

ANNUAL REPORT 2025

St Alban the Martyr, South Norwood

Charity No.
121 1575

Ending 31st December 2025

TRUSTEES' ANNUAL REPORT

2025 Report for the Parochial Church Council of
St Alban the Martyr, South Norwood

Aims and Purposes

St. Alban's Parochial Church Council (PCC) has as its primary object the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. It also has the responsibility of co-operating with the Incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. St Alban's is affiliated with The Society under the patronage of St Hilda and St Wilfred; the Bishop of Fulham having ecclesiastical oversight and the PCC supports the work of Forward in Faith. The PCC is also responsible for the maintenance of the adjoining Church Hall at 1, Whitehorse Lane.

Objectives and Activities

Our PCC is committed to enabling as many people as possible to worship at our church and to become part of our 'St Alban's Church family'. The Church Year was kept according to the Universal calendar and its Feasts and Fasts were observed. A 2025 Parish Diaty was published which, although saw changes, resulted in a busy year for the congregation as we celebrated 1,700 years of the Nicene Creed and had a themed year of the 'Year of Faith.'

Incumbent Rev'd. Sean Gilbert

The Vicarage, 6 Dagmar Road, South Norwood, London. SE25 6HZ

Assistant Curate Rev'd Joshua Pollard

Independent Examiner Mr. H.G. Clarke

ACIB 7, Kings Lane, Sutton, Surrey. SMI 4PB

Bankers NatWest 30 Tooting High Street, London swi7 ORG

"/ _____worship and _____adore the _____
true and living God"

_____ Saint Alban _____the Martyr

VISION AND MISSION

1) Vision - Christ-centred, outward-focused We seek to be Christ-centred and outward-focused in all we do.

2) Mission - Feed, grow, worship

. To feed the hungry, physically and spiritually, and bring Christ's love and mercy to all.

- To grow our church in holiness, faith, and number.
- To echo the words of our Patron

St Alban the Martyr:

"I worship and adore the true and living God."



ACHIEVEMENTS AND PERFORMANCE

Review of the Year

The year 2025 was designated as a Year of Faith, marking the 1,700th anniversary of the Nicene Creed. This significant milestone contributed greatly to the life, worship, and witness of the parish, shaping preaching, teaching, and formation across the year. This was reflected

not only in the theological focus of sermons and courses, but also in the many events, pilgrimages, and liturgical celebrations outlined in this report.

The year began, as is our custom, with the Watch Night Service, which was once again well attended and spiritually uplifting. What follows is a detailed account of the parish's life and work, including key dates, events, and developments that have marked this year of faith.

1 Worship and Liturgical Life

St Alban's continues to place the Mass at the centre of its common life. The parish strives to offer a service every day of the week. The said Mass is celebrated at 10:00am on weekdays, and on Saturdays the Rosary at 11.30am—usually led by lay members—is followed by Mass at 12 noon. When clergy are unavailable and cover cannot be secured, the Rosary or Morning

Prayer is faithfully led by members of the congregation, reflecting the parish's shared commitment to prayer and worship.

The Sunday 10:00am Parish Mass remains the beating heart of the parish, drawing the community together week by week in the Eucharist.

The year commenced with the Watch Night Service. Candlemas was celebrated with particular joy, especially through the active participation of children in the Christingle service. The observance of Lent began on Ash Wednesday (5 March) with Solemn Mass and the imposition of ashes. Throughout Lent, the parish benefited from a series of guest preachers, including an ordinand, the Bishop of Southwark, the Bishop of Fulham, and Fr Jothi. In addition, a parish Lent course exploring the Creed was held following Sunday Masses, fostering theological reflection and discussion.

Holy Week was observed with great reverence and drew record attendance. This marked the first Holy Week fully celebrated by Fr Joshua following his ordination, with Fr Sean offering a series of sermons centred on the Nicene Creed. The Easter Vigil was especially joyful, including the baptism of a member of the congregation.

The liturgical year continued with faithful observance of key festivals, including All Saints, All

Souls, Remembrance Sunday, and concluded with Christ the King, marked by Benediction of the Blessed Sacrament. Advent and Christmas were particularly rich, featuring an Advent Carol Service, weekly formation sessions, and well-attended Christmas liturgies including the Crib Service, Midnight Mass, and Christmas Day Mass.

2 Mission and Outreach

A major development in the parish's outreach was the launch of Toddler Tuesday on 21 January. This weekly initiative has transformed the church space into a welcoming environment for young children and their carers, offering play, crafts, refreshments, and

Christian storytelling. Attendance has consistently ranged between 30 and 70 participants, and the initiative has significantly strengthened connections with local families. The PCC records its sincere thanks to Tammy and her family for their leadership in establishing this ministry.

Throughout 2025, the parish has also seen a notable increase in attendance and engagement through its wider outreach activities, including the Foodbank, Community Hub, and FoodCycle. Since its launch last year, the Community Hub has become a vibrant and well-used space within the church, consistently filled with activity and fellowship. The church continues to serve as a beacon of light within the local community.

There is now a growing number of regular attendees who participate consistently in these outreach ministries, alongside new individuals and families accessing the church's facilities each week. Importantly, each of these outreach activities is rooted in worship, being preceded by the celebration of the Mass. In this, the parish is fed and formed in Christ, and sent out to serve others in His name. It is our prayer that these ministries will continue to flourish and be a blessing to all who encounter them.

The parish also hosted a Family Fun Day in July, which further strengthened community links, particularly with families connected through Toddler Tuesday. Participation in the Open



House Festival in September enabled many visitors to engage with the history and life of the church. Harvest Festival (28 September) saw a generous response from local schools, nurseries, and deanery churches, resulting in substantial contributions to the parish foodbank.

3 Pilgrimage, Formation, and Events

The parish maintained a strong commitment to pilgrimage and formation. The children's pilgrimage to Walsingham (7-9 March) was a great success, with children participating actively in worship and learning.

A further sign of growing engagement among younger members was seen when young adults from the parish joined the Adoremus Pilgrimage to Walsingham (22-24 November), demonstrating a deepening commitment to the spiritual life of the Church.

The annual parish pilgrimage later in the year was similarly well attended and marked by spiritual renewal, with Fr Joshua leading for the first time.

A Lenten Quiet Day at Chaldon Church (22 March) provided an opportunity for reflection and prayer. In June, the Patronal Festival (21 June) was celebrated with the Bishop of Richborough presiding, alongside a theological address by Dr Sonia Dore.

The Fulham Festival at Southwark Cathedral was a particular highlight, with the parish presenting 11 candidates for Confirmation—the largest group among participating parishes.

4 Clergy and Lay Ministry

This year has seen notable developments in ministry:

- Fr Jothi Prasad was licensed with Permission to Officiate in the Diocese of Southwark
- Dayo Olomu was commissioned and licensed as a Lay Reader following a period of discernment and training

Both have already contributed meaningfully to the liturgical and teaching life of the parish. Fr Sean undertook a sabbatical from October to December, a period which provided rest and renewal. During this time, Fr Joshua assumed full responsibility for parish leadership and is to be commended for his dedication and capable oversight of parish life.

