



THE PARISH OF
ALL SAINTS WITH ST MARGARET
UPPER NORWOOD

ANNUAL REPORT & ACCOUNTS

2025



REGISTERED CHARITY NUMBER 1201205

Our Mission

**In all, to love and to serve,
centred in Christ and outward focused.**

“Go therefore into the main streets,
and invite everyone you find
to the wedding banquet.”

Matthew 22:9

Our Vision

**From contemplation, adoration and worship,
to go out and invite everybody
to the feast of the Kingdom,
through Christ-like
genuine love and humble service.**



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Parochial Church Council (PCC / Trustees)

Cler	Fr Antonio G Fuerte	<i>ex officio</i>	Vicar
Cler	Fr Jon Fox	<i>ex officio</i>	Assistant Curate
CW 1	Alexis Pulido	<i>ex officio</i>	Churchwarden (Y 1)
PCC 1	Jonas Wontumi	2024-2027	Lay Chair
PCC 2	Maureen Crooks	2025-2028	PCC Secretary
PCC 3	Chris Chikwendu	2025-2028	Treasurer
PCC 4	Mike Hedges	2023-2026	Clerk of Works
PCC 5	Tim Wright	2023-2026	Electoral Roll Officer
PCC 6	Maria Calvo	2025-2028	Assistant Churchwarden
DS 1	Mac Hagen	2023-2026	Deanery Synod (2023-2026)
DS 2	Atwold Williams	2023-2026	Deanery Synod (2023-2026)

Parochial Church Council (Contacts / Non-Trustees)

Cler	Revd. Alice Hole	2025-2026	Associate Vicar
PCC	Irene Akanga	2025-2026	Parish Safeguarding Officer
PCC	Bruno Pedro	2025-2026	Assistant Churchwarden

Vicar's Report

In 2025 we did something brave and beautiful together. After months of prayer, listening and conversation across both congregations, we adopted our new Mission Action Plan 2025–2030. It is not simply a strategy. It is a *shared act of faith*. It names who we are and who we believe God is calling us to become: ***In all, to love and to serve, centred in Christ and outward focused.***

This year has been the first chapter of living that vision.



Christ at the Centre

Week by week, the Eucharist has remained the heartbeat of our parish. One congregation, two languages, one Lord, one faith, one baptism. Sunday by Sunday, in English at 10.00am and Spanish at 6.00pm, we have gathered from different cultures, histories and stories, and discovered again that we belong to one another in Christ.

Our weekday Masses, daily prayer, seasons of Lent and Advent, our Patronal Festival and Commemoration of the Faithful Departed have drawn us deeper into contemplation and adoration. From that still centre we are sent out again into the “main streets” of Upper Norwood.

This is not theory. It is transformation. Worship is shaping us into a people who love more deliberately and serve more courageously.



One Congregation, Growing Together

One of the clearest priorities of our Mission Action Plan is to strengthen the bond between our morning and evening congregations. In 2025 we saw real steps forward.

Our bilingual socials, the Canterbury pilgrimage, Hispanic Heritage celebrations, shared fundraising events and the Christmas Fair have woven friendships across language and culture. Powerful signs that we are not parallel communities but one body.

We also began demystifying governance, encouraging wider participation in PCC life and opening clearer communication. These may sound like administrative details, but they are deeply spiritual acts of transparency, trust and collaboration, values we named explicitly in our Mission Action Plan.

We are becoming more confident in saying: *this is our church. Together.*

Teaching, Nurturing, Accompanying

The growth of Small Saints continues to be one of the quiet miracles of parish life. Children from diverse backgrounds, including families seeking asylum, are not only learning Bible stories but finding belonging. They read Scripture. They present their work. They pray. They lead.

We have also strengthened safeguarding structures, training, visibility and culture. This is not compliance alone. It is Gospel. To protect the vulnerable is to stand on holy ground.

The introduction and development of First Communion preparation and ongoing catechesis in both languages reflects our commitment to the second mark of mission: *to teach, baptise and nurture all believers*. The children who receive the sacrament remind the whole parish who we are: *a Eucharistic people, fed in order to feed others*.

Loving Service in a Wounded World

Our parish is located in an area of deprivation, with significant numbers of refugees and asylum seekers. Our Mission Action Plan commits us to justice as an absolute requirement of the Gospel . In 2025 that commitment took practical shape.

The free introductory English language support initiative, supported by the Croydon Episcopal Area, addressed a real and pressing need. Language is dignity. Language is access. Language is participation. Through this programme we joined God in work already happening in our neighbourhood.

The Blanket Campaign for those experiencing homelessness, care home carol singing, Dulwich College service day in the churchyard, Open House, and consistent acts of hospitality have quietly but steadily expanded our impact beyond our walls.

We are learning that *mission is not something extra we do. It is who we are becoming*.



