johns.

St John's grew out of the Anglo catholic tradition in the Church of England and the PCC is committed to maintaining a tradition of worship enhanced by catholic liturgy and excellence in music. To that end the PCC will continue to resource worship and music appropriately and is hopeful to be able to launch a children's music project in 2025.

Over the past decade the membership numbers at St John's at around 125 on the electoral roll have been sustained and there are recent signs of growth particularly amongst young families. The pattern of attendance at services and events now largely reflects the makeup of the population in the parish.

The strategic importance of the Children and Young Peoples Programme

The CYP programme initiated in 2023 is of major strategic importance. Through the creative use of social media and imaginative planning events run under the CYP have attracted increasingly large numbers of attendees from amongst local families. The success of this work was recognised by the Church of England in late 2024 and resources are being provided from central funds to sustain and develop the programme. This is an exciting and once in a lifetime opportunity to grow the Christian community in Upper Norwood and progress and the learnt experience is being closely monitored locally and by the national church.

There are three elements to the funding.

Capital funds to improve facilities within the church

Assistance with the costs of programmed events

Appointment of a site facilities manager and part-time communications officer

Good Governance

Linked to the CYP programme and a more extensive programme of arts and community events attendances at major services and organised events has increased dramatically in the last two years. This change highlighted the need to review the appropriateness of policies and procedures particularly those related to health and safety. A review was carried out in 2024 and new policies are being adopted- and the Site supervisor will oversee all risk management and health and safety compliance work as a result of that review.

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

OBJECTIVES AND ACTIVITIES

Developing St John's Community outreach activities

A number of projects are now run from St John's on a weekly basis, these include the Hive, (average attendance 25) a lunch club for people with mental health issues, a Refugees Café for asylum seekers, (50-60 attendees and an open access foodbank).

Reflecting the absence of civil society in the parish The PCC has a strategic vision to create a community hub based on the parish hall and the gradual programme of improvements to the hall will be designed to help deliver this vision.

The listed 2* building at risk.

The last Quinquennial inspection highlighted once again a backlog of outstanding maintenance issues, such the need to repair and restore brick and stone work which at a conservative estimate would cost in excess of £5,000,000 to rectify. In the medium term a restoration project on this scale is beyond the capacity of the PCC to finance. However, the PCC takes its responsibilities as steward of the building and its assets seriously and will continue to prioritise smaller scale maintenance projects identified as requiring urgent attention on health and safety or environmental health grounds. As hitherto funding for such projects will be found from a mixture of sources namely use of PCC reserves, applications to English Heritage and grant giving trusts and specific appeals. The PCC can anticipate from past experience special maintenance issues, some unanticipated will arise each year. Recent examples have included urgent repairs to the southwest transept windows and vaulting and repairs to north transept rose window, upgrade of the kitchen in the parish hall to meet environmental health hygiene standards.

Regular and routine maintenance must remain a financial and organisational priority if the building is not to deteriorate further. The appointment of a Site Manager under the aegis of the CYP programme in late 2024 should ensure a quotative improvement in the management of facilities across the site.

Stewardship of our inheritance of furnishing and fittings

The church furniture and fittings we have inherited include a items which justify careful restoration and refurbishment. Over recent years a number of restoration projects have been undertaken, for instance the restoration of the triptych in the Lady Chapel and further projects have been identified as a priority going forward, the cleaning and restoration of the stone pulpit and the restoration of a Blessed Sacrament banner by Sir Ninian Comper. These projects, as previously, will be funded through fund raising appeals, contributions from legacies and personal benefactors.

Steps to encourage greater public access and awareness of the listed church building and the work necessary to bring facilities up to modern standards

Whilst recognising St John's is an inspirational setting for liturgical worship and wanting to encourage the performance of music and arts events by both professional and amateur groups certain facilities do not come up to 21st standards. The growing use of the church by outside organisations now provides an important income stream but the scope to increase outside usage of the church is limited by inadequate facilities and equipment. Some of these issues have been addressed recently for instance the installation of air curtains at the main entrances, the upgrade of the parish hall kitchen, improvement to the lighting in the church. Further serious investment is required and in the immediate term the development and financing of a scheme to increase the number of toilets is a priority for 2025.

The CYP programme has brought with it the bonus of a significant capital investment which in 2025 will enable the replacement of the church chairs to a type easily moved and stacked, a significant upgrade of the sound system in the church and the provision of a new beverage servery in the church. These schemes are an example of work to bring the church site facilities up to modern standards

Public benefit

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our parish community through:

- o Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus.
- o Provision of pastoral care for people living in the parish.
- o Missionary and outreach work.