5 Children and Youth Work

The parish has continued to invest in children and youth ministry. In addition to Toddler Tuesday, activities included a pilgrimage, an adventure day at Carrotty Wood (28 October), and a series of summer events in collaboration with local churches. These initiatives have strengthened relationships and encouraged participation among younger members.

A particular highlight was the Toddler Tuesday Nativity (16 December), which involved a large number of children and families, including participation from local schools.

6 Community Life and Fellowship

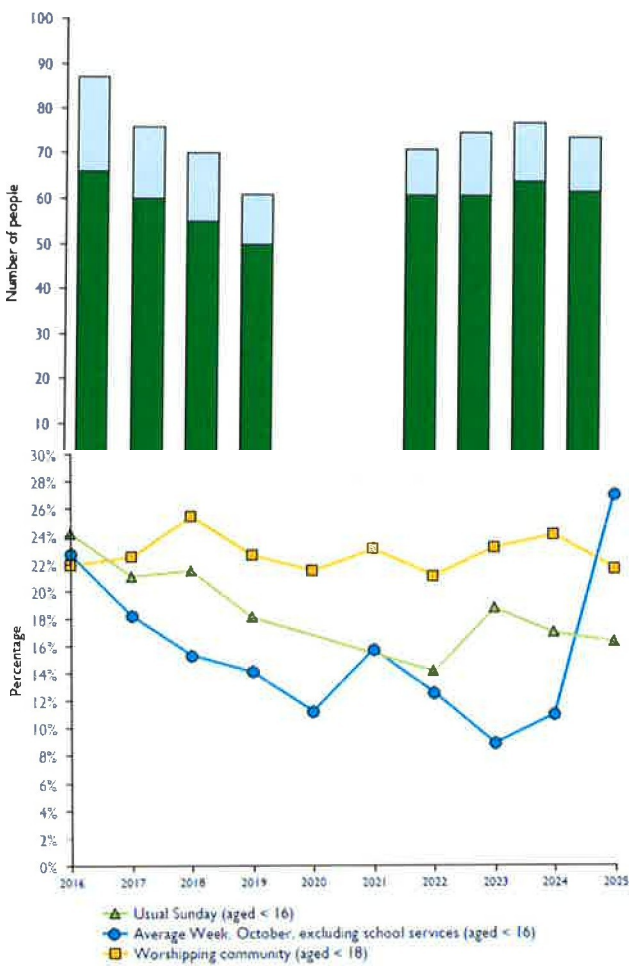
The parish has maintained a vibrant community life. Events such as the Black History Month celebration (12 October), African-Caribbean afternoon, parish social gatherings, and the hosting of a pantomime production ("Aladdin") have enriched fellowship and broadened community engagement.

The birth of Freddie Gilbert (5 August) was also a joyful occasion shared across the parish community.

7 Wider Church Context

The parish joined the wider Church in mourning the death of Pope Francis (21 April) and in prayer following the election of Pope Leo (8 May). Prayers for Christian unity and for the Holy Father continue to form part of the parish's intercessions.

8 Church Statistics



Usual Sunday Attendance

Although it's a small decrease, we are lower in our average Sunday statistics compared to previous years. That being said, the average is steady, with joiners and leavers happening throughout the year.

| | | | | | |
|----------|------|------|------|------|------|
| | 2021 | 2022 | 2023 | 2024 | 2025 |
| | | | | | |
| Children | | 10 | | 13 | 12 |

Percentage of Children

The number of children for our usual Sunday attendance and the worshipping community has gone slightly up and down over the years, but reasonably steady.

However, as you can see the number of children in the week has shot up! This is due to our Toddler Tuesday ministry and it counts as a 'Fresh Expression' of Church as we conclude with a Christian story and prayer.

9 Pastoral Care

- 1)Some members of our Parish and worshipping community are unable to attend church due to sickness, mobility issues and other reasons.
- 2) The Thursday morning coffee morning hosted by the Mothers' Union has changed to a

Community Hub. This continues to help those who are most vulnerable in our community.

3) The charity FoodCycle Thornton Heath which uses our hall was also a designated warm space and offers a free 3 course meal and trained counsellors if required.

4) Live-streaming continues to be a good way for those who are unable to attend the parish mass, either because they have moved, away on holiday, or, more importantly, sick or housebound.

10 Social Media

All Sunday services were livestreamed along with major festivals that fell within the week. We also livestreamed funerals if requested by the family.

Bible Study continued to be on Zoom as did the Safeguarding Committee meetings. The weekly e-bulletin and regular WhatsApp alerts are still very much in use.

11 Croydon North Deanery Synod

Deanery Synods are the level of representation within the Church of England in between parishes (Parochial Church Councils) and dioceses (Diocesan Synods). St Albans church lies within the geographical area of North Croydon Deanery and its Synod.

Each parish in the deanery sends a number of representatives to the Synod depending upon the size of their congregations. At the last elections, St Alban's has about 100 people on its Electoral Roll, so we were entitled to send three representatives. Elections are held every three years and in 2023 Maria Virtue, Rose Okomi and Peter Conliffe were elected as our representatives.

The Synod is chaired by the Area Dean and an elected lay chairman. The Synod meets four times a year and discusses questions of common concern to all the parishes.

Examples of subjects discussed were the implementation of policies issued by the Diocese, safeguarding, clergy staffing, training of clergy and laity, working with Croydon Citizens, or opportunities for economies by combining parish resources. Guest speakers are also invited to address the Synod on matters of religious or social interest.

12 Diocesan Synod

Ekundayo Olomu is a member of the Southwark Diocesan Synod and as such is an advocate for the interests and concerns of the Croydon North Deanery. The Diocesan Synod has formulated the Southwark Vision 2024-2035 which is very much focussed on being Christ

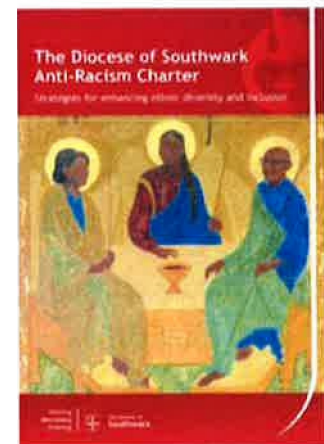
Centred and Outward Focussed using the shared values of joy, justice, hope, love, community, humility and hospitality. St Alban's has adopted the vision for Southwark diocese as our own which helps focus all our prayer and good works.