Stewardship of Building and Creation

Behind the scenes, much faithful work has ensured that our building remains safe, compliant and welcoming. Inspections, PAT testing, EICR review, roof monitoring, electrical improvements, adjustments to maintenance schedules and planning for future works are all part of loving service.

Our Mission Action Plan calls us to environmental responsibility and long-term sustainability. Discussions around greener energy, improved lighting, better use of the churchyard and care of the war memorial are not optional extras. They are acts of hope for the future.

We look ahead to our 200th anniversary in 2029 with imagination and expectation.

Growth, Integration and Signs of Life

Growth is steady, but this is only the reflection that something deeper is happening. We are seeing:

- Greater cross-cultural friendship
- Increased lay involvement
- Strengthened safeguarding culture
- Growing confidence among children and young people
- Deeper collaboration between clergy and laity
- More visible outward engagement

This is growth of the right kind. Not spectacle. Substance.



Challenges Ahead

We must also speak honestly.

Financial sustainability remains a significant challenge. Rising costs of maintenance, energy, diocesan contribution and long-term capital works place pressure on a relatively small giving base. Planned works to the building, future roof projects, redecoration and environmental improvements will require careful stewardship and courageous generosity.

Our Mission Action Plan includes stewardship renewal and a culture of reviewing giving. In the coming year we will need to engage this openly, prayerfully and collectively. If we believe in what God is doing here, we must resource it.

We also need:

- More volunteers for Small Saints
- Continued leadership development
- Ongoing integration between congregations
- Creative use of our spaces
- Fresh energy for outreach

The challenges are real. But so is the grace.

Looking Forward with Joy

If 2025 was the year we named our vision, 2026 and beyond will be the years we embody it more boldly.

We are not a large parish with endless resources. We are something better: a community learning to love deeply, serve humbly and trust boldly.

We have named justice.

We have chosen hospitality.

We are practising inclusion.

We are striving for transparency.

We are discovering collaboration.

Above all, we are keeping Christ at the centre.

I remain profoundly grateful for the faithfulness, creativity and resilience of this parish. For our Churchwarden and PCC. For our volunteers. For our musicians and teachers. For those who clean quietly on Saturday mornings. For those who cook, pray, give, welcome and serve without fanfare.

The Kingdom of God in Upper Norwood does not arrive with noise. It grows like yeast. Like seed. Like light at dawn.

Let us move forward together with confidence. The journey has begun. And the future, by God's grace, is bright.

Fr Antonio G Fuente
Vicar

Churchwarden's Report

January – December 2025

The year 2025 has been one of steady faithfulness and growing confidence in our shared calling. Across worship, governance, pastoral care and practical stewardship, parish life has continued to reflect our vision: in all, to love and to serve, centred in Christ and outward focused. What follows is not simply a record of events, but a portrait of a community learning to live its mission more intentionally.

A Worshipping Community

At the heart of parish life stands the Eucharist. Each Sunday, Holy Mass has been celebrated at 10:00 am in English and 6:00 pm in Spanish, a living expression of our identity as one congregation in two languages. Weekday Mass continued on Tuesdays in Spanish and Wednesdays in English, alongside the daily offering of Morning Prayer and the Wednesday Evening Prayer before Mass.

In November, we celebrated our Patronal Festival, Dedication, and Commemoration of the Faithful Departed, giving thanks for those who have shaped our past and recommitting ourselves to the mission entrusted to us now.

Our worship remains the wellspring from which all our outreach flows. From contemplation and adoration, we are sent into the streets of our parish with renewed courage and hope.

Shared Responsibility and Governance

The PCC met regularly in January, July and September. These gatherings were not only administrative but prayerful and collaborative, seeking to align parish life more closely with the goals of our Mission Action Plan.

A meeting in May addressed member appointments and continuity in leadership. Later that month, a formal handover ensured clarity of files, information and keys. In June, PCC members

and Churchwardens were sworn in at St John's, Upper Selsdon Road, followed by a training session. These steps strengthened transparency, shared responsibility and confidence in governance.

The Ministry of Welcome

On the first Saturday of each month, between five and eight volunteers gathered to clean the church. Their commitment ensures that our building remains dignified and welcoming. This quiet, faithful service embodies our value of hospitality.

Communication also developed during the year. A WhatsApp Broadcast Group was created to improve parish communication and connection. From November onwards, the Sunday Bulletin began including monthly reflections on saints, highlighting figures such as San Eulogio de Córdoba, San Mungo, and San Wulstan of Worcester. In celebrating saints from different places and periods, we affirm our rich and diverse heritage.

Sacramental Life and Formation

First Holy Communion was celebrated in May for both Spanish-speaking and English-speaking children. These joyful celebrations were moments of grace not only for the children but for the whole parish, reminding us of our commitment to nurture faith across generations.