Volunteers

Strategically all we are seeking to do requires the commitment, energy and enthusiasm of volunteers from within and without the congregation and there is an important strategic priority to make sure our volunteer workforce is well managed and appropriately supported with good induction, communications and training.

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

OBJECTIVES AND ACTIVITIES

Safeguarding - we have adhere to the Diocese of Southwark Safe Church Policy. We have two Parish Safeguarding Officers who liaise with the Diocesan Safeguarding Team where appropriate. And, where appropriate all staff and volunteers have DBS checks.

CYP programme - This is a five year programme looking at the support of 0-18year olds and their families. There is a wide range of opportunities we offer to serve this group. PlayTime, Messy Church, Youth Group, Messy Meals, Hilfield Youth Camp, Pentecost Camp, Ballet trip to ENO.

Community - we will continue to support the community in being open every day and welcoming. We host the HIVE weekly, the Food Pantry, The Refugee Café, the Meadow project, the Volunteer Choir, school visits and concerts. The Hall and Church is a local resource for parties and community gatherings.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Associate Vicar appointment

In 2024 we were fortunate to secure a permanent Associate Vicar for the Parish to assist with every aspect of our busy parish life. The post is housed at the financial discretion of the Diocese of Southwark in a property one street away from St John's. The present holder of this post has a vocation especially focussing on Children and young people (CYP) and their families.

Sustained electoral roll numbers despite deaths and people moving away.

In a transient part of south London, people moving in and out of this community is quite a common feature. Also, with an ever-aging population and congregation, ill health leading to care facility housing and death are a realistic transition for quite a few. Despite this, we have managed to grow the congregation and renew membership amongst younger family groups which in turn renew and resource an ever-growing community of faith. Attendance at our main Sunday now averages 100 and attendances at major festivals of the Christian year Christmas and Easter has grown considerably. Over 1000 children and families attending the crib services on Christmas Eve 2024 is an example.

CYP recognition of the effectiveness of the CYP programme by the CofE with their commitment to support the work financially over the next five years.

In 2024 St John's was awarded financial support in recognition of its work amongst the CYP locality. A weekly faith based playtime for 0-5-year olds and their parents/ carers regularly attracts 150 toddlers and an equal number and more of parents and carers. Messy Church which started in late 2024 attracts on average 450 people to St John's. The programme for the coming 5 years is to embed these initiatives into a stepping stone trajectory which looks towards growing the church, making disciples and finding ways of supporting other churches in their mission to the communities in which they are set.

Growing engagement with the needs and priorities of the local community, managed to sustain and increase our programme of community outreach projects

St John's wide team of support means we have people constantly looking for areas in which we can support our local community. A good example recently of this is the Refugee Café which has recently been established. Also the Swap Shop to support young families in sharing used or new clothes. We are keen to support our local surgery and have in the past been involved in social prescribing projects which have wained, but we still have a social drop in free lunch and voluntary singing project which attract people who struggle with relationships and with isolation amongst the local community. The Congregation and PCC remain very generous in supporting outreach into the local community and social media campaigns are successful in helping resource projects with volunteers and items. In 2024 we established a food pantry at the West end of the church in order to help locals in food poverty. This is an ever-emerging facility within St John's and supports the giving of foodbank vouchers and low level support in food donations.

Successful completion of the organ project and urgent repairs to rose window

In 2024 we saw the successful restoration, clean, repair and enlargement of the famous TC Lewis organ. We also took the opportunity to clean and do some minor repairs to the Comper Rose window last restored in the post war restoration of the Church. Throughout 2024 other minor repairs have been managed on what is an extensive list for this 2*listed building. Light fittings have been replaced with LED lights and routine repairs have continued in order to keep the building safe and able to be used in such a wide range of activities.

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

ECO church

Over recent years we have engaged a member of the Congregation (Sara Spillett) to oversee the successful application of our Bronze Eco Church award. We are currently working towards our Silver Award. We manage and use the grounds of the Meadow (adjacent) to the church to help teach local children and adults how to grow produce. We also use it as a facility for teaching and support Duke of Edinburgh awards. We have Green Energy tariffs for Church and the Hall and have just introduced a more efficient system by which we significantly reduce our energy consumption when the building is not being occupied.

Progress in gradual programme to improve facilities in the parish room

In 2024 the Kitchen was enlarged and upgraded which allows us greater flexibility for use and hiring the Hall and parish rooms. It allowed for us to establish a monthly after Mass lunch at which regularly between 70 and 100 people have been sharing in lunch and conversation. There is a plan of continued improvements intended for the outlying rooms and hall facilities which will modernise and make them more accessible and appealing as income generation streams for the PCC.

