



THE PARISH OF
**ALL SAINTS WITH
ST MARGARET**
UPPER NORWOOD

ANNUAL REPORT
& ACCOUNTS – 2024

Registered Charity Number 1201205



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Fr Antonio Garcia Fuerte
Vicar



Fr Jon Fox
Assistant Curate



Bron Panter
Churchwarden



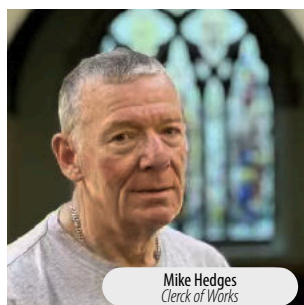
Jonas Wontumi
Lay Chair



Maureen Crooks
PCC Secretary



Chris Chikwendu
Treasurer



Mike Hedges
Clerk of Works



Yanike Thomas
PCC



Clive Carr
PCC



Tim Wright
PCC



Mac Hagan
Deanery Synod Rep



Atwold Williams
Deanery Synod Rep

OFFICERS



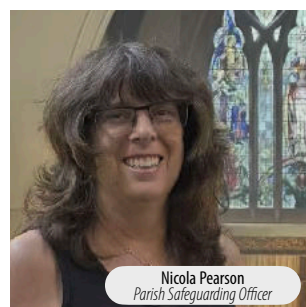
Mandy Harris
Sidesperson



Silas Morklah Coffie
Sidesperson



Irene Oworakanga
Parish Safeguarding Officer



Nicola Pearson
Parish Safeguarding Officer

VICAR'S REPORT

As we look back on 2024, we do so with gratitude, hope, and honesty. This has been a year marked by growth, renewal, and joyful witness, but also by the ongoing challenges of sustaining and developing our life together. I am incredibly thankful for all who have contributed in so many ways to the ministry and mission of our church.



In February, we were greatly encouraged by the visit of Bishop Christopher. His presence came at a particularly sensitive time in the national conversation about refugees, and it was moving to see him use his public platform to express compassion and a strong moral witness on behalf of the Church. His visit lifted spirits and gave us strength to continue our work.

Also in February, we welcomed Bishop David Hamid, who led the confirmation in Spanish of 14 young people. It was a deeply joyful and Spirit-filled service, with Bishop David offering a powerful sermon on the strength of the Holy



Spirit and the Church's mission. It was a moment of pride and encouragement for our Spanish-speaking community.

For the first time, we celebrated the whole of Holy Week and Easter in both English and Spanish. The services were carefully prepared, beautifully led, and well attended. Special thanks go to Bron, our sacrist and churchwarden, whose tireless work made such an impact throughout those holy days.

In May, Bishop Rosemarie presided at the Admission to Holy Communion, celebrating with a number of our children and our school children. She was clearly pleased with the strong bond between the church and school, which remains a vital relationship.



July brought the joyful celebration of Fr Jon's ordination and First Mass. Welcoming a new priest is always a source of fresh energy and blessing, and we continue to be enriched by his ministry. In November, three of our young people were confirmed at Southwark Cathedral—a moving and memorable occasion.

Our children's ministry, Small Saints, has grown steadily, as have our all-age services. There is more work to do, but thanks must go to the team of committed leaders, Ruth, Irene and Rebecca, who offer their time and energy each week. Our choir continues to enhance our worship beautifully, preparing music and rehearsing diligently — often behind the scenes, including twice-monthly evening rehearsals. Their contribution adds real depth and reverence to our liturgy.

The Summer Fayre was a great success, thanks to Fr Jon and Mandy for their leadership. It brought the wider community together and lifted many spirits.

Our parish was chosen to pilot the Anti-Racism Charter study resources, which were well received and fruitful. These conversations informed our new Mission Action Plan, prepared collaboratively across both our English and Spanish-speaking congregations. This work gives us clear direction and reflects a genuine momentum in our missional thinking. The goals identified through the charter are now

embedded in our plan.