Throughout the year, preparation and accompaniment continued in both languages, strengthening our mission to teach, baptise and nurture all believers.

Pastoral Care and Community Support

During periods of clergy leave in June, October and November, support was organised to ensure that Sunday Mass continued without interruption. In particular, Sunday Spanish Masses were celebrated with the generous assistance of Fathers Miguel Ángel Pino, Álvaro Sánchez H., and Father Jon. Their service ensured continuity and pastoral stability.

Nine free energy medicine therapy sessions were offered on Mondays to members of the Spanish-speaking community, responding directly to local need. This initiative continues to express our commitment to loving service.

In December, a Blanket Campaign was launched to support people experiencing homelessness. This simple but meaningful initiative reflected our call to respond to human need and to pursue justice in practical ways.

Parish Life and Fellowship

Hispanic Heritage Day in October brought the community together in joyful celebration, with parishioners sharing regional dishes and cultural traditions. It was a vibrant sign of our unity in diversity.

A parish excursion to Canterbury saw strong participation from both language groups, strengthening bonds across the congregation.

Advent and Christmas were marked with creativity and generosity. Two Nativity scenes were prepared and installed in early December.

The Christmas Fair gathered the wider community for bingo, raffle, tombola and bric-à-brac. A Christmas dinner and carol celebration followed the Spanish Mass in mid-December, deepening fellowship.

These events strengthen the bonds between our morning and evening congregations and embody our commitment to collaboration and inclusion.

Safety and Stewardship

Attention to safety and maintenance continued throughout the year. A fire extinguisher inspection took place in August. PAT testing of the electrical system was conducted by an external company, and an EICR inspection was carried out in December under supervision. These measures ensure that our church building remains safe and responsibly managed.

Such stewardship, though often unseen, is part of our wider commitment to safeguard what has been entrusted to us.

Looking Ahead in Hope

Throughout 2025, the parish has continued to grow quietly but steadily in faith, fellowship and shared responsibility. Volunteers, clergy, and parishioners alike have contributed to a community that is welcoming, diverse and outward looking.

We remain committed to proclaiming the Good News, nurturing disciples, responding to human need, pursuing justice and safeguarding creation. With Christ at the centre, and with renewed confidence in our shared mission, we step forward trusting that God will continue to work through this parish for the good of our community and the glory of God.

Alexis Pulido F.
Churchwarden

Parochial Church Council (PCC)

The PCC met regularly throughout the year to oversee governance, mission, and ministry. Discussions focused on worship, finance, safeguarding, building maintenance, and community engagement. Attendance remained strong, and members continued to support the life and witness of the parish.

Here's a look at what we've been up to recently and some of the progress we've made as a parish.

We began the year preparing for our Annual Parochial Church Meeting in May 2025. With one Churchwarden vacancy, four PCC member vacancies, and one Deanery Synod vacancy, there's plenty of opportunity for new people to step forward and serve.

To make our meetings more accessible, we agreed to move them to Wednesday evenings so that members of the Spanish congregation can join us more easily.

A highlight this year was receiving a Temporary Minor Re-Ordering (TMRO) from the Diocese, allowing us to remove the pews from the Lady Chapel and replace them with chairs. This gives the space much-needed flexibility for worship, prayer, and community use.

Mike updated us on giving, encouraging those who donate by standing order to consider switching to the Parish Giving Scheme, which is more beneficial for the church. Full details are available on our website.

We also recognised that many people may not know what the PCC actually does. To help bridge

that gap, we're planning to film a mock PCC meeting and share it via a YouTube link—giving everyone a chance to see the PCC in action. Father Antonio will help set this up.

We were delighted to welcome Michael Ball as our regular organist, and Revd Alice Hole to the clergy team. Alice is especially keen to support our children's ministry and choir. We also welcomed Church Warden Alexis Pulido, and Assistant Church Warden Bruno Pedro both are doing a great job and have our support.

This year's First Communion and Confirmation preparation has been thriving, with eight children from the Spanish congregation preparing for First Communion and seven for Confirmation. We were honoured to invite Bishop David Hammed to conduct the Confirmation service in Spanish.

And in a step toward modernising our administration, we've begun trialling an AI assistant—affectionately named Sam Martin. Sam will help respond to routine email enquiries in both English and Spanish. For example, if someone asks, "How can I get my children baptised?" Sam might reply, "Come and speak to a member of the clergy on Sunday." Of course, Sam will not handle confidential or pastoral matters, and Father Antonio will review all responses before they are sent. I must say, I've already appreciated the rota reminders Sam has sent.

We're grateful to Father Antonio for championing these innovative ideas and for his steady, inspiring leadership.