Continued growth in the use of church for concerts and commercial recordings

St John's is committed to live music and in 2024 we have continued to maximise the church facility as a concert venue and recording facility. We have welcomed musicians from all over the world and local musicians also to perform before c.100 + at concerts. We have been profiled by classical music magazines as a good and viable venue. We keep concerts free wherever possible and have an ongoing relationship with the London Mozart Players who do a season of 6 concerts annually for the local community, some of which are free of charge especially to those experiencing live music for the first time.

FINANCIAL REVIEW

Financial position

Two factors (1) a significant increase in activities taking place under the auspices of the PCC and (2) the cost of living crisis have impacted on the annual day to day running costs of the parish; excluding any urgent unscheduled the repair costs the annual budget has risen from around £100,000 in 2010 to a forecast £300,000 in 2025.

Income from all sources in 2024 at £716,697 (2023 £274,602) was inflated by £435,000 through the receipt of two unrestricted legacies bequeathed by former members of St Johns. Expenditures in 2024 at £357,992 (2023 £309,073) were however well above normal with the completion of the organ project and the costs of three or four maintenance projects in the church to be paid for Whilst intending to invest any surplus legacy monies to create a new protected income stream the PCC determined to spend part of the 2024 legacy monies to meet an shortfall in the organ project.

The surplus in the year was £360,629 (2023 Deficit £38,395) increasing the charities net assets from £440,435 (2023) to £801,064.

Our financial planning needs in particular to take account of:

The high day to day costs of running a heritage building the size of a small cathedral at a time of high inflation. The impact of inflation is shown in the substantial increase in utility costs in excess of £40,000 in 2024 despite careful management.

Church building at risk.

Given the age and physical state of the church building experience shows there is an ever-present risk of unanticipated structural and maintenance problems occurring which if not addressed would limit the safe use of the buildings. Priority has to be given to resolving any problems which pose health and safety or environmental health risks. In order to manage these risks and to secure a high standard of preventative maintenance an increasingly large routine maintenance budget. £28,700 in 2024 is required and in addition an extra buildings contingency of around £30,000 is built into the budget

Community Outreach projects

As described above the PCC is committed to sustaining a diverse programme of community focused projects.. Largely supported by donations and volunteer helpers around £10,000 per year now needs to be raised to cover their running costs.

Excluding the completion of the major project to restore and extend the Lewis Organ in 2024 the day to day costs of St John's in 2024 amounted to £285,548. A budget of £308,000 has been set for 2025.

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Diversification of sources of funding

Annual running costs are now met through diverse sources of funding over and above donations and traditional fund raising by members of the congregation.

Committed giving (£50,000 in 2024) These are funds committed by members of the congregation through standing orders, the Freewill Envelope scheme and the recently introduced churchwide parish giving scheme. The PGS includes an automatic annual inflation uplift. The level of committed giving has not increased in recent years and there is a need to increase the number of committed givers following the deaths of a small number (4-5) of very generous long-standing supporters.

Collections and donations (£17,000 in 2024) largely cash collections taken at services and individual donations to support the day to day running of the church.

Contactless and electronic giving (£43,000 in 2024.) An increasingly important source of funds these are payments made using the contactless machines in church at services or events and through website appeals. The use of contactless machines incorporating UpToDate gift aid software is anticipated to increase the level of gift aid recovered from this source.

Income from activities (£95,000 in 2024) now a very significant source of income each year amounting to around 30% of turnover. These funds are a mixture of rental income from organisations renting the church hall notably the London Mozart Players and the Band of the Royal British Legion and from extensive hiring of the church for recordings, concerts and other public and private events. A programme to continually improve the facilities on offer is designed to sustain and grow this income stream.

CYP programme It is anticipated the Children and Young People Programme supported by the Church of England will contribute at least £25,000 in the form of grants towards the costs of these.

Other sources of funding amounting to £91,000 in 2024 including Gift Aid recovery £16,000 investment income £13,000, statutory fees and vat recovered under the Listed Places of worship scheme.

Grants Applications to grant giving Trusts for specific projects.

Budget for 2025

Based on the outturn for the 2024 financial year the PCC has set the following income targets for 2025

Donations/collections	£11,500
Committed giving	£60,000
Contactless donations	£40,000
Special appeals	£5,000
Income from activities	£95,000
Other income (gift aid, fees investments LPOW)	£45,000
CYP programme	£25,000
Grant applications	£20,000
Special project appeals	£5,000

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

FINANCIAL REVIEW

Funds

Day to day expenditures are managed through two bank accounts, a general account and the St John's Music Trust account. This second account is used to hold funds earmarked for special projects in year. Accessible funds are also held in two further accounts.