The church-school relationship continues to thrive. We were delighted to receive the highest ratings across all areas during the SIAMS (Statutory Inspection of Anglican and Methodist Schools) inspection. Inspectors encouraged us to share our model and approach with other schools. Later in the year, Ofsted visited and, while the results were mixed, there were many affirmations and areas of encouragement. I continue to lead weekly collective worship, prepare children for Holy Communion, and support the RE curriculum, including school visits to the church and seasonal services.



Pastoral work continues with visits and services in local nursing homes — Beulah Vista and Parkview. A highlight was the school choir's Christmas visit to Parkview, which was warmly welcomed. We also maintain links with Gibson Lodge, currently with the support of our colleagues from St Oswald's due to our own limited clergy availability.

Our engagement with the deanery and the wider diocese remains strong. We've continued to offer support to Spanish-speaking

congregations in other parishes, and this collaboration has been enriching for all.

Financial sustainability remains a challenge. In 2024, we had a deficit of just over £9,000, with our reserves gradually decreasing. However, we are spending less than in previous years and making the most of what we have. My thanks go to our PCC for their careful oversight and especially to Chris Chikwendu, who took on the role of treasurer following the sad death of Brenda Coop. We remain grateful for Brenda's joyful service and faithful friendship over many years.

Thanks must also go to Mandy, Silas, and Bruno, who faithfully serve as sidespeople each week, offering a warm welcome to all. In our Spanish-speaking congregation, Daniel coordinates the choir and eucharistic ministers, while Javier ensures the readers and other practical needs of the liturgy are well met. Their dedication is deeply appreciated.



As we look to the future, we do so with realism, faith, and hope. There is much to be done — but much already to be thankful for. The Holy Spirit continues to guide, to encourage, and to bless. May we keep walking this path with courage, joy, and love.

CHURCHWARDEN'S REPORT

by Bron Panter (*Churchwarden*)

Enter into His gates with thanksgiving, and into His courts with praise: be thankful unto Him, and bless His name." (Psalm 100:4)

Sidesmen

I would like to begin this report by offering my warmest thanks to our Sidesmen (Welcomers), Mandy Harris, Silas, Bruno, Alex, and Mary. The role of a Sidesman in a Parish Church is to perform duties on behalf of the Churchwardens at services. Helping to enable services to run smoothly and effectively. I am most grateful for their support and dedication.

Clerk of Works

I am sincerely grateful for the work undertaken this year by Mike Hedges in his capacity as Clerk of Works. Mike has been an enormous support in helping to keep the building in a good state of repair. The time taken in consulting with builders, negotiating costs, and bringing the required work to fruition cannot be overestimated.

Internal Church Cleaning

We now have a good routine in place which works well. Deeper cleans are once a quarter, with lighter cleans each month. All willing hands are welcome. Even if for only 15 minutes or so. Please speak with Father Antonio if you would like to help.

External Church Cleaning

Much work has been undertaken to reduce the weeds, the trimming back of hedges, and the cutting of the grass. The front of the Church is now showing signs of significant improvement. Croydon Council are back on track with their routine maintenance work which in the past 2 years had lapsed. I am grateful to Father Antonio, and Claire Bonham our local Councillor, for bringing this to fruition.

If you take just a few moments to look at our Churchyard, especially in the Springtime, you will

see that it really is quite pretty, with a variety of wildflowers, and wildlife.

Sadly, many people continue to drop their litter when walking through or waiting at the bus stop. It goes without saying really, that this does spoil the Churchyard, and gives the impression that we do not care.

It would be a great help if you had just even 15 minutes or so to spare on a regular basis, when you might be willing to lend a hand to help to clear the litter. Please do give this some thought. Thank you.

Mandatory Church Inspections

Churchwardens, in all Parish Churches, are required by law to oversee mandatory inspections. The majority are like ours.

Gas boiler, Gas boiler mechanical, Fire Extinguishers, PAT Test internal, PAT Test external, Lift safety, Fire alarm, Electrical Installation, Lightening Rod. Diocesan Quinquennial (inspection of the bricks and mortar and all things appertaining to the structure and safety of the Church.)