13 Anti- Racism, Diversity, & Inclusivity

During 2025, St Alban's continued its active participation in the Diocese of Southwark's work on the Anti-Racism Charter, reflecting our commitment to fostering a more inclusive and just church community. Members of the congregation regularly engaged with diocesan-led Zoom

meetings, contributing to shared learning, discussion, and the development of practical actions aligned with the Charter's principles. This ongoing involvement has supported greater awareness within the parish of issues relating to racial justice, encouraged self-reflection at both individual and institutional levels, and informed steps towards more equitable practices in our worship, governance, and outreach. We remain committed to this work as an integral part of our mission and witness.



14 Safeguarding

Safeguarding is very much an important part of our church life and should be embedded in all that we continue to do at St Alban's. As well as having an annual Sunday service dedicated to Safeguarding, (16th November 2025), regular prayers at Sunday Mass, and some sermons were linked to Safeguarding stating that as a congregation, we need to be mindful that it is everyone's responsibility to care for all within the church, the Foodbank, the Community Hub and those who give pastoral care outside the church, throughout the year.

2) The PCC takes seriously the welfare of everyone at St Alban's and as such risk assessments for events and outings are reviewed and updated on an annual basis.

Organisations that use our hall must adopt our policies alongside their own. A copy of our Safeguarding policy can be found on the notice board at the back of the church and on the church's website where there is a link to 'A Safe Church' the Diocese's Safeguarding policy . <https://southwark.anglican.org/safeguarding/>

2) Due to unforeseen circumstances, the Safeguarding Committee met two times this year on Zoom, however there has been continuous contact between the members throughout the year by various means. The Safeguarding Audit Action Plan of 2024, updated in November 2024, continues to be a working document in 2025 reacting to updated regulations which are added/amended by The Church of England and The Charity Commission, as well as events that occur at parish level.

3i) The Church contacted the Diocese's Safeguarding Team for advice/clarification regarding potential safeguarding incidents that occurred, and these were resolved. As a result, some Safeguarding procedures have been made more vigorous.

ii) The Safeguarding Team at Southwark continue to be helpful regarding any queries that involve people, whether known to St Alban's or from the community, volunteering in our

Foodbank and the Community Hub as they are unregulated activities.

iii) St Alban's also has access to Thirtyone:eight for our Disclosure and Barring Service checks and training, advice and guidance. They have produced a dashboard that confirms to us, at St Alban's, the areas that may need to be addressed and worked on.

4) The PCC reviews and re-affirms its Safeguarding Policies on an annual basis. PCC members also have access to the mandatory Basic and Foundation Safeguarding training.

5) The PCC has complied with the 2021 General Synod amending the Safeguarding and Clergy Discipline Measure 2016 ("the 2016 Measure"). It replaced the duty to have due regard to safeguarding guidance with provision for a safeguarding code of practice which may impose requirements on relevant persons, as well as giving guidance to them. A relevant person to whom a requirement applies will be obliged to comply with that requirement.

6) It remains to be our practice to have 2 Parish Safeguarding Officers (PSOs). Margaret Earle has responsibility for adults and Shelley Leckey, children and young people. That being said, conversations can be had with either of them.

7) If you have any Safeguarding concerns then please speak to either the Vicar, Assistant

Curate, Church Warden or the PSOs.

15 Ecumenical Relationships

At the present time there is not a working cluster of local churches. The Good Friday Walk of Witness is the only occasion for ecumenism.

16 38th Croydon Brownies Annual Report

Another year has flown past, the girls continue to complete badges, learning about animals and what they eat to how to use different forms of communications. They have continued to assist with the Food Bank, by unpacking all the wonderful Harvest gifts. The girls went to London and South East Region Girlguiding only event called Mayhem where they did loads of different activities from silent disco, dancing, seeing animals and having fun on bouncy castles.

If there are any young girls between 7 and 10 who would like to join us, they would receive a warm welcome.

17 Mother's Union

The MU held their 1st meeting on 9th January to plan the diary of MU diocesan events of the year.

MU continued to support our Foodbank, sourcing and bagging food on Tuesdays, and manning the foodbank on Wednesdays the foodbank is open to the public. The Foodbank is one of the MU's biggest activities.

On Thursdays, the MU holds a coffee morning during the Community Hub which has attracted many people within our community who use the Hub to obtain advice in

housing, benefits and other social needs from the Citizen Advice Bureau personnel etc.

Members from St Alban's were present on 12 March when Anne Lowe, MU Diocesan Secretary, marked her retirement at Trinity House after 34 years of service.

Val Green, our MU former leader was awarded with the Lancelot Andrewes medal in recognition of her "Zeal for the Gospel" and it was presented to her by the Bishop of Southwark on 23rd March. On 24th March, they attended St. Martin-in-the-Fields, Church in London for the Commissioning of the MU Worldwide President. On 29th March, we prepared and tied daffodils for Mothering Sunday on 30th March.

Sadly, the MU lost one of their long-standing members, Lesley Nash whose funeral took place on 2nd April, 2025.

We joined other MU Leaders and Branch Leaders for a meeting at Mary Sumner House on 26

April. St. Alban's MU led the Midday prayers in Southwark Cathedral on Wednesday 28th May, 2025.

On 10th July, MU members attended Audrey Reid's 100 years birthday. Audrey has been a member of MU for many years. And on 31st July, we went out to lunch at Harvester, at Beulah Spa.

On 6th August, we joined other MU members from Croydon Deanery to celebrate Mary Sumner day at St. Mildred's in Addiscombe, with a book swap and cake. All proceeds went to AFIA. On the 29th members attended the funeral of MU Trustee, Sally Steele at St Dunstan's, Cheam.

MU Diocesan President, Penny Lockhead visited our MU branch on 9th September; and at the meeting, Dayo gave a talk about his journey becoming a Lay Reader. On 20th September, our MU sponsored walk raised E630 for AFIA.



On 11 October, we attended Southwark Dioceses MU Members' meeting held at St Andrew's Church, Ham.

Our AGM took place on 23rd October 2025, where the accounts were presented, signed by Fr. Joshua and all officers were re-elected.

The MU Advent Service took place on 15th December, at St. Mildred's Church, Addiscombe.

We have 16 members at present. During summer months, we meet every 2nd Monday of each month at 6.30 pm. In the Autumn and Winter months we meet every 2nd Thursday of each month at 10.45 am.

The year finished with MU Christmas Carols at Fr. Joshua's residence with readings, mince pies and sherry.

18 Pastoral Assistant

We said goodbye to Tristan on Easter Sunday 2025. We benefitted greatly from his presence and are delighted that he was recommended to study for the priesthood. He began training in

September 2025 and we hear that he is enjoying his studies. Please keep him in your prayers.

19 Foodbank

St Alban's foodbank continues to be open every Wednesday of the year since it started in October 2022, except where Christmas or New Year holidays fall on a Wednesday.

Over the course of 2025, we gave out nearly 2,300 bags of food, an average of 44 per week. This means that over the course of the year we have provided around 5,700 meals to people who came to us because they potentially didn't have any food to put on the table. These figures are slightly lower than in 2024, although we have noticed a significant rise in numbers over the last few weeks before Christmas 2025. At Christmas and Easter we give an additional treat to foodbank guests plus an invitation to church services.