The CBF Development Fund standing at £63,755 at the end of 2024. This account is where the general reserves are held. A significant proportion of these funds was accessed in 2024 to pay for the urgent works to repair the north transept window and to partially meet a shortfall in the fund raising for the organ restoration project. The intention in 2025 will be to rebuild this fund towards the Reserves Policy target of a £60,000 to £70,000 reserves.

Bath Building Society Account. Standing at £116,000 at December 2024. This account is earmarked to pay for a proportion of the costs of the organ project completed in 2024.

Investments valued at 31st December are held in trust by the Southwark Diocese Board of Finance.

The PCC also receives regular grants from income generated by the Lambourne Trust. This trust is held by the South Diocese Board of Finance and jointly managed by the Vicar of St Johns and the Diocese.

Legacies

St John's received unrestricted legacies worth £435,000 in 2024. It is intended to invest part of these funds into a new unrestricted fund designed to balance capital growth and a regular income stream through an appropriate ethical investment vehicle. The PCC decided in 2024 to use the remainder of these funds to offset a shortfall in the fund raising for the organ project.

Expenditure plan for 2025

The following table sets out the Expenditure plan agreed by the PCC in January 2025.

Parish Management	£81,700
Administration	£25,000
Hospitality	£9,000
CYP direct costs	£20,000
Missions and Outreach	£8,000
Facilities	£17,000
Utilities	£45,000
Music Foundation	£43,000
Building contingency/fees	£30,000
Reserves	£10,000
Launch of children's music project	£20,000
Total	<u>£308,700</u>

Investment policy and objectives

The PCC's investment policy seeks to invest any available monies at medium level of risk in ethically managed funds designed to achieve a balance between capital growth and an annual revenue stream.

Reserves policy

The PCC seeks to maintain a level of liquid reserves of around 25% of regular income: £60,000-£70,000. These funds to be held in the CBF Development Fund. In 2024 £50,000 of these funds were used to pay for urgent repairs to the rose window in the south transept and to partially meet a shortfall in the fund raising for the organ project. A priority in 2025 is to rebuild this general reserve to the Reserve Policy target of a £60,000 to £70,000 reserves.

Lambourne Trust

The church benefitted from £5,000 (2023 £3,500) received in the year from income accrued from investments held by CCLA from a legacy received some years ago to support the training and education of assistant clergy at St John's. The total funds held amounted to £246,352 at 31 December 2024 (2023 £239,268). These figures have not previously or in the current year been reflected in the overall funds of the PCC but the basis on which these funds are held is to be reviewed for the 2025 accounts as it is felt these may constitute a separate restricted or endowment fund under the control of the PCC.

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

FUTURE PLANS

Going forward the immediate financial challenges and opportunities would be as follows.

Despite an extensive programme of remedial works costing in excess of £1,000,000 undertaken in recent years, including the underpinning of the southside of the building, the listed church building is still classified at risk by English Heritage. The last quinquennial report identified a backlog of maintenance issues which it is estimated would cost upwards of £5,000,000 to address. This programme of works is completely beyond the capacity of the local congregation to tackle without a major external funding campaign. In the short-term acting under the guidance of the quinquennial architect priority will continue to given to addressing any immediate health and safety or environmental health issues which arise.

To maximise the benefits medium term following the introduction of a highly successful programme of activities centred on Children and Young People over the last two years which has dramatically changed all we do. The importance of this programme was recognised by the Church nationally in 2024 and a commitment was made to financial support sustaining the programme over a period of 5 years. The earmarked commitment to St John's is £1,900,000. The funds will not be transferred directly to the PCC but held and managed by the Diocese of Southwark.

The agreed plan is to reimburse the parish in three ways: 1 to allow for the appointment of a site manager, communications specialist and other sessional workers, 2 grants to offset some of the costs incurred in the running the activity programme 3 capital funds to replace the church chairs, improve kitchen facilities upgrade the sound system and elements of the parish hall.

To secure the maximum benefit from the substantial legacy from the estate of a former member with the appointment of a specialist financial advisor. The intended investment plan to be designed to balance risk, capital growth and regular income stream. Though not restricted the PCC intends to designate these funds for special purpose outside current running costs.

The facilities and environment in the parish hall are not fit for purpose in the 21st Century. This realistically limits the attractiveness of the hall and to some extent the church for outside use. Whilst some upgrading is planned in 2025 if we are to maximise income from hirings there is an urgent need to plan and secure planning consents and funding for a more extensive upgrade to create additional toilets and storage space.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a registered charity.