I am pleased to report that all our inspections are up to date.

I know that there are other people who graciously help in several different ways. Such as with clearing up the crockery after refreshments on Sundays, hoovering up all the many crumbs, all without being asked.

To all of you with helping hands, whether visible to the work being undertaken, or not, 'Thank you.'

Your help enables our Church to be kept clean and tidy. Fit for its purpose to aid our worship, as we seek to radiate the love of God, not just between ourselves, but to people outside in the Parish as a whole.

PCC

by Maureen Crooks (*PCC Secretary*)

We continue to grow and develop our mission thanks to Father Antonio's leadership.

Here is a summary of some of our activities and achievements.

Father Antonio introduced an additional weekday service for the Spanish congregation, on Tuesday evenings. This has been well attended.

Father Jon's first mass was held on Sunday 7th July with a lovely reception afterwards. Father Jon and Mandy jointly organised the summer fete. There were fun stalls and activities and lots of interest from passers-by. It was an excellent use of the churchyard.

The Mission Action Plan survey was available to all the congregation and data showed that people were engaging – approx. 21 minutes spent on the survey. Following on from this a meeting with the whole congregation was planned for Sunday 17th November. This was well attended and well received as people from both services (English and Spanish) attended. All had the opportunity to give their views, these were recorded and these now feature in the recently signed off Mission Action Plan (MAP).

The PCC agreed that we should extend the numbers of Eucharistic Ministers, including three for the Spanish speaking services. The new

Eucharistic Ministers include, Ruth Sharsne, Patrick Snr, Mike Hedges, and Daniel R Dominguez (Spanish service).

The PCC have also recently welcomed non-voting members, observers, who potentially may want to become members of the PCC.

The children from Small Saints Sunday School now return at the end of the service to briefly present what they have learned to the congregation and they remain for the rest of the service. It's great to see their 'show and tell' and this helps the children develop a stronger connection with the Mass.

I am thankful for and inspired by my fellow PCC members. They all bring a wealth of knowledge, skills and enthusiasm to all PCC tasks, while the majority of them working full-time. A lot of the important and necessary work takes place behind the scenes and we are particularly grateful to Bron, our Churchwarden, Mike, our Clerk of Works and Chris our Treasurer for their commitment.

With support and contributions from you, the congregation, we look forward to achieving more in the coming months. Your support in various forms to keep the church running smoothly such as acolytes, and readers is invaluable and appreciated.

DEANERY SYNOD

by Bron Panter (*Deanery Synod Rep*)

The Church of England is split into Episcopal Jurisdictions (areas). Each area is known as a Diocese, of which there are forty-two. Each with a Diocesan Bishop, and Area Bishops, primarily looking after pastoral matters.

Each Diocese is split into Archdeaconries. Each Archdeaconry has an Archdeacon. Who primarily looks after administrative and building matters.

The Archdeaconries are each split into Deaneries. Each Deanery has an Area Dean who assists the Archdeacon at local level.

Our Croydon Area Bishop is the Rt Revd Rosemary Mallet. The Archdeacon of Croydon is the Venerable Greg Prior, and our Area Dean is the Revd Canon Joyce Forbes.

Here at All Saints', we are in the Deanery of Croydon North which comprises 12 Churches. St John's, All Saints', St Alban's, Holy Innocents, St Mark's, St Jude's, St Paul's, St Oswald's, St Stephen's, St Philip's, St Luke's, St Saviour's.

Each Deanery Synod has a Chair (who is the Area Dean), a Lay Chair, a Deanery Synod Secretary, and a Deanery Synod Treasurer. Plus, Clergy, and elected Laity from the Parishes within the Deanery. Our Lay Chair, and Treasurer is at the present time, Mr John Stephens from St John's. Our Deanery Synod Secretary is Ms Jennifer Thorne-Braithwaite from St Stephen's. In some Deaneries, but not all, there is also an Assistant Area Dean. We here in Croydon North are fortunate to have an Assistant Area Dean, and the Reverend Alison Brunt fills this role.