We also operate a clothes bank which has proved popular with foodbank users who often need more than just food.

The operation of the foodbank is supported by a strong team of committed volunteers from the church and outside, and who we are blessed to have. Our foodbank's bedrock is the tremendous support of our congregation - without the support of our congregation we would not have a foodbank. We continue to receive very generous and regular support

from other churches in the deanery. We also receive anonymous donations from local people, so the foodbank provides a vehicle for those outside of the church to express their care and generosity to the community in Thornton Heath and South Norwood.

20 Community Coffee Morning and Advice Hub

The Community Coffee Morning, run by the Mothers' Union, takes place every Thursday (11am to 1pm) at the same time as the Advice Hub and is open to everyone. We often have regular members of the congregation at the Community Coffee Morning so why not come along some time for something warm to drink and a chat?

St Alban's Church continues to host the Advice Hub every Thursday. The Advice Hub is an initiative led by Lambeth & Croydon Foodbank (part of Trussell Trust) and enables people to either pick up food parcels or speak to Citizens Advice Croydon to obtain advice on benefits, housing etc.

The advice hub can be attended by anyone who is a resident of Croydon Borough, not just those attending the foodbank. We have seen increasing numbers of people attending the advice hub. St Alban's has also used this as an opportunity to invite other organisations to be at the hub to provide advice and guidance. This year these organisations have been Croydon Hearing, Croydon Community Energy and the RSPCA.

21 RIP

Sadly, this year we laid several long-standing members of the Church to rest: Veronica Corbett, Jomo Macauley, Lesley Nash and Samuel Ibiotye. May they rest in peace. Amen.

22 Church Choir

The Choir has continued to serve as a vital pillar of our liturgical life. Over the past year, the choir has not only enhanced our weekly worship services but has also grown in membership and community outreach. We currently have 12 active members. While the year was successful, we have identified areas for growth particularly Youth Integration. A key goal for next year is the "Junior Choir Growth" program to encourage younger parishioners to join the choir, along with a couple of "Open Day" events or on-going connection to our local schools.

23 The Church Hall

1. The Church Hall generates income that subsidises the church's expenses. We are fortunate that we are able to hire it out on a regular basis to various organisations; these being:

- i) Little Ann Nursery uses the upper hall all year round as a Nursery.
- ii) MiniChampions is located in the main hall first thing in the morning and after school as a Breakfast and After School Club. During the school holidays they operated as a holiday club and children come from all over the borough.
- iii) FoodCycle cooks a 3-course vegetarian meal for anyone who wishes to come along on a Saturday lunchtime. The volunteers not only serve food, but provide companionship and, in the winter months, a warm space.
- iv) Ironsides Elite Systems continue to meet on a Tuesday evening, the Brownies every Monday evening in term time; Euphoric Harmony every other week on a Sunday, again during term time. Fire Fountain is in the hall on a Sunday evening. We still hire the hall out for one off events. Certain community groups, such as THCAT use the hall at no charge.

2. General maintenance e.g., changing of light bulbs, clearing gutters, plumbing etc was carried out as and when necessary. Annual inspections and services took place per usual. The smoke alarms are tested every 6 months and the emergency lights monthly.

The hand driers in the toilets were not very efficient and so were replaced in December with far more efficient ones, both in drying time and use of electricity. The sensor lights in the passage way between hall and church were converted to LED and some into emergency lights in May.

3. As part of the London Ambulance Heartstarters Campaign, a defibrillator is now available to the community in our car park. The installation was funded by LAS along with sundries for the next 5 years. All we need to provide is electricity and someone to check that all is in working order.

Many thanks must go to Tammy Sprosen, our Hall Manager, for liaising with all the various groups that use the hall.

24 Electoral Roll

This was completely renewed in 2025.

As expected, the number fell, but rather more dramatically than envisaged from 106 to 79 as several of the regular congregation were away during the revision period. However, some of our members of the congregation have died and with some families moving out of the area and no longer attending, the new families that joined the church but did not meet the qualifying time of 6 months before the new roll was published.

Conclusion

The year has been one of considerable blessing and growth. St Alban's Church continues to demonstrate:

- Faithfulness in worship and sacramental life
- Commitment to mission and outreach
- Investment in formation and discipleship
- Strong and developing leadership, both ordained and lay

Fr Sean's return at Epiphany 2026 was marked by thanksgiving for a parish that remains active, joyful, and committed to proclaiming the Gospel, with particular gratitude expressed for Fr Joshua's leadership during his absence.

The PCC expresses its sincere thanks to all who have contributed to the life of the Church over the past year and looks forward with confidence to the year ahead.



FINANCIAL REPORT



1 Financial Review

1 . i) The church financial year ended 31/12/25 with the balance of the current account standing at £37,688.68. The Business Reserve account where most of our restricted funds (these are monies that can only be spent on specific projects eg Children's Ministry) are held stood at £30,336.ii) St Alban's church had an income in 2025 of £55,201 (compared to £53,513 in 2024) and day to day running costs of £77,825 (compared to £65,183 last year). The rise in expenditure is due to many factors but the main reasons were the increase in energy and water bills, hospitality and architect's fees for proposed building works. The above figures do not include our restricted funds.

iii) We do hold savings of £45,864.00 (with many of these being restricted) plus 2 other investments accounts having a market value of £104,824 at the end of 2025. It would be prudent to keep our savings in tact as the church roof will need major work in a few years time.

iii) It should be noted that the hall brought in more than was spent on it resulting in a surplus of £26,155.89 and so continues to subsidise the church's expenditure.

2) Fundraising was slightly down this year.

3) Grants were applied for mainly for missional purposes and we were fortunate in securing some very generous grants. Such activities would not be able to happen if these grants were not forthcoming.

We were awarded a total of £1,218.00 grants, made up of the following:

| Grant Awarding Body | Grant | For |
|-----------------------------------|----------|--|
| Croydon Area Mission Fund 2025 | £3000.00 | Carrotty Wood / Panto / Music Ministry |

| | | |
|--------------------------------------|----------------------|--|
| Swaby Fund | 200.00 | Towards cost of travel to National Pilgrimage |
| | E400.00 | Towards cost of coach for Parish Pilgrimage |
| WCTA (Walsingham) | 218.00 | Towards cost of travel for Children's Pilgrimage |
| Society of Mary | E300.00 | Towards cost of travel to National Pilgrimage |
| | E600.00 | Towards cost of travel for Parish Pilgrimage |
| | E500.00 | Towards cost of stay for 4 pilgrims at Adoremus |
| Fellowship of St John the Evangelist | E1000.00 E1250.00 | Children's Corner refurbishment Cost of stay at Children's Pilgrimage |
| ssc | E350.00 | Youth Pilgrimage |
| S London Church Small Grants | E900.00 | Supporting Toddler Tuesday |
| South London Church Fund | 2500.00 | Towards cost of architect's fees for proposed building works |

We are often not awarded the amount we apply for.