Recruitment and appointment of new trustees

The method of appointment of PCC members is set out in the Church Representation Rules. At St John's the membership of the PCC consists of the Vicar, The Reverend John Pritchard, the churchwardens, the Treasurer, Deanery Synod representatives and members elected by those members of the congregation who are on the electoral roll of the parish.

The PCC members are responsible 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.

Organisational structure and Decision making

Working under the Church of England Governance rules the affairs of the parish are managed by an Parochial Church Council (PCC) The PCC is chaired by the Vicar, consists of two elected lay leaders: the churchwardens, the Associate Vicar and 12 members elected annually from amongst those on the Parish Electoral Role; 2 deanery synod members, a Diocesan Synod member and an ex officio secretary and treasurer; membership of the electoral roll stood at 125.

In 2024 the PCC met formally on 5 occasions and the day to day management of the parish was delegated by the PCC to the Vicar and Churchwardens who worked to an income and expenditure plan agreed by the PCC at the start of 2024.

The Standing financial instructions set out the rules governing the authorisation of unbudgeted expenditure and levels of delegated financial authority and rules governing tendering. Unbudgeted expenditure in excess of £500 must be approved by the PCC. Alterations to the church fabric and fittings are all subject to the Church of England Faculty regulations organised locally by the Diocese of Southwark Diocesan Advisory Committee.

Induction and training of new trustees

New members receive initial training into the workings of the PCC.

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management remuneration

All current members of the PCC are trustees and give their time freely and no trustee remuneration was paid in the year. The vicar is also a trustee and is funded centrally by the Church of England and not directly by the charity. One of the churchwardens is employed as the site supervisor. He is employed and paid by the Diocese and not the PCC.

Risk management

The trustees have a duty to identify and review the risks to which the Parochial Church Council (PCC) is exposed and to ensure appropriate controls are in place to safeguard the assets and to provide reasonable assurance against fraud and error.

Identified Risk	Level of Risk	Steps to ameliorate the risk
Structural and/or environmental problems which limit use of the buildings	Moderate	High quality of day to day maintenance. Commitment to address known high risk problems.
Problems in safety managing the building arising from the attendance of large numbers at advertised events.	Low	Risk assessments for each event 2024/25 review and update of key policies linked to investments in improved training and equipment linked to Health and Safety, first aid and food handling.
Loss of key staff and volunteers	Moderate	Uptodate HR policies, access to HR advice from Diocese Efforts to encourage and welcome new volunteers.
Risk of collateral reputational damage as a result of safeguarding issues.	Low	Full engagement with Church of England safeguarding policies and good practice. Experienced safeguarding officers and extensive training.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1144047

Principal address

2 Sylvan Road
Upper Norwood
London
SE19 2RX

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees

William Bagshaw	Until 12th June 2024
Andrew Barrett	Until 12th June 2024
Ruth Blakeborough	Until 12th June 2024
Nicholas Bucknall	
Rebecca Hall	Until 12th June 2024
Sarah Ikediashi	
Aminatta Lisk	
Revd John Pritchard	
Revd Rachael Gledhill	
Terence Roberts	(honorary treasurer)
Michael Robertson	Until 12th June 2024
Ola Sawyerr	Until 12th June 2024
John Stephens	Deanery Synod member
Margaret Stephens	Deanery Synod member & PCC Secretary
Kathleen Wheble	
Jermaine Weekes	Elected Churchwarden May 2024
Damon Brash	
Emily Owen	Resigned 24th June 2024
Claudia Noel	
Robert Barber	Deanery Synod member
Julia Desbruslais MBE	Elected with effect from 12th June 2024
Suzette Diaz-Mitchell	Elected with effect from 12th June 2024
Charles Godstein-Oliver	Elected with effect from 12th June 2024
Frances Wimpres	Elected with effect from 12th June 2024
Alice Wood	Elected with effect from 12th June 2024
Francoise Zaire	Elected with effect from 12th June , resigned 24th June 2024
Camilla Bucknall	Diocesan Synod Member

Independent Examiner

Jonathan Askew
Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

Bankers

Barclays Bank UK Plc
West Norwood
Leicester LE87 2BB

Bath Building Society
15 Queen Square
Bath BA1 2HN

Investment Managers

CCLA Investment Management Limited
One Angel Lane
London EC4R 3AB

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

ST JOHNS CHURCH, UPPER NORWOOD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

TRUSTEES' RESPONSIBILITY STATEMENT - continued

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, 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 business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Approved by order of the board of trustees on 13 April 2025 and signed on its behalf by:



J Weekes - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST JOHNS CHURCH, UPPER NORWOOD

Independent examiner's report to the trustees of St Johns Church, Upper Norwood

I report to the charity trustees on my examination of the accounts of St Johns Church, Upper Norwood (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



Jonathan Askew

Hartley Fowler LLP
Chartered Accountants
4th Floor Tuition House
27-37 St George's Road
Wimbledon
London
SW19 4EU

15 April 2025

ST JOHNS CHURCH, UPPER NORWOOD

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	641,516	-	641,516	192,764
Charitable activities					
Ministry	5	6,558	-	6,558	6,066
Other charitable activities	3	55,413	-	55,413	63,155
Investment income	4	13,210	-	13,210	12,617
Total		<u>716,697</u>	<u>-</u>	<u>716,697</u>	<u>274,602</u>
EXPENDITURE ON					
Raising funds	6	5,967	-	5,967	5,708
Charitable activities					
Ministry	7	233,552	695	234,247	146,268
Church running costs		79,908	-	79,908	68,694
Music		37,870	-	37,870	27,992
Restoration and improvements		-	-	-	60,411
Total		<u>357,297</u>	<u>695</u>	<u>357,992</u>	<u>309,073</u>
Net gains/(losses) on investments		<u>1,924</u>	<u>-</u>	<u>1,924</u>	<u>(3,924)</u>
NET INCOME/(EXPENDITURE)		361,324	(695)	360,629	(38,395)
RECONCILIATION OF FUNDS					
Total funds brought forward		405,429	35,006	440,435	478,830
TOTAL FUNDS CARRIED FORWARD		<u><u>766,753</u></u>	<u><u>34,311</u></u>	<u><u>801,064</u></u>	<u><u>440,435</u></u>

The notes form part of these financial statements

ST JOHNS CHURCH, UPPER NORWOOD

BALANCE SHEET 31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	12	338,875	-	338,875	113,724
Heritage assets	13	33,488	-	33,488	33,488
Investments	14	80,590	-	80,590	78,666
		<u>452,953</u>	<u>-</u>	<u>452,953</u>	<u>225,878</u>
CURRENT ASSETS					
Stocks	15	1,000	-	1,000	1,000
Debtors	16	75,808	-	75,808	11,370
Cash at bank and in hand		248,808	34,311	283,119	205,211
		<u>325,616</u>	<u>34,311</u>	<u>359,927</u>	<u>217,581</u>
CREDITORS					
Amounts falling due within one year	17	(11,816)	-	(11,816)	(3,024)
NET CURRENT ASSETS		<u>313,800</u>	<u>34,311</u>	<u>348,111</u>	<u>214,557</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>766,753</u>	<u>34,311</u>	<u>801,064</u>	<u>440,435</u>
NET ASSETS		<u>766,753</u>	<u>34,311</u>	<u>801,064</u>	<u>440,435</u>
FUNDS	18				
Unrestricted funds				766,753	405,429
Restricted funds				34,311	35,006
TOTAL FUNDS				<u>801,064</u>	<u>440,435</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13 April 2025 and were signed on its behalf by:



J Weekes - Trustee

The notes form part of these financial statements

ST JOHNS CHURCH, UPPER NORWOOD**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	309,935	(64,287)
Net cash provided by/(used in) operating activities		309,935	(64,287)
Cash flows from investing activities			
Purchase of tangible fixed assets		(245,237)	-
Interest received		7,042	4,892
Dividends received		6,168	7,725
Net cash (used in)/provided by investing activities		(232,027)	12,617
Change in cash and cash equivalents in the reporting period		77,908	(51,670)
Cash and cash equivalents at the beginning of the reporting period		205,211	256,881
Cash and cash equivalents at the end of the reporting period		283,119	205,211

The notes form part of these financial statements

ST JOHNS CHURCH, UPPER NORWOOD

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES		
	2024	2023
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	360,629	(38,395)
Adjustments for:		
Depreciation charges	20,086	7,522
(Gain)/losses on investments	(1,924)	3,924
Interest received	(7,042)	(4,892)
Dividends received	(6,168)	(7,725)
Increase in debtors	(64,438)	(11,370)
Increase/(decrease) in creditors	8,792	(13,351)
Net cash provided by/(used in) operations	<u>309,935</u>	<u>(64,287)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/24	Cash flow	At 31/12/24
	£	£	£
Net cash			
Cash at bank and in hand	205,211	77,908	283,119
	<u>205,211</u>	<u>77,908</u>	<u>283,119</u>
Total	<u>205,211</u>	<u>77,908</u>	<u>283,119</u>

The notes form part of these financial statements

ST JOHNS CHURCH, UPPER NORWOOD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparation of the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the Church Accounting Regulations 2006, in accordance with applicable accounting standards (FRS 102) and the current (2015) Statement of Recommended Practice, Accounting and Reporting by Charities (FRS 102) and also in accordance with the Charities Act 2011.