Maureen Crooks
PCC Secretary

Deanery Synod meetings

Deanery Synod meetings are held in different churches within the diocese and are general gatherings of the deanery synod and other heads of the churches. The meetings discuss matters within the diocese and provide feedback on past faith-related situations, as well as the church's position on issues that influence society locally and beyond, tailored to how these situations affect our local dioceses.

The dialogue centres on how the churches can work collaboratively across parishes to strengthen mission, worship and service. This tailored collective approach allows for both local and broader initiatives.

During these meetings, actions aim to lift and enable the dioceses' leadership, clergy, and lay readers in community integration, highlighting the church's position to its community. Discussions about local communities and their representation of minority groups are held, and if anything needs to be done, prayer lines are recommended in newsletters following these meetings.

Alongside local communities and church relationships, there are discussions on general matters affecting the diocese, including how to nurture relationships (discipleship, support, and welcome the vulnerable within the diocese. The

discussions are practical and designed to encourage collaborative solutions that can be implemented at the diocese level.

Another key point of focus is church development and the evolving role of Deanery Synod in supporting sustainability and church mission. Discussions explore strategies for encouraging more people to engage with the church, whether through outreach programs or community partnerships. The meetings act as a means of sharing successful systems and information, and encourage peers to mirror and adopt good practices.

These discussions always cover collaborative projects, training events (workshops), and shared ministries that enable local parishes to respond to and tailor their mission plans to current needs (e.g., developments, services, outreach, and local collaboration).

Rounding things up, attending these meetings as a representative of your parishes, you will have the opportunity to interact with other deans from the surrounding diocesan community. Make new associates, friends, talk about interests, and have opportunities to impact with your ideas in relation to your parishes and the diocese, or you can say nothing and listen and learn.

Mac Hagen
Deanery Synod Member



Building Works Report

Works Completed During the Year

2.1 Roof (on-going) – The roofs were routinely inspected and tiles replaced/ repositioned as necessary.

2.2 June 2025 – Dulwich College Service Day – As part of their community involvement, students from the College completed husbandry tasks in the churchyard. We are grateful to Fr Jon for organising this.

2.3 October 2025 – The portable electrical equipment in the church was PAT-tested. All but two of the appliances were found to be compliant.

2.4 November 2025 – A “Trips and Slips” Assessment was completed.

2.5 December 2025 – The five-yearly EICR Inspection of the Church’s wiring took place. The PCC has approved some follow-up works from this, which are scheduled for May 2026.

2: Planned Works

2.6 The PCC approved works to the West door’s lower stop.

2.7 We hope to secure funding to both clean and improve the grade 2-listed War Memorial.

2.8 We hope to develop a soft play area for under-5s in the rear, south corner of the Nave.

3: Long -Term Planning

- Last year, the frequency of routine gutter clearance and tile inspection / replacement was adjusted, on a trial basis. This appears to be working well.
- The wooden floor in the entrance lobby is in a poor state of repair and will require replacing.
- Areas of the Church’s walls in the Nave currently require redecoration.
- There is a need to clean the higher sections of the internal walls of the nave.
- More substantial works on the Church roofs will be required in the long-term.

4: Mission

- We are grateful to those members of the congregation who give up an hour on the first Saturday of each month to undertake Church cleaning. This is an important part of our mission to maintain this historic building, thereby reducing our costs and also keeping the Church in a safe condition for worship.
- This year, a parishioner from our Spanish-speaking community, who is an electrician, gave freely of their skills and time to secure improvements to the lighting in the Church.
- Others have contributed greatly to many building maintenance and improvement tasks, for which the PCC is grateful.

Mike Hedges
Clerk of Works

Safeguarding Report

I am approaching one year in my role, and since starting, I've had a comprehensive two-day training course that highlighted the importance of safeguarding in keeping families and communities safe from abuse.

Our focus is on protecting children, disabled individuals and vulnerable adults. Safeguarding is central to everything we do, and we have worked to create a safe and welcoming environment. We have adopted the Diocesan safeguarding policy of promoting a safe and welcoming church for all.

The following is what we have actioned:

- put a sign at the door saying 'Welcome to come in and pray'
- appointed two safeguarding officers (PSO), who have joined the PCC
- adopted safe recruitment procedures for those working with children and vulnerable adults, Support and an offer of courses in safeguarding
- put a visible display of safeguarding information on the church noticeboard and website

- Complied with all data protection legislation including keeping personal and sensitive data and emails safe, for example the Sunday school register is kept in the church safe
- Carried out all activity risk assessments and reviewed regularly for each activity associated with children and vulnerable adults taking place in the church
- Created an environment where children are free to talk about their concerns
- Integrated safeguarding messages in church sermons, Sunday school lessons, prayers, church website and magazine
- Responded to safeguarding allegations or disclosures promptly according to the Church of England policy handbook
- Held regular meetings with Clergy for support and pastoral care.