Each year every Parish Church must hold a meeting known as the Annual Parochial Church Meeting. The meeting can be held at any point between 1 January and 31 May. At this meeting once in 3 years we elect Lay people to represent us on the Deanery Synod. We do not elect Clergy as they have an automatic place. The number of Lay people is dependant on the number of people on the Church Electoral Roll. We qualify for 3 Lay people. For the term of office from 2023 to 2026 we elected Atwold Williams, Mac Hagan, and Bron Panter. If a member retires during their term of office, then the Annual Meeting may source a person to fill that vacant place by what is known as a Casual Vacancy. The Lay people are members of the House of Laity. The Clergy are members of the House of Clergy. It is the people in these Houses that elect once in 3 years people to sit on the Diocesan Synod, and once in 5 years to sit on the Church of England's General Synod.

The Deanery Synod has three meetings per year. We meet in the evenings at 8pm. This past year we have met at St Luke's, St Mark's, and here at All Saints'.

In recent years we have taken a more serious look as to the needs of our local communities.

One of the main focuses is working with Croydon Citizens. Their work is invaluable to people who are struggling in all sorts of different ways. Quite often young people with mental health issues. Croydon Citizens is a people-power alliance of local civil society institutions. They build relationships, develop community leaders, and act on issues affecting our communities. We are part of South London Citizens, representing one hundred faith, community, and education institutions, and are affiliated to Citizens UK, the national home of community organising.



Croydon North Deanery Synod meeting at All Saints (February 2024)



Zhane, from Citizens South London, addressing the Synod.

We are also focusing on promoting Lay Ministry within the Deanery. Marie Williams, who is the Bishop of Southwark's appointed Lay Champion met with us. There is a strong desire in the Church of England to encourage and value Lay Ministry. Marie explained the many different roles. From Licensed Readers, Pastoral Auxiliaries, through to Church Army Evangelists. All sorts of many varied

roles are available for the laity to discern. If you feel God might be nudging you to explore the roles available, please do speak with Father Antonio.

Following the Makin Report, (a report which revealed a serious breach in dealing with abuse within the Church of England) Safeguarding is featuring high on the Deanery Synod agenda and will remain so for the indefinite future. The Diocesan Safeguarding Team has instructed each Church to conduct a Safeguarding Audit. From this audit the Team will be able to evaluate where each Church is placed with its DBS Checks and Safeguarding Training. This will enable the Diocesan Safeguarding Team to bring this area up to the highest standard possible.

The General Synod has been required to review how the whole of Safeguarding within the Church of England is run. Is it to be outsourced in its entirety to an independent body, or to remain within the Church of England.

When the General Synod met in February of this year, lengthy discussions were held, and a vote was taken. In simple terms, the vote was carried in favour for not to fully outsource safeguarding scrutiny, for now. Opting for a hybrid independent safeguarding model. This went against the wishes of both the Lead Safeguarding Bishop Joanne Grenfell, and the Archbishop of York, who wanted to create a more independent body.

The Deanery Synod also discusses many other smaller topics. Not least inviting members to speak of the Mission work being undertaken in their own Churches. Wonderful Children's work being undertaken at St John's. The food bank at St Alban's where there is a never-ending increase in demands from families and indeed single people who find themselves in need. Also offering on a Thursday a Community Coffee morning, and on a Saturday at lunchtime a hot meal to anyone who calls in. Churches within the Deanery are all working hard in their own many varied ways to serve their local community. To do so effectively though there needs to be the people who are willing, and who have the time to serve. This is not always easy for the younger Church family members. Perhaps if you are a little older, with possibly not quite so many demands on your time, you may be willing to offer some help here in All Saints. Please do speak with Father Antonio if you feel you may be able to do this.

There has been over the past few years, a change in the feel of Deanery Synod meetings. A feel for the better. Members are friendlier, attendance is higher, and there is a greater sense of being part of a community working for the common good.

It would be encouraging if here at All Saints' some new willing, possibly younger people, came forward to serve on the Deanery Synod. Especially as we begin to focus on our Parish Mission Action plan.