Accounting convention

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets such as investments which are carried at market value.

Incoming resources

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Consecrated Land and Buildings

Consecrated land and buildings are not included in the accounts of the PCC in accordance with s.10(2)(a) and (c) of the Charities Act 2011 as these are vested in the incumbent.

Parish Hall

The parish hall was valued in 1998 by Messrs Stuart Edwards Fullmoon (Chartered Surveyors) at £115,000 of which £20,000 was attributed to the land. The Trustees decided that the portion of the valuation attributable to the buildings and any subsequent improvements thereto would be depreciated based upon a 30 year life.

Other Fixed Assets

Other fixed assets are capitalised where their cost exceeds £1,000 are depreciated over their estimated useful life on a straight line basis. Liturgical Furnishings are to be depreciated over an estimated life of 20 years.

Heritage assets

Heritage assets are tangible assets with historical or artistic qualities that are held and maintained principally for their contribution to knowledge and culture. Such assets are recorded at cost where this can be identified and are not depreciated.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds are income funds which are to be spent on the PCC's general purposes and can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purpose within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

ST JOHNS CHURCH, UPPER NORWOOD**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024****2. DONATIONS AND LEGACIES**

	2024 £	2023 £
Legacies	435,357	-
Grants	2,250	35,987
Collections and planned giving	93,503	44,958
Donations for specific purpose	39,053	91,146
Donations for Music/Choir	11,054	-
Gift Aid recovered on donations	16,013	16,328
Listed places of Worship scheme income	44,286	4,345
	<u>641,516</u>	<u>192,764</u>

Grants received, included in the above, are as follows:

	2024 £	2023 £
Grants Other	<u>2,250</u>	<u>35,987</u>

3. OTHER CHARITABLE ACTIVITIES

	2024 £	2023 £
Fundraising and event income	1,279	5,242
Income from hire of church and other buildings	54,134	57,913
	<u>55,413</u>	<u>63,155</u>

4. INVESTMENT INCOME

	2024 £	2023 £
Dividends received	6,168	7,725
Deposit account interest	7,042	4,892
	<u>13,210</u>	<u>12,617</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity Ministry	2024 £	2023 £
Weddings and funerals		<u>6,558</u>	<u>6,066</u>

2024.02.05

ST JOHNS CHURCH, UPPER NORWOOD

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

6. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Fundraising and event costs	5,967	5,708

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Ministry	230,653	3,594	234,247
Church running costs	79,908	-	79,908
Music	37,870	-	37,870
	<u>348,431</u>	<u>3,594</u>	<u>352,025</u>

8. SUPPORT COSTS

	Governance costs £
Ministry	3,594

Governance costs included within support costs include:

	2024 £	2023 £
Independent examiner's fee (excluding VAT)	1,500	1,400
Independent examiner's fee for non-independent exam work (including VAT and prior year underprovisions)	2,094	1,120
	<u>3,594</u>	<u>2,520</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Ordained members of the clergy receive their stipends directly from the Church of England. One of the churchwardens is employed as the site supervisor. He is employed and paid by the Diocese and not the PCC.

Trustees' expenses

During the year the vicar who is a trustee was reimbursed parochial expenses totalling £13,006 (2023 £12,023). The parochial expenses comprised of running costs which clergy and PCCs agree are necessary for the vicar to fulfil his duties.

ST JOHNS CHURCH, UPPER NORWOOD

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

10. STAFF COSTS

	2024 £	2023 £
Wages and salaries	25,035	28,432
Pension costs	968	835
	<u>26,003</u>	<u>29,267</u>

The average monthly number of employees during the year was as follows:

	2024	2023
Parish Administration	1	1
Director of Music	1	1
Cleaning	1	1
	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	192,764	-	192,764
Charitable activities			
Ministry	6,066	-	6,066
Other charitable activities	63,155	-	63,155
Investment income	12,617	-	12,617
Total	<u>274,602</u>	<u>-</u>	<u>274,602</u>
EXPENDITURE ON			
Raising funds	5,708	-	5,708
Charitable activities			
Ministry	146,268	-	146,268
Church running costs	68,694	-	68,694
Music	27,992	-	27,992
Restoration and improvements	-	60,411	60,411
Total	<u>248,662</u>	<u>60,411</u>	<u>309,073</u>
Net gains/(losses) on investments	<u>(3,924)</u>	<u>-</u>	<u>(3,924)</u>
NET INCOME/(EXPENDITURE)	22,016	(60,411)	(38,395)
RECONCILIATION OF FUNDS			
Total funds brought forward	383,413	95,417	478,830