Our vision is to promote a safety and welcome by setting up a welcome committee and expanding our mission to share the faith, extending safety into the community.

Irene Akanga
Parish Safeguarding Officer

Electoral Roll

Our electoral roll officer Tim Wright keeps the electoral roll up to date and reports any changes to the PCC. There are times when tasks need to be undertaken to quite a strict time schedule such as revisions.

Revisions: The electoral roll is revised annually when new people may be added and others removed. The revision is completed not less than 15 days, and not more than 28 days, before the annual meeting. This allows time for anyone who wishes to inspect it to do so. The revised list (which should include every name entered on the

roll but no other personal data) is published for at least 14 days before the Annual Meeting.

Our 2026 meeting will take place on Sunday 26th April, after the service.

At the meeting the electoral roll certificate is completed and one copy published (for at least 14 days) and another copy is sent to the diocesan offices. This has to be done by 1st July each year.

Tim reports that no applications have been received to join the electoral roll since the last annual meeting and our electoral roll remains unchanged at 100.

Tim Wright
Electoral Roll Officer



Mission Report

In 2025, All Saints with St Margaret's adopted a new five-year Mission Action Plan (2025–30). The church's vision and mission priorities were shaped through extensive prayer, discernment, and collaboration among clergy and lay members, drawing on voices from across both language communities, united as one congregation. This process culminated in the adoption of our new missional vision statement: In all, to love and to serve, centred in Christ and outward focused. We believe underpinning this vision are our Christ-focused values: Justice, Humility, Hospitality, Trust, Authenticity, Transparency, Inclusion and Collaboration.

Codifying our core values and vision for the next five years has helped us articulate, in simple terms, who we are and how our love of God calls us to act within the local community of Upper Norwood. So, rather than engaging in fundraising for its own sake, we are learning to live out what our participation in the Mass calls us to do: to go out and love and serve the Lord.

Our hope is that this renewed understanding of mission, and of how we are called to live it, will give meaning and purpose to our outreach across the community—not from any presumption that we are doing God's work where he is not present, but in the humility of recognising that we are joining God in the work he is already doing among

us. Well, that sounds good, but what do you mean by what you have just said – joining in God's work?

Well, last summer, for example, the church began a new project aimed at addressing a significant but often overlooked need in the local area: access to English language support. With funding from the Croydon Episcopal Area, the parish was able to run a free introductory English course for refugees, asylum seekers and others whose limited English creates obstacles in everyday life. The project reflected the church's wider priorities, putting into practice its commitment to justice, hospitality, inclusion and collaboration, and expressing its desire to serve the community in ways shaped by the Gospel and grounded in Christ's love.

Over the next five years, we hope to see many more initiatives, like the English language support programme, continue to grow and flourish. If you sense that God may be calling you to explore new projects in response to needs within our community—joining in the work where God is already at work—and you are inspired by our shared vision In all, to love and to serve, centred in Christ and outward focused, we warmly invite you to get in touch with a member of the clergy team or a Church Warden.

Fr Jon Fox
Assistant Curate

Sunday School – Small Saints Report

It is now over 2 years since the start of Sunday School at All Saints church, Upper Norwood, now known as Small Saint's Sunday School, runs every Sunday starting at 10.00am.

We would like to extend our heartfelt gratitude our gratitude to everyone who supports us daily, enabling us to do our best. Your support and prayers have been instrumental in getting us where we are today.

Our Small Saints children aged 2-14 year come from diverse background within the parish catchment area, with families often moving in and out of the area. Our attendance varies between 2-16 children and many have English as a second language. Some have arrived in the country seeking asylum and the church as a focal point. It may also be a starting point of integration into the wider society, so another important factor of Sunday Schools.

Our goal is to instil Christian values, empowering the children to have to make positive impact wherever they go. We focus on building a strong

foundation for long-term faith through activities like prayers, bible reading and biblical stories, crafts art, role-plays and singing hymns. This year we have added safe guarding lessons to our curriculum.

The children read the bible in the group and present their work to the congregation.

These are some of the challenges we face un the running of the school:

Staffing. There is a need to increase teaching volunteers to meet the standards of safeguarding as outlined in the church of England safeguarding booklet on staffing children's activities so that the volunteers serve only one lesson out of four in a month. Therefore, more supporting adults are required.

Outreach work and children's summer activities. The purpose is to reach out to the to the community in Upper Norwood and promote the church's primary mission of 'Sharing the Faith'.

Thank you again for being part of this journey.

Irene Akanga
Small Saints



Choir Report

I started as Organist and Choir Master in September 2025, having previously played a supporting role by holding choir practices and standing in when Luis was organist.

The choir numbers are small but have kept constant. I am always hopeful that further people



will show interest in joining to swell the numbers – they will be most welcome.