It must not be taken for granted that in the future we will receive such generous subsidies for any of our activities or projects.

4) Charity Commission

The PCC's application to register with Charity Commission was granted on 6 January 2025.

5) Every parish has to contribute to the Parish Share Fund. PCCs pledge the amount they will pay the following year in the preceding September. The PSF paid in 2025 was £27,798.00 with the Diocese asking for a 5.7% increase for 2026. The PCC unanimously decided that the pledge be increased to £29,383.00 for 2026 (£2448.58 per month). This larger than usual increase was to enable the clergy stipend to be restored to its 2011 value.

2. Reserves Policy

The PCC is aware that it is best practice to try to maintain a balance on unrestricted funds which equates to at least 3 months unrestricted payments. Three months at £7,500.00 per month is £22,500.00. It is held to smooth out fluctuations in cash flow and to meet emergencies. This year, we were able to comfortably maintain this.

3. Stewardship

i) Stewardship is a role everyone can, and in fact should, take part in. It is the gift of giving regularly to the mission and ministry of the parish. St Alban's is very fortunate that there are many in the congregation who give generously either weekly or monthly depending on their preferred method of giving; however, there is a significant minority who do not.

ii) Actual giving (including donations) was down this year by E5,575.00. It only looks as if it increased because the Gift Aid claimed was for much of 2024 as well as 2025 as we did not claim while we were applying to become a charity. Regular giving is vital to the church as it helps with our cash flow.

4. Donations and legacies

i) The PCC received a generous donation of E 10,000.00 ii) No legacies were received. As it says in Proverbs, 'The good leave an inheritance to their children's children.' (Chap 13:22). The congregation of 40-50 years ago did just this. Will the next generation be able to thank us for doing the same?

Conclusion

The running costs outweighed the income received and thankfully with the surplus from the hall this resulted in the deficit being only E80.00. With an expensive building work project coming up and the possibly of not being able to claim the VAT back on the work done, we do need to encourage regular inflation linked giving, fundraise and apply for grants.

Thank you to those who have given - and continue to give. The PCC are very grateful to those members of the congregation who purchase items for church and do not ask for their costs to be re-imbursed. This generosity does have a significant and positive impact on the church's finances.

THE FABRIC OF THE CHURCH

1 . The Fabric Committee which was established at the end of August 2024 to review the building works listed for attention in the 2023 QQI (Quinquennial Inspection) along with one or two other projects worked diligently throughout the year. This hard work resulted in:

i) the carpet in the church was replaced during the months of October and November
ii) the organ was permanently installed and the speakers put on the walls at the end of

November.

iii) a specification of works or brickwork and stonework repairs plus other works was agreed by the PCC in December. The architect was instructed to send the document out to tender. Other works in this document include:

a) The step at the main entrance is still proving challenging and following a visit by the Church Architect, has now become a priority due to Health & Safety issues. The architect has drawn up an alternative plan to make the entrance as safe as it can be within its present constraints.

b) An investigation into the flooding of the vestries iv) The PCC agreed that all 3 non-working radiators should be replaced. Work was scheduled for October but due to unforeseen circumstances on the manufacturers part this was postponed to January 2026.

v) the Children's Corner was given a make-over with new furniture and furnishings. The cost was mainly covered by a generous grant of £1 000 from the Fellowship of St John the Evangelist.

The project to upgrade the sound system is still in its initial stages.

2. Other works outside of the Fabric Committee's remit that were carried out included:

i) a sensor in the porch was installed in March. When activated this illuminates the church entrance and the nave so that visitors can enter and depart safely. The sensor is timed for 20 minutes during the period 24 October to 24 April.

ii) the cushions on the choir pews were covered by Easter.

iii) the PCC purchased an additional 30 church chairs which were delivered in May.

iv) the boilers in both the church and hall were serviced on 7th May as well as having a complete overall. They required no further work for the rest of the year.

v) the church internet was upgraded to fibre optic in August vi) the main church doors had dropped and they were adjusted which makes closing them so much easier. The inner church doors were also tweaked so that they operate more smoothly.

The handle on the fire exit gate was replaced.

vii) the piano in church was tuned.

3. The church acquired 3 new frontals (purple frontal for the Lady Chapel and 2 white/gold frontal for the High Altar as a result of the closure of St Margaret's Church in the Portsmouth Diocese.



4. The usual annual inspections and services were undertaken, and any necessary remedial work done. Testing of the emergency lighting in church is undertaken every month.
5. The Assistant Area Dean carried out an inspection based on the Articles of Enquiry, and all was well.

STRUCTURE, GOVERNANCE, AND MANAGEMENT

1 . At St Alban's the Parochial Church Council (PCC) is made up of up to 12 lay representatives who are elected at the Annual Parochial Church Meeting. The appointment of PCC members is governed by and set out in the Church Representation Rules. It is chaired by the Incumbent and includes the Assistant Curate, Churchwarden, Treasurer, Secretary, Electoral Roll Officer and representatives of the Deanery and Diocesan Synods. The PCC may also co-opt other members of the congregation to serve on it, if it needs their services or abilities.

2. The PCC met six times during 2024, with three extra-ordinary meetings on 13th July, 5th October and 3rd December. At each ordinary meeting, the PCC received reports on the fabric of the church and hall from the Churchwarden, on finances from the Treasurer, on the proceedings of the both the Diocesan Deanery Synods, on Safeguarding and Anti-Racism, Diversity & Inclusivity. Other items were discussed if needed.

3. At the PCC meeting on 25th January 2025

S Leckey proposed that

'Jenny Sturtevant should app/y to Southwark Mission Money 2025 for a grant of £5000 to go towards the costs of Carrotty Wood, the Panto & Music Outreach'. This was seconded by V Green carried unanimously.

Fr Joahua proposed that

'the new/y formed 'Children's Ministry Fund' current/y totalling £2695.10 and placed in the Legacy Account be restricted until such time the funds are exhausted or the specific projects completed and any unused funds are transferred to the general fund. This was seconded by M Earle and carried unanimously.

P Conliffe proposed that the PCC

'order 30 chairs at a cost of £5989.55'.

This was seconded by M Polglase and carried unanimously.

D Olomu proposed that the PCC 'approves a donation of £200 towards the + of Fulham's Discretionary Fund'.

This was seconded by R Okomi and carried unanimously.

J Sturtevant proposed that

'the PCC approves the adoption of the Fees as outlined in the PCC fees tab/e for 2025 and the Parochia/ Fees for 20251

It was seconded by V Green and carried unanimously.

Fr Joshua proposed that

'the PCC approves the adoption of the Proposed Ha// Rents from Apri/ 2025'.

This was seconded by S Leckey and carried unanimously.