Please do give some thought as to if you might be willing to come on board.

Please do hold in your prayers our Area Dean the Reverend Canon Joyce Forbes, and the Deanery Synod as a whole. As members continue to work in what can often be quite challenging circumstances, striving by their words and actions to reveal the unconditional, never-ending availability of, God's love, for all.



Area Dean and Lay Chair of the Deanery Synod (February 2024)

BUILDING WORKS

by Mike Hedges (*Clerk of Works*)

Works Completed During the Year

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

May 2024 – Quinquennial – Priority 1 Recommendation- The boiler room door was replaced, as recommended by the last quinquennial inspection report (2021). A steel door and door frame were installed. These works completed the high priority recommendations of the quinquennial report.

Quinquennial – Other Recommendations- Some actions which could be undertaken in-house have been completed.

June 2024 – Dulwich College Service Day – For the first time, 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.

September 2024 – A hopper on the Church tower was cleared of vegetation so that drainage from the platform around the base of the steeple was improved.

November 2024 – A replacement air pump for the sewage treatment plant was installed. The previous air pump had lasted well.

December 2024 – Discrete works to the gutters were completed and a number of roof tiles replaced in preparation for the winter.

February 2024 – The entry arrangements for the main entrance (West Door) were reviewed and security improved.

Planned Works

The PCC approved, in principle, the annual review of the Building Maintenance Plan. We are working through this addressing urgent priorities and as finances permit.

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

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

Long -Term Planning

The frequency of routine gutter clearance and tile inspection / replacement has been adjusted, on a trial basis, from six visits to four visits a year.

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.



SMALL SAINTS

by Irene Oworakanga (*Children & Young People Discipleship and Safeguarding Officer*)

It is now two years since Sunday school reopened and off with a great start, it is on every Sunday.

With incredible support from Father Antonia, we have designed a new curriculum, purchased materials and recruited more Sunday school teachers. We have five teachers and up to 15 children attending Sunday school every Sunday, though this number fluctuates. Their age ranges from 2 to 11 whose various backgrounds reflect the diversity of All Saint's community in Upper Norwood.

In our lessons, we teach and encourage Christian values like love, kindness, respect, honesty and share practical experiences of faith that reflect the importance of Christian values. They also learn the importance of praying and teach them how to pray. We employ various learning styles, music, role plays and they consolidate their learning through art. The children are encouraged to pray and read the bible every day in order to create and improve their relationship with God. They are reminded to put God first in whatever think or do.

The preparation for the Sunday lesson begins with an online meeting usually on Monday evenings which is attended by all the volunteer teachers. The meeting starts with a prayer asking God's leadership, presence and blessing. We

discuss the of the topic to be taught and the teaching methods and styles to employ during the delivery of the lesson.

We enjoy watching the spiritual growth and development of the children and our vision is to develop responsible successful members of Christian and wider community who transform into leaders wherever they are. Teaching the Sunday school has enabled us too, to grow strong spiritually and improved my dependence on God for leadership, especially for the delivery of the lessons which sometimes are challenging. We have monthly supervisory meetings with the vicar where we have the opportunity to have an input in the ministry strategy of the school, plans and activities. We also given the opportunity to raise concerns.

We need volunteers to join the Sunday school team of volunteers. In working as a volunteer, we have found an opportunity to serve the community, enhance spiritual development and expand career opportunities. We are part of the community that supports and cares. Volunteering is very rewarding, if you are considering becoming one, please come for the preliminary discussion. Being a volunteer is great.

We take safeguarding seriously and comply with the safeguarding policy of Church of England and are committed to safeguarding of children and vulnerable adults all the time.



ALL SAINTS PRIMARY SCHOOL

by Josephine Copeland (*Headteacher*)

All Saints Primary School, Croydon, continue to work in strong partnership with All Saints Church, Upper Norwood.

The Parish Priest, Fr Antonio, is also the Chair of the school Governing Body and regularly meets with the head teacher to discuss all matters relating to school governance- full Governing Body meetings, committees and governor visits to the school to see the school in action.