The choir work extremely hard and have been singing together very nicely. They were previously using two different hymnbooks but we have abandoned The New English Hymnal and

now use Hymns Old and New. The choir's (expensive) hymnbooks were in poor condition but I've progressively re-covered them and they should last for a long while. From October we have learnt a new Mass setting written by David Ogden

We are lucky that the organ has a sophisticated recording capability which has been very useful when I am not able to make the services. We've moved the choir positions on the balcony back a bit so they are now in line with the organ and enable better communication.

We hope to replace the men's black robes in time so that they are the same as those of the ladies.

In the winter months the choir have practised (which happens fortnightly) in the entrance foyer which can be heated more efficiently. It also avoids the terrific draught coming from the tower area, although we endure it on Sundays!!

We are very fortunate indeed to have Martyn who had been in the choir for 66 years last July and he therefore brings a great deal of experience and knowledge of the church and the choir.

At Christmas, we sang carols at the three care homes in the parish, Parkview, Beulah Vista and Gibsons Hill. This year it was very well received and we will be singing additionally at Easter and Harvest. These have to be in the afternoons to suit the residents and we have been joined by members of the congregation. Again, we would be grateful if additional people would consider joining us for these ½ hour sessions.

My special thanks for their continuing support to Fr Antonio, Revd. Alice and Fr Jon (who arranges the annual carol singing at "The Conquering Hero" pub in Beulah Hill)

Michael Ball
Organist and Choir Master

Events and Fundraising

Open House

Our first event of the season was our annual Open House in September 2025.

It is always a pleasure to welcome visitors into our beautiful church. Many people live locally yet have never stepped inside before.

One gentleman travelled more than two hours by public transport just to admire our stained-glass windows. Local historian Stephen Oxley kindly led guided tours of the graveyard, sharing the fascinating stories behind many of the gravestones. It's remarkable how much history lies quietly around us.

Do try to join us for the next Open House. Even our regular worshippers are often surprised by how much they learn.

Looking ahead, 2029 will mark the 200th anniversary of our church – a wonderful milestone to celebrate together.

Trip to Canterbury

A trip to Canterbury Cathedral was organised by Cathie for Saturday 27th October. This attracted a

lot of interest with around 30 people from both congregations attending and having a great time. They were given a personal tour of the Cathedral by Father Antonio and attended a service there before returning back.

Christmas Fayre

Our Christmas Fayre took place on Sunday 6th December, immediately after the service.

It was heartening to see new, enthusiastic helpers this year – with special thanks to Darren, David, Phoebe, and Jesus. Their support made the work for both Father Jon and myself so much easier.

In just under three hours, we raised a little over £300. Both the Spanish- and English-speaking members of our congregation contributed to this fantastic result.

A great deal of effort went into organising the event, but it was matched by plenty of laughter and friendship.

Please continue to support our upcoming fundraising events – they truly make a difference.

Mandy Harris

Events and Fundraising Co-ordinator



A Reflection

“Surely I know the plans I have for you, plans for your welfare and not for harm, to give you a future with hope.” Jeremiah 29.11

I first visited All Saints in about 2014 when I attended an 8am communion on a Sunday morning. Since then I have always taken notice of All Saints whenever I passed.

After I left St Matthew’s Brixton in September 2024 I wanted to spend time in prayer and in a spirit of pilgrimage discovering and discerning where God wanted me to serve next. I drew up a list of churches, including All Saints with St Margaret, Upper Norwood, and visited each of them once or twice or more, praying and reflecting in my journal after each visit. Who might need a priest like me? Where did I think I would fit in? During this period, I was also helping with the ministry at All Saints, West Dulwich.

On Sunday 13th October 2024 Father John’s sermon challenged us to identify one thing in our lives and choose it. There was also a prayer that encouraged us to let the Holy Spirit guide us. In response to this challenge, I took a great leap of faith and spoke to Father Antonio, offering to serve All Saints, Upper Norwood as a non-stipendiary priest. I was both excited and terrified by what I’d done. It was now time for Fr Antonio and the PCC to discern whether there was a role for me. It was a period of prayer and waiting. Fr Antonio and I met several times, and I discovered

in him a priest who loves God and loves his congregation.

I celebrated my first Eucharist at All Saints on June 8th 2025 and was warmly welcomed by Fr Antonio and the community. Like a number of people who have joined all Saints in the last couple of years it took me a while to feel at home but so many things have helped, the first being the welcome showed by everybody. I have been privileged to meet with so many of you in your homes, in cafes, walking our dogs. We have talked about your love of All Saints and all that you’d like to happen here, we’ve shared stories of our lives and faith.

Highlights have been the visits, the Mass, Christmas and especially the Christingle service, and Reza’s baptism on the Feast of the Baptism of Christ when we also renewed our baptism vows.