P Conliffe proposed that

'the PCC approves that we accept the CES quote for the motion sensor /ighting in the sum of E1154.06+E395+ VATI

It was seconded by J BordeKoufie and carried unanimously.

4. At the PCC meeting held on 20 March

It was proposed by M Virtue that the PCC is content for

'Fr. Sean to take a sabbatica/ofup to 3 months, Oct - Dec 20251.

This was seconded by R Okomi and was carried unanimously.

P Conliffe proposed that the PCC

' increase by 2200 our contribution towards FrJ's housing costs'.

This was seconded by S Leckey and carried unanimously.

Jenny Sturtevant proposed that

'the PCC adopt the Terms of Reference of the Fabric Committee'. This

was seconded by G Harleston and was carried unanimously.

It was proposed by Fr Joshua that

'Mercy Onyike, Riah Adu- Bonsu, Jade Ear/e and Rev Jothi Prasad are appointed Chalice

Administrators.,

This was seconded by R Okomi and carried by a majority vote.

5. At the meeting held on 1st May to discuss the 2024 Trustees Report

D. Olomu proposed that

' the Annua/ Repon for the year ending 2024 with the amendments as discussed is agreed by the PCC'and seconded by J Young and was agreed unanimously

S. Leckey proposed that

'the PCC approved the Financial statements for 2024'.

This was seconded by T Sprosen and was agreed unanimously.

6. At the PCC meeting held on 5th June

M Virtue proposed that

'the PCC agrees that the church contributes E 1500 towards costs of Fr. Sean's Sabbatical. '

This was seconded by R Okomi and agreed unanimously.

Fr Joshua proposed that

'the PCC pay £450 to Humphrey Clarke's charity of choice ie his church's roof appeal'. (Mr Clarke audits our accounts and a donation is paid to a charity of his choice in lieu of a fee)

This was seconded by: VG and passed unanimously.

The PCC unanimously agreed that

'Fr Sean, Fr Joshua & J Sturtevant are to discuss a working agreement with R Hitchcock as

Director of Music that is to be remunerated and report back to the PCC. '

The PCC passed the resolution that

'the PCC resolves to engage with the architect, Tim Gough, to project manage the work required under the Quinquennia/ report from July 2023. '

This was proposed by J Sturtevant and seconded by P Conliffe and carried unanimously.

The PCC passed the resolution that

'the PCC resolves to replace 3 failed radiators in accordance with the quotation from Christopher Dunphey Ecclesiastica/ Ltd. '

This was proposed by Fr Joshua and seconded by J BordeKoufie

The vote was carried unanimously.

It was proposed by B Nowitzke that

'the PCC accept the list of names of people wishing to serve as Sidespersons for the next 12 months subject to them joining the Electoral Roll. '

This was seconded by R Okomi and agreed unanimously.

7. At the extra ordinary PCC meeting convened on 13th July

R Okomi proposed that

'the PCC agrees to engage Rebecca Hitchcock as Musica/ Director under the terms of the Working Agreement to begin in September 2025. '

S Leckey seconded this and it was carried unanimously.

8. On 4th September

S Leckey proposed that

'St. Alban 's PCC does meet the 5.7% requested rise and pledge the annua/ amount of E 29383 as our contribution to Southwark Parish Support Fund for the year 2026'.

This was seconded by V Green and carried unanimously.

J Sturtevant proposed that

'the PCC instruct Tim Gough to design a handrai/ in the Narthex as discussed previous/y at an approximate cost of fl 100 + VA T'.

This was seconded by Fr Joshua and carried unanimously.

It was proposed by Fr Joshua that the PCC

'ask Tim Gough to include the issue of the leak in the basement as part of the brick & stonework contract'.

D Olomu seconded this and it was carried unanimously

R Okomi proposed that

'the PCC accept the quote from Croydon Carpets of 23700 including VA '

M Virtue seconded this and it was carried unanimously.

P Conliffe proposed that

'the PCC agree to accept the payment schedule as suggested by Christopher Dunphy Ecclesiastica/ Ltd'.

M Earle seconded it and it was carried unanimously

9. At the extra ordinary PCC meeting held on 5th October

T Sprosen proposed that

'the PCC accept the quote (E 1093 + 218.60 VA T) submitted by Steve Lewis Steelwork to carry out the work on both sets of entrance doors into the church and the fire exit gate'.

This was seconded and carried unanimously.

10. On 2 November

T Sprosen proposed that the PCC

'donate E 153 to Archbishop Tenison School/ to support their Vision312 project'.

D Olomu seconded this and it was carried unanimously.

T Sprosen also proposed that

'the PCC transfer the funds used and donations given for Toddler Tuesday into a restricted fund. Should Toddler Tuesday cease to operate then any remaining funds would go into the church 's genera/ funds'

V Green seconded this proposal and it was carried unanimously.

M Virtue proposed that

'the PCC approve the application of a grant for 23000 from the Fellowship of St John the Evangelist to help subsidise both the Children's and Youth Pilgrimages to Walsingham in 2026'.

Following M Polglase's seconding of this proposal, it was carried unanimously.

S Leckey proposed that

'the PCC agree that the remainder of the funds, 2212.32, held in the restricted fund named B T Throne Fund' is put towards the professional cleaning of the silver thurible '.

This was seconded by P Conliffe and carried unanimously.

It was proposed by M Virtue that

'the PCC proposes that we accept London Ambulance Services offer to install a free defibrillator on the outside Hallway '.

J Young seconded this proposal and it was carried unanimously

1. At the extra ordinary PCC meeting held on 3rd December to discuss the specification for external repairs to St Alban's:

The PCC requested for these adjustments to be made:

Section 10 - Internal works at west end to improve safety and access: ask Tim Gough (TG) to include as an addition in section 10 the alternative option of inserting a timber floor to form the new upper level instead of raising the stone .

A resolution was passed stating that

' The PCC resolves to accept the works specification as drafted by TG subject to the adjustments above'.

This was proposed by P Conliffe, seconded by S Leckey and carried unanimously.

ADMINISTRATIVE INFORMATION

St Alban the Martyr is situated at the corner of Grange Road, Thornton Heath and Whitehorse Lane, South Norwood. It is part of the Diocese of Southwark within the Church of England and is under the Pastoral and Sacramental care of the Bishop of Fulham, the Rt. Rev. Jonathan Baker. The correspondence address is St Alban's PCC, St Alban's Church Hall, 1 Whitehorse Lane, South Norwood, London SE25 6RD.