Mrs Copeland,
Headteacher

Fr Antonio also greets each parent at the gates once a week which further highlights the importance of our continued positive relationship between school families and church- so many parents ask us to pray for them. Fr Antonio leads whole school Wednesday worship and works closely with the school's RE Leader, Chantal Doffoh and the Pupil Faith Team to ensure that all services at church and school, including our KS2 Eucharists run smoothly and have a child centred approach.

The Head, Deputy, RE Lead and various staff attend All Saints church at various points throughout the year for services as well as church community events. The Pupil Faith Team and Pupil school choir are always encouraged to

perform at special events such as Harvest, Christmas, Easter and Mothering Sunday.

Each year time is set aside for First Communion Preparation for our older children. This is led in school time by Fr Antonio and the RE Lead. All children have their First Communion at a Eucharist service in school where parents are invited to attend and those not yet baptised are done so in front of the other pupils, staff and families. This is followed by a special celebration in church later in the year. We celebrate this special moment as all children are able to observe, receive a blessing or communion. Families and staff are able to receive too.

We continue to uphold our school vision in all that we do together and we do this well because we are able to work well with our church. (see SIAMs inspection report – June 2024)

School Vision: All Saints school is an open and caring community committed to Christian values.

Our school is based on the love of learning, social justice, inclusion and responsibility. It is committed to bringing positive change and peace in our local community and the world.

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



Parents and children
enjoying the Easter parade



Easter bonnets for the Easter parade

EVENTS & FUNDRAISING

by Jon Fox (*Assistant Curate*) and Mandy Harris (*Socials & Events Coordinator*)

Over the past year, All Saints has hosted a number of joyful and meaningful events, each one reflecting our commitment to being a welcoming, inclusive, and active presence in the community. From the vibrant summer fete to the reflective and engaging Open House, these events have brought people together in fellowship, celebration, and shared purpose.

Our Summer Fete, held in July, was a highlight of the year. Taking place across the church grounds and school playing field, the event brought together members of the congregation and the wider community for a day of fun, generosity, and connection. A range of stalls – including bric-a-brac, cakes, tombola, gift stands, and “Win a Teddy” – ensured there was something for everyone. Popular attractions such as the BBQ and beer tent, kindly provided by local landlord and congregation member Ian, and the lively face painting stall, supported by members of our Spanish congregation, added colour and energy to the day.

Games like Bingo and “Bid for a Bottle” sparked lots of laughter, while the school field buzzed with activities for children, supported by helpful pupils from Dulwich College. A warm, sunny day contributed to a fantastic turnout, with many families attending and engaging with the life of the church. Accessibility was a key priority, and free activities for children encouraged participation from those who might not otherwise have attended, particularly in an area facing social and economic challenges.

Thanks to the generous support of volunteers and visitors, the fete raised over £1,000 for church funds, with total income exceeding £1,200 against costs of around £600. Just as importantly, it offered a valuable opportunity to build relationships and affirm our presence as a community of welcome and care. While a small team did much of the preparation, and we did

rely on some outside help, the event highlighted the need to grow our volunteer base to sustain such efforts in the future.

In light of this, and to avoid overextending our team, the Clergy and organisers have proposed holding the Summer Fete every two years. In alternate years, such as this one, we hope to run a Christmas Fayre instead, creating a rhythm of annual flagship events that offer continued opportunities for outreach and fundraising.

Another highlight of the year was Open House, held in September. This annual event once again welcomed a steady stream of visitors, many of whom were stepping into our beautiful church for the very first time. Displays about the church’s history were mounted around the building, offering insights into our heritage. A new addition this year was an outdoor tour led by local historian Stephen Oxford from the Norwood Society. Held every half hour, these tours explored the architecture of the church and introduced visitors to some of the notable figures buried in the churchyard – including, of course, Admiral FitzRoy, whose story continues to fascinate.

Both returning guests and first-time visitors shared their own connections and stories, adding personal richness to the day. Even long-time members of the church community found themselves learning something new – a reminder of the depth of our shared history and the importance of keeping it alive and accessible.