As I approach my first Lent and Easter at All Saints, I am looking forward to exploring our Lent Book, Journey to the Empty Tomb by Paula Gooder, combined with the Stations of the Cross. And I am excited by the prospect of further exploration of our Marks of Mission.

Finally, I give thanks that I am part of this warm and welcoming church with the Eucharist at its heart.

Revd Alice Hole
Associate Vicar

Finance & Accounts

Statement of Financial Activities for the Year Ended 31 December 2025

		Unrestricted Funds	Restricted Funds	Total 2025	Funds 2024	Ref
Incoming Resources						
Income from Donors	2[a]	£ 35,891	£ 174	£36,066	£30,407	
Other Voluntary Income	2[b]	£ 348	-	£ 348	£ 100	
Investment Income	2[c]	£ 1,220	-	£ 1,220	£ 1,937	
Trading Income	2[d]	£ 1,791	-	£ 1,791	£ 3,996	
Non-Recurring Income	2[e]	£ 1,035	£ 2,000	£ 3,035	£ 278	
Total Incoming Resources		£40,285	£ 2,174	£42,460	£ 36,718	
Resources Expenses						
Donation to Charities	3[a]	-	-	£ 45	£ 40	
Work of the Church	3[b]	£ 742	£ 2,213	£ 4,685	£ 2,870	
Diocesan Quota		£12,000	-	£ 11,400	£10,800	
Church Running Expenses	3[c]	£28,525	-	£25,527	£37,382	
Salaries - Director of Music/ Organist		£ 2,170	-	£ 3,640	£ 3,421	33
Administration Costs		£ 990	-	£ 998	£ 2,514	31
Total Resources Used		£44,427	£ 2,213	£46,295	£57,027	
Net Movement in Fund		£(4,142)	£ (39)	£(9,401)	£(20,30£)	
Fund Balances B/Fwd 01.01.25		£29,634	£ 2,996	£42,031	£62,339	
Fund Balances C/Fwd 31.12.25		£25,494	£ 2,957	£32,630	£42,031	

Balance Sheet - 31 December 2025

ASSETS AND LIABILITIES		2025	2024
Fixed Assets			
Fixed Assets for Charity Use	4	2	2
Current Assets			
Debtors	5	£ 2,000	£ 805
Current Asset Investments		£ 28,619	£ 28,658
Cash at Bank and in Hand		£ 437	£ 4,155
Total Current Assets		£ 31,056	£ 33,618
Current Liabilities			
Creditors due within One Year	6	£ 2,608	£ 990
Total Current Liabilities		£ 2,608	£ 990
Net Current Assets		£ 28,448	£ 32,628
Creditors over One Year		-	-
Net Assets		£ 28,450	£ 32,630
Represented by Funds			
Unrestricted Funds		£ 25,494	£ 29,634
Restricted Funds		£ 2,956	£ 2,996
Total Funds		£ 28,450	£ 32,630

Notes to the Financial Statements for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

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.

Expenditure

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 a transfer of economic benefits will be required in settlement 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 cost 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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is not provided as the assets are shown at a nominal sum.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes 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.

2. INCOME RESOURCES

	Unrestricted Funds	Restricted Funds	Total 2025	Funds 2024
(a) Income from Donors				
Tax Efficient Planned Giving	£ 7,966		£ 7,966	£ 9,864
Income Tax Recoverable	£ 4,091		£ 4,091	£ 5,028
Other Planned Giving	£ 4,705		£ 4,705	
Collection at Services	£ 13,154		£ 13,154	£ 14,150
Gift Day and Donations	£ 5,976	£ 174	£ 6,150	
Total	£35,892	£ 174	£36,066	£29,042
(b) Other Voluntary Income				
Fund Raising	£ 348		£ 348	£ 1,750
Total	£ 348	£ 0	£ 348	£ 1,750
(c) Investment Income				
Interest Received	£ 1,220		£ 1,200	£ 1,663
Total	£ 1,220	£ 0	£ 1,200	£ 1,663
(d) Trading Income				
Use of Church Buildings	£ 1,557		£ 1,557	£ 2,070
Fees	£ 234		£ 234	£ 2,369
Other Income				
Total	£ 1,791	£ 0	£ 1,791	£ 4,439
(e) Non Recurring Income				
Legacies				
Grants	£ 1,035	£ 2,000	£ 3,035	
Total	£ 1,035	£ 2,000	£ 3,035	£ 0
Total Income Resources	£40,286	£ 2,174	£42,440	£36,894

3. RESOURCES EXPENDED

	Unrestricted Funds	Restricted Funds	Total 2025	Funds 2024
(a) Donations to Charities				
Home Mission				£ 45
Total	£ 0	£ 0	£ 0	£ 45
(b) Work of the Church				
Diocesan Quota	£12,000		£12,000	£ 11,400
Worship Expenses	£ 721		£ 721	£ 1,335
Social Expenses	£ 21	£ 2,213	£ 2,234	£ 3,350
Total	£ 742	£ 2,213	£ 2,955	£ 4,685
(c) Church Running Expenses				
Running Expenses and Insurance	£ 24,731		£ 24,731	£16,647
Church Maintenance	£ 3,795		£ 3,795	£ 8,880
Total	£28,526	£ 0	£28,526	£25,527