PCC members who have served since 18th May 2025 are:

Ex Officio members:

Incumbent: The Rev. Sean Gilbert (Chair)

Curate: The Rev. Joshua Pollard (since 24/6/23)

Churchwarden: Jenny Sturtevant (Vice Chair elected 7/7/22)

Deanery Synod: Maria Virtue Rose Okomi Peter Conliffe

Diocesan Synod: Dayo Olomu

Elected Members: John BordeKoufie Margaret Earle Pat Fagbohunge,

Val Green The Late Samuel Ibitoye Shelley Leckey
 Bronwyn Nowitzke (PCC Secretary & Electoral Roll Officer)
 Mark Polglase Joan Young

Co opted: Tammy Sprosen (4/9/25)

Treasurer: Paul Leckey (retired June 2025)

Independent Examiner: Mr Humphrey Clarke, 7 Kings Lane, Sutton, Surrey. SMI 4PB

The Officers to whom day to day management is delegated are:

the Incumbent, the Assistant Curate, the Churchwarden, the Treasurer and the PCC Secretary.

Approved by the Parochial Church Council on 30th April 2026 and signed on its behalf by

.....Sean W. Gilbert.....

(signature)

Rev. S.W. Gilbert (Chair)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
 OF ST ALBAN THE MARTYR SOUTH
 NORWOOD IN THE DIOCESE OF SOUTHWARK
 (Registered Charity No 1211575)**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER
 2025**

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS/TRUSTEES OF
 THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST
 ALBAN THE MARTYR SOUTH NORWOOD IN THE DIOCESE OF SOUTHWARK**

I report on the accounts for the year ended 31st December 2025 which are set out on pages 2 to 7.

Respective responsibilities of the Trustees and Independent Examiner

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

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;

- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

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

Independent Examiner's statement

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

- 1 which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met:
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

I-tumphreu q clarke

H G Clarke ACIB

7 Kings Lane

Sutton

Surrey

SMI 4PB

6th April 2026

PAROCHIAL CHURCH COUNCIL OF ST ALBAN THE MARTYR,
SOUTH NORWOOD

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2025

| | Note | Unrestricted Funds | Designated Funds | Restricted Funds | TOTAL 2025 | FUNDS 2024 |
|--------------------|------|-----------------------|---------------------|---------------------|---------------|---------------|
| INCOMING RESOURCES | | | | | | |

PAROCHIAL CHURCH COUNCIL OF ST ALBAN THE
MARTYR, SOUTH

| | | | | | | |
|--|------|--------|-------|--------|--------|--------|
| Incoming resources from donors | 2(a) | 62,382 | o | 23,330 | 85,712 | 60,973 |
| Other voluntary incoming resources | | 536 | | 0 | 536 | 679 |
| Income resources from operating activities to further Council's objects | | 40,484 | | o | 40,484 | 32,927 |
| to generate funds | | 1,118 | | o | 1,118 | 1,354 |
| Income from investment | | 11,684 | 3,256 | 250 | 5,190 | 5,0 |
| Other ordinary incoming resources | | 16,015 | | 200 | 16,215 | 30,421 |
| TOTAL INCOMING RESOURCES | | | | | | |

| | | | | |
|---------|-------|--------|---------|---------|
| 122,218 | 3,256 | 23,780 | 149,254 | 131,363 |
|---------|-------|--------|---------|---------|

| | | | | |
|---------|---|--------|---------|---------|
| | | | 90 | 120 |
| 90 | | 482 | 1,169 | 2,660 |
| 1,209 | | 14,771 | 124,400 | 100,175 |
| 109,629 | | 0 | 1,995 | 1,142 |
| 1,995 | o | 1,148 | 1,148 | 1,160 |
| 112,924 | o | 16,401 | 129,325 | 105,987 |
| | | 7,378 | | |
| | | 530 | | |

Page 3

| | | | | |
|---------|---------|--------|---------|---------|
| 9,295 | 3,256 | | 19,929 | 25,376 |
| (530) | | | | |
| (1,058) | (3,307) | | (4,365) | 2,433 |
| 7,706 | (51) | 7,908 | 15,564 | 27,809 |
| 74,636 | 99,885 | 28,632 | 203,153 | 175,344 |
| 82,342 | 99,835 | 36,540 | 218,717 | 203,153 |

CHURCH COUNCIL OF ST ALBAN THE MARTYR,

THE (continued)

| | Funds | Funds | Funds | 2025 | 2024 |
|-------------------------------------|---------|-------|--------|---------|---------|
| 2(a) Incoming resources from donors | | | | | |
| Planned giving: | | | | | |
| | 62,382 | o | 23,330 | 85,712 | 60,973 |
| | 536 | | | 536 | 679 |
| | 536 | | | 536 | 679 |
| | 39,475 | | | 39,475 | 31 |
| | 1,009 | | | 1,009 | 1752 |
| | | o | 40,484 | | 1,175 |
| | 1,118 | | | 1,118 | 32,927 |
| | | | | | 1,354 |
| | 1,118 | | | 1,118 | 1,354 |
| | 1,684 | 3,256 | 250 | 5,190 | 5,010 |
| | 1,684 | 3,256 | 250 | 5,190 | 5,010 |
| | 16,015 | | 200 | 16,215 | O |
| | 16,015 | | 200 | 16,215 | 10,588 |
| | | | | | 19,832 |
| | | | | | 30,421 |
| | 122,218 | 3,256 | 23,780 | 149,254 | 131,363 |

PAROCHIAL CHURCH COUNCIL OF ST ALBAN THE MARTYR, SOUTH

| THE | (continued) | | | |
|--|-------------|--------|--------|--------|
| Gift Aided Donations | 23,579 | | 23,579 | 25,627 |
| Other planned giving | 1,065 | | 1,065 | 1,069 |
| Collections (open plate) at all services | 9,119 | | 9,119 | 10,116 |
| Sundry Donations | 13,617 | 7,242 | 20,859 | 16,450 |
| Income Tax Recoverable | 62,382 | 23,330 | 85,712 | 60,973 |
| | 536 | | 536 | 679 |

| | | |
|-----|-----|-----|
| 536 | 536 | 679 |
|-----|-----|-----|

| | | | |
|--------|---|--------|-------|
| 39,475 | | 39,475 | 31 |
| 1,009 | | 1,009 | 1752 |
| | o | 40,484 | 1,175 |
| 1,118 | | 1,118 | 1,354 |

| | | | |
|-------|-------|-------|-------|
| 1,118 | | 1,118 | 1,354 |
| 1,684 | 3,256 | 250 | 5,190 |
| | | | 5,010 |

| | | | | |
|-------|-------|-----|-------|-------|
| 1,684 | 3,256 | 250 | 5,190 | 5,010 |
|-------|-------|-----|-------|-------|

| | | | | |
|--------|--|-----|--------|--------|
| 16,015 | | 200 | 16,215 | 10,588 |
| 16,015 | | 200 | 16,215 | 19,832 |
| | | | | 30,421 |

| | | | | |
|---------|-------|--------|---------|---------|
| 122,218 | 3,256 | 23,780 | 149,254 | 131,363 |
|---------|-------|--------|---------|---------|

CHURCH COUNCIL OF ST ALBAN THE MARTYR,

NORWOOD

NOTES TO FINANCIAL STATEMENTS

(continued)