Together, these events have helped strengthen our church community, build new relationships, and affirm our role as a place of hospitality, reflection, and mission. We are deeply grateful to all who contributed time, energy, and enthusiasm, and we look forward to what the coming year will bring.

ACCOUNTS

Statement of Financial Activities for the Year Ended 31 December 2024

		Unrestricted Funds	Restricted Funds	Total 2024	Funds 2023	Ref
Incoming Resources						
Income from Donors	2[a]	£ 29,042	-	£ 29,042	£ 30,407	
Other Voluntary Income	2[b]	£ 1,398	£ 352	£ 1,750	£ 100	
Investment Income	2[c]	£ 1,663	-	£ 1,663	£ 1,937	
Trading Income	2[d]	£ 4,439	-	£ 4,439	£ 3,996	
Non-Recurring Income	2[e]	-	-	-	£ 278	
Total Incoming Resources		£ 36,542	£ 352	£ 36,894	£ 36,718	
Resources Expenses						
Donation to Charities	3[a]	£ 45	-	£ 45	£ 40	
Work of the Church	3[b]	£ 1,335	£ 3,350	£ 4,685	£ 2,870	
Diocesan Quota		£ 11,400	-	£ 11,400	£ 10,800	
Church Running Expenses	3[c]	£ 25,527	-	£ 25,527	£ 37,382	
Salaries - Director of Music/Organist		£ 3,640	-	£ 3,640	£ 3,421	33
Administration Costs		£ 98	-	£ 998	£ 2,514	31
Total Resources Used		£ 42,945	£ 3,350	£ 4,695	£ 57,027	
Net Movement in Fund		£ (6,403)	£ (2,998)	£ (9,401)	£ (20,308)	
Fund Balances B/Fwd 01.01.24		£ 36,037	£ 5,994	£ 42,031	£ 62,339	
Fund Balances C/Fwd 31.12.24		£ 29,634	£ 2,996	£ 32,630	£ 42,031	

Balance Sheet - 31 December 2024

ASSETS AND LIABILITIES		2024	2023
Fixed Assets			
Fixed Assets for Charity Use	4	2	2
Current Assets			
Debtors	5	£ 805	-
Current Asset Investments		£ 2,996	£ 5,994
Cash at Bank and in Hand		£ 29,818	£ 37,025
Total Current Assets		£ 33,620	£ 43,019
Current Liabilities			
Creditors due within One Year	6	£ 990	£ 990
Total Current Liabilities		£ 990	£ 990
Net Current Assets		£ 32,630	£ 42,029
Creditors over One Year		-	-
Net Assets		£ 32,630	£ 42,031
Represented by Funds			
Unrestricted Funds		£ 29,634	£ 36,037
Restricted Funds		£ 2,996	£ 5,994
Total Funds		£ 32,630	£ 42,031

The financial statements were approved by the Board of Trustees (the PCC) on 12/March/2025 and were signed on its behalf by:

Chris Chikwendu

Chris Chikwendu
Treasurer

Notes to the Financial Statements for the Year Ended 31 December 2024

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 2024	Funds 2023	Ref
(a) Income from Donors					
Tax Efficient Planned Giving	£ 9,864		£ 9,864	£ 10,431	1
Income Tax Recoverable	£ 5,028		£ 5,028	£ 4,031	2
Other Planned Giving				£ 5,084	3
Collection at Services	£ 14,150		£ 14,150	£ 9,793	4
Gift Day and Donations				£ 1,038	6
Total	£ 29,042		£ 29,042	£ 30,407	
(b) Other Voluntary Income					
Fund Raising	£ 1,398	£ 352	£ 1,750	£ 100	7
Total	£ 1,398	£ 352	£ 1,750	£ 100	
(c) Investment Income					
Interest Received	£ 1,663		£ 1,663	£ 1,937	
Total	£ 1,663		£ 1,663	£ 1,937	
(d) Trading Income					
Use of Church Buildings	£ 2,070		£ 2,070	£ 1,725	9
Fees	£ 2,369		£ 2,369	£ 1,797	11
Other Income				£ 474	12
Total	£ 4,439		£ 4,439	£ 3,996	
(e) Non Recurring Income					
Legacies					13
Grants				£ 278	15
Total				£ 278	
Total Income Resources	£36,542	£ 352	£36,894	£36,719	