4. FIXED ASSETS FOR THE USE OF THE PAROCHIAL CHURCH COUNCIL

	Digital Organ		Furniture and Equipment		Total	
Tangible Fixed Assets						
Costs as at 01/01/25	£	45,825	£	37,951	£	83,776
Additions						
Disposal						
As at 31/12/25	£	45,825	£	37,951	£	83,776
Depreciation as at 01/01/25	£	45,824	£	37,950	£	83,774
Charge for the Year						
Disposal						
As at 31/12/24	£	45,824	£	37,950	£	83,774
Net Book Value as at 31/12/25	£	1	£	1	£	2
As at 31/12/25	£	1	£	1	£	2

The digital computer organ was purchased in February 2007 and is shown at a nominal sum of £1.

Furniture and equipment were items purchased in 2011 and 2012. They are shown at a nominal sum of £1.

5. DEBTORS

	2025		2024	
Tax	£	2,000	£	805
Total	£	2,000	£	805

6. CREDITORS

	2025		2024	
Accruals	£	2,608	£	990
Total	£	2,608	£	990

7. MOVEMENT IN FUNDS	At 01/01/25	Net movement in funds	At 31/12/25
Unrestricted			
General Fund	£ 29,634	£ (4,140)	£ 25,494
Restricted			
Fixed Assets	£ 2		£ 2
Organ Fund	£ 3		£ 3
Fitzroy Fund	£ 421		£ 421
Piano Fund	£ 3		£ 3
Music Workshop	£ 2,094		£ 2,094
Area Mission Fund	£ 39	£ (39)	
Flower Fund	£ 65		£ 65
Art Festival Fund	£ 369		£ 369
	£ 2,996	£ (39)	£ 2,957
Total Funds	£ 32,630	£ (4,179)	£ 28,451

Restricted funds comprise the book value of assets owned by the Parish and small revenue funds for which external money has been given for particular purposes.

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

	Incoming Resources	Resources Expended	Movement in funds
Unrestricted funds			
General Fund	£ 40,286	£ (44,426)	£ (4,140)
Restricted			
Organ Fund			£ 0
Area Mission Fund	£ 2,174	£ (2,213)	£ (39)
	£ 2,174	£ (2,213)	£ (39)
Total Funds	£ 42,460	£ (46,639)	£ (4,179)

7. MOVEMENT IN FUNDS	At 01/01/24	Net movement in funds	At 31/12/24
Unrestricted			
General Fund	£ 36,037	£ (6,403)	£ 29,634
Restricted			
Fixed Assets	£ 2		£ 2
Organ Fund	£ 2	£ 1	£ 3
Fitzroy Fund	£ 421		£ 421
Piano Fund	£ 3		£ 3
Music Workshop	£ 2,094		£ 2,094
Area Mission Fund	£ 3,038	£ (2,999)	£ 39
Flower Fund	£ 369		£ 369
Art Festival Fund	£ 65		£ 65
	£ 5,994	£ (2,998)	£ 2,996
Total Funds	£ 42,031	£ (9,401)	£ 32,630

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

	Incoming Resources	Resources Expended	Movement in funds
Unrestricted funds			
General Fund	£ 36,542	£ (42,945)	£ (6,404)
Restricted			
Organ Fund	£ 1		£ 1
Area Mission Fund	£ 351	£ (3,350)	£ (2,999)
	£ 352	£ (3,350)	£ (2,998)
Total Funds	£ 36,894	£ (46,295)	£ (9,402)

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

JUSTICE

"What does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?"
(Micah 6:8)



HOSPITALITY

"Do not neglect to show hospitality to strangers, for by doing that some have entertained angels without knowing it."
(Hebrews 13:2)



HUMILITY

"The Lord leads the humble in what is right, and teaches the humble his way."
(Psalm 25:9)



TRUST

"Jesus Christ is the same yesterday and today and for ever."
(Hebrews 13:8)



AUTHENTICITY

"Let your love be genuine."
(Romans 12:9)



TRANSPARENCY

"Putting away falsehood, let all of us speak the truth to our neighbours, for we are members of one another."
(Ephesians 4:25)



INCLUSION

"I did not lose a single one of those whom you gave me."
(John 18:9)



COLLABORATION

"The gifts he gave are... to equip the saints for the work of ministry, for building up the body of Christ."
(Ephesians 4:11-13)





In all,
to love and to serve,
centred in Christ
and outward focused