For the year ending 31 December 2025

2 INCOMING RESOURCES

| | Unrestricted | Designated | Restricted | TOTAL | TOTAL |
|--|--------------|------------|------------|---------|---------------|
| | 62,382 | 0 | 23,330 | 85,712 | 60,973 |
| Grants | 3,709 | | 13,263 | 16,972 | 3,798 |
| 2(b) Other voluntary incoming resources | | | | | |
| Miscellaneous | | | | | |
| | 536 | | | 536 | 679 |
| | 536 | | | 536 | 679 |
| 2(c) Incoming resources from operating activities to further the Council's objects | | | | | |
| Church hall lettings | | | | | |
| Fees | 39,475 | | | 39,475 | 31 |
| | 1,009 | | | 1,009 | 1,175 |
| | | | 0 | 40,484 | 32,927 |
| 2(d) Incoming resources from operating activities to generate funds | | | | | |
| Fund raising events | | | | | 1,35 |
| | 1,118 | | | 1,118 | 4 |
| | 1,118 | | | 1,118 | 1,35 |
| 2(e) Income from investment | | | | | 4 |
| Dividends and interest | | | | | |
| | 1,684 | 3,256 | 250 | 5,190 | 5,010 |
| | 1,684 | 3,256 | 250 | 5,190 | 5,010 |
| 2(f) Insurance Claim | | | | | |
| Other ordinary incoming resources | | | | | |
| | 16,015 | | 200 | 16,215 | 10,588 |
| | 16,015 | | 200 | 16,215 | 19,832 |
| | 16,015 | | 200 | 16,215 | 30,421 |
| TOTAL INCOMING RESOURCES | | | | | |
| | 122,218 | 3,256 | 23,780 | 149,254 | 131,363 |
| PAROCHIAL | | | | | |
| | | | | | SOUTH NORWOOD |

NOTES TO FINANCIAL STATEMENTS

For the year ending 31 December 2025

3 RESOURCES EXPENDED

PAROCHIAL CHURCH COUNCIL OF ST ALBAN THE MARTYR, SOUTH

| THE | (continued) | | | | |
|--|-----------------------|---------------------|---------------------|---------------|---------------|
| | Unrestricted Funds | Designated Funds | Restricted Funds | TOTAL 2025 | TOTAL 2024 |
| 3(a) Missionary & Charitable giving: | | | | | |
| Church Home missions | 1209 | | 482 | 1,691 | 2 |
| Church Overseas Missions | 0 | | | | 465 |
| Secular Charities | 0 | | | 0 | 20 |
| | <u>1,209</u> | <u>0</u> | <u>482</u> | <u>1,691</u> | <u>2,660</u> |
| 3(b) Activities directly relating to the work of the Church | | | | | |
| Ministry: diocesan parish assessment | 27,798 | | | 27,798 | 26,858 |
| clergy expenses | 226 | | 2,996 | 3,222 | 4,625 |
| Church - running expenses | 22,370 | | | 22,370 | 17 |
| Church Maintenance | 21,466 | | | 21,466 | 4 |
| Evangelistic Activities | 17,222 | | 11,776 | 28,998 | 24,014 |
| Upkeep of services | 286 | | | 286 | 933 |
| Choir | 1,934 | | | 1,934 | 818 |
| Organists | 5,008 | | | 5,008 | 5,235 |
| Church Hall running costs | 13,319 | | | 13,319 | 15,436 |
| Maintenance | | | | | |
| Depreciation | | | | | |

| | | | | | |
|-------------------------------|---------|---|--------|---------|---------|
| CHURCH COUNCIL OF ST ALBAN TR | 109,629 | 0 | 14,771 | 124,400 | 100,175 |
|-------------------------------|---------|---|--------|---------|---------|

THE (continued)

| | | | | | |
|---|-------|---|---|-------|-------|
| 3(c) Church management & administration | 1,995 | | | 1,995 | 1,427 |
| Printing & Stationery | | | | 0 | 0 |
| Independent Examiner's Fees | 1,995 | 0 | 0 | 1,995 | 1,427 |

| | | | | | |
|--------------------------------|----|---|---|----|-----|
| 3(d) Costs of generating funds | | | | 0 | 0 |
| Fund raising events | 90 | | | 90 | 120 |
| Card Machine Charges | 90 | 0 | 0 | 90 | 120 |

| | | | | | |
|---|---|--|-------|--------|--------|
| 3(e) Major Repairs (Structure) | | | 1,148 | 1 1148 | |
| Major Repairs (Other), Replacements & Installations | | | | | |
| | 0 | | 1,148 | 1 1148 | 1 ,604 |

TOTAL RESOURCES EXPENDED

| | | | | | |
|--|---------|--|--------|---------|---------|
| | 112,924 | | 16,401 | 129,325 | 105,987 |
|--|---------|--|--------|---------|---------|

4 STAFF COSTS

The PCC did not employ any staff during the year.

There were no disclosable transactions in respect of PCC members, persons connected with them other related parties.

| | | | | |
|--------------|------------------|--------|--------|---------|
| Market value | 31 December 2025 | 25,417 | 79,407 | 104,824 |
|--------------|------------------|--------|--------|---------|

| | | |
|--|------------------|--|
| Holdings at | 31 December 2025 | 4,722.17 shares in the CBF Church of England Investment Fund |
| (4,365) GAINS/ (LOSSES) ON INVESTMENTS | | Annual Revaluation of residual holdings (4,365) |

7 ANALYSIS OF NET ASSETS BY FUND

Investment Fixed Assets
Current Assets
Current Liabilities

For the year ending 31 December 2025

| 6 INVESTMENT FIXED ASSETS FOR USE BY THE PCC | | | | | |
|--|----------------------------------|-----------------|--------------------|------------------|------------------|
| PAROCHIAL CHURCH COUNCIL OF ST ALBAN THE MARTYR, SOUTH | | | | | |
| Movements in the year: | | | | | |
| THE | (continued) | | Unrestricted Funds | Designated Funds | Restricted Funds |
| | | | Unrestricted Funds | Designated Funds | TOTAL |
| 30 December 2024 | Market value | 4, 722.17 units | 25,417 | 20,405 | 82,714 |
| | Sales | 0.00 units | 56,925 | 20,428 | 36,540 |
| 31 December 2025 | Purchases | 4,720.00 units | | 26,475 | 82,714 |
| | Annual revaluation (Gain/(Loss)) | | | (1,058) | (3,307) |
| Fund Balance | | | 82,342 | 99,835 | 36,540 |
| | | | | | 218,717 |
| | | | | 2025 | 2024 |

8 DEBTORS

| 9 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR | | 2025 | 2024 |
|--|--|------|------|
| YEAR | | 0 | 0 |

| 10 LIABILITIES: AMOUNTS FALLING AFTER ONE YEAR | | 2025 | 2024 |
|--|--|------|------|
| | | 0 | 0 |