3. RESOURCES EXPENDED

	Unrestricted Funds	Restricted Funds	Total 2024	Funds 2023	Ref
(a) Donations to Charities					
Home Mission	£ 45		£ 45	£ 40	19
Total	£ 45		£ 45	£ 40	
(b) Work of the Church					
Diocesan Quota	£ 11,400		£ 11,400	£ 10,800	21
Worship Expenses	£ 1,335		£ 1,335	£ 2,670	
Social Expenses		£ 3,350	£ 3,350	£ 199	
Total	£ 1,335	£ 3,350	£ 4,685	£ 2,870	
(c) Church Running Expenses					
Running Expenses and Insurance	£ 16,647		£ 16,647	£ 18,742	24
Church Maintenance	£ 8,880		£ 8,880	£ 18,640	25
Total	£ 25,527		£ 25,527	£ 37,382	

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

	Digital Organ		Furniture and Equipment		Total	
Tangible Fixed Assets						
Costs as at 01/01/24	£	45,825	£	37,951	£	83,776
Additions						
Disposal						
As at 31/12/24	£	45,825	£	37,951	£	83,776
Depreciation as at 01/01/24	£	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 31/12/24	£	1	£	1	£	2
As at 31/12/24	£	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

	2024		2023	
Tax	£	805		
Total	£	805		

6. CREDITORS

	2024		2023	
Accruals	£	990	£	990
Total	£	990	£	990

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		£ 321
Piano Fund	£ 3		£ 3
Music Workshop	£ 2,094		£ 2,094
Area Mission Fund	£ 3,038	£ (2,999)	£ 39
Flower Fund	£ 65		£ 65
Art Festival Fund	£ 369		£ 369
	£ 5,994	£ (2,998)	£ 2,996
Total Funds	£ 42,031	£ (9,401)	£ 32,630

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	£ 36,542	£ (42,945)	£ (6,404)
Restricted			
Organ Fund	£ 1		£ 1
Area Mission Fund	£ 351	£ (3,350)	£ (2,999)
	£ 352	£ 350	£ 2,998
Total Funds	£ 36,894	£ 46,295	£ 9,401

7. MOVEMENT IN FUNDS

	At 01/01/23	Net movement in funds	At 31/12/23
Unrestricted			
General Fund	£ 54,855	£ (18,818)	£ 36,037
Restricted			
Fixed Assets	£ 2		£ 2
Organ Fund	£ 2		£ 2
Fitzroy Fund	£ 421		£ 421
Piano Fund	£ 3		£ 3
Music Workshop	£ 2,049		£ 2,094
Area Mission Fund	£ 4,593	£ (1,555)	£ 3,038
Flower Fund		£ 65	£ 65
Art Festival Fund	£ 369		£ 369
	£ 7,484	£ 1,490	£ 5,994
Total Funds	£ 62,339	£ (20,308)	£ 42,031

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

	Incoming Resources	Resources Expended	Movement in funds
Unrestricted funds			
General Fund	£ 36,214	£ (55,032)	£ (18,820)
Restricted			
Area Mission Fund	£ 279	£ (1,834)	£ (1,555)
Flower Fund	£ 225	£ (160)	£ 65
	£ 504	£ (1,994)	£ (1,490)
Total Funds	£ 36,718	£ (57,026)	£ (20,308)

8. RELATED PARTY DISCLOSURES

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

This Annual Report was approved at the PCC meeting of 16 April 2025.

Antonio G. Fuerte

16 April 2025

Fr Antonio García Fuerte
Vicar - PCC Chair



**The Parish of
All Saints with St Margaret, Upper Norwood**

**Parroquia de
Todos los Santos con Sta Margarita, Upper Norwood**

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