ST JOHNS CHURCH, UPPER NORWOOD

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>405,429</u>	<u>35,006</u>	<u>440,435</u>

12. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Liturgical furnishings £	Totals £
COST				
At 1 January 2024	115,000	53,061	57,821	225,882
Additions	-	-	245,237	245,237
At 31 December 2024	<u>115,000</u>	<u>53,061</u>	<u>303,058</u>	<u>471,119</u>
DEPRECIATION				
At 1 January 2024	79,839	18,478	13,841	112,158
Charge for year	3,167	1,768	15,151	20,086
At 31 December 2024	<u>83,006</u>	<u>20,246</u>	<u>28,992</u>	<u>132,244</u>
NET BOOK VALUE				
At 31 December 2024	<u>31,994</u>	<u>32,815</u>	<u>274,066</u>	<u>338,875</u>
At 31 December 2023	<u>35,161</u>	<u>34,583</u>	<u>43,980</u>	<u>113,724</u>

13. HERITAGE ASSETS

Heritage assets include the Comper Cope which is considered to be a heritage asset after having been restored over a period of several years, and the Statue of Our Lady of Walsingham made for St John's in 2019 and placed in the Lady Chapel and paintings that have been restored. The value included in the accounts is the cost of these exceptional items because they are not considered to have a finite useful life and are therefore not depreciated.

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2024	78,666
Revaluations	1,924
At 31 December 2024	<u>80,590</u>
NET BOOK VALUE	
At 31 December 2024	<u>80,590</u>
At 31 December 2023	<u>78,666</u>

There were no investment assets outside the UK.

ST JOHNS CHURCH, UPPER NORWOOD

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

14. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2024 is represented by:

	Listed investments £
Valuation in 2022	82,590
Valuation in 2023	(3,924)
Valuation in 2024	1,924
	<u>80,590</u>

15. STOCKS

	2024 £	2023 £
Stocks	<u>1,000</u>	<u>1,000</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	15,600	-
Other debtors	208	-
Prepayments and accrued income	60,000	11,370
	<u>75,808</u>	<u>11,370</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other creditors	<u>11,816</u>	<u>3,024</u>

18. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	405,429	361,927	(64,358)	702,998
CBF Development Fund	-	(603)	64,358	63,755
	<u>405,429</u>	<u>361,324</u>	<u>-</u>	<u>766,753</u>
Restricted funds				
Church restoration fund	26,976	-	-	26,976
Margaret Riches Fund	8,030	(695)	-	7,335
	<u>35,006</u>	<u>(695)</u>	<u>-</u>	<u>34,311</u>
TOTAL FUNDS	<u>440,435</u>	<u>360,629</u>	<u>-</u>	<u>801,064</u>

ST JOHNS CHURCH, UPPER NORWOOD

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	714,800	(354,797)	1,924	361,927
CBF Development Fund	1,897	(2,500)	-	(603)
	716,697	(357,297)	1,924	361,324
Restricted funds				
Margaret Riches Fund	-	(695)	-	(695)
TOTAL FUNDS	<u>716,697</u>	<u>(357,992)</u>	<u>1,924</u>	<u>360,629</u>

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	383,413	22,016	405,429
Restricted funds			
Church restoration fund	87,387	(60,411)	26,976
Margaret Riches Fund	8,030	-	8,030
	95,417	(60,411)	35,006
TOTAL FUNDS	<u>478,830</u>	<u>(38,395)</u>	<u>440,435</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	274,602	(248,662)	(3,924)	22,016
Restricted funds				
Church restoration fund	-	(60,411)	-	(60,411)
TOTAL FUNDS	<u>274,602</u>	<u>(309,073)</u>	<u>(3,924)</u>	<u>(38,395)</u>

Unrestricted Funds - Designated Funds

CBF Development Fund - a unrestricted designated funds for the development and maintenance of the church building and organ restoration.

Restricted Funds

Church Restoration Fund - a restricted fund for the maintenance and repair of the church fabric.

ST JOHNS CHURCH, UPPER NORWOOD

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

18. MOVEMENT IN FUNDS - continued

Margaret Riches Fund - a restricted fund for the purpose of the maintenance of the sacristy.

Transfers between funds

During the year the PCC transferred £64,357 from the General Fund to the CBF Development Fund.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.