

The Parish and Borough Church of

St Mary, Harrow on the Hill

Report of the Parochial Church Council January to December 2025

St Mary's is part of the Diocese of London within the Church of England

Vicar:

The Revd J A Mosher (installed 12th October 2025)

Correspondence address:

St Mary's Parish Office, Church Hill, Harrow on the Hill, HA1 3HL

Charity Commission Registration Number: 1130328

Structure, Governance and Management

The Parochial Church Council of the Ecclesiastical Parish of St Mary, Harrow on the Hill, (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council (Powers) Measure 1956. It is supported by a number of committees which make recommendations for its consideration. The method of appointment of PCC members is set out in the current Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC met 5 times during the year.

The PCC is a charity registered with the Charity Commission; each PCC member is a trustee.

PCC Officers

Chairman	The Revd J A Mosher <i>Installed 12th October 2025</i>
Vice Chairman	P Chandler
Hon. Secretary	K Grout
Hon. Treasurer	R Horne
Church Electoral Roll Officer	J Rankin

PCC Elected Members

M. Biggs	Churchwarden
R Blank	
P Chandler	
K Crotty	
D Dodd	
K Grout	
L Grout	Churchwarden
R Horne	
J Hurley	
J Shepherd	
C Williams	

PCC Members *ex officio*

The Revd A Christian	Associate Priest
The Revd G Dale	Associate Priest

PCC sub-committees and Chair

Finance and General Purposes	P Chandler
Worship and education	The Revd A Christian
Care and Outreach	L Grout
Communications	J Shepherd
Stewardship	C Williams

Bank

HSBC, 31 Holborn Circus, London EC1N 2HR

Hon. Legal Adviser

J E. Kennedy & Co., Solicitors, 59-61 High Street, Harrow, HA1 3HT

Independent Examiner

A-spire Business Partners Ltd, Chartered Accountants, 32 Byron Hill Road, Harrow, HA2 0HY

Quinquennial Inspecting Architect

Cerowski Architects Ltd, Chartered Architects, 14 Crossways Avenue, East Grinstead, RH19 1HZ

Objectives and Activities

- Our primary objective is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.
- Mindful of being the Borough Church we aim to demonstrate Christ's love by showing our concern in a variety of ways for the wider community in the London Borough of Harrow recognising its multi-faith identity, our parishioners and the congregation.
- Promoting, within the parish, the whole mission of the Church: liturgical, spiritual, educational, pastoral, evangelistic, social and ecumenical.
- Seeking to work in partnership with other churches and institutions but most particularly with Harrow School recognising the historical relationship
- The maintenance and development of a Grade I listed building and churchyard as a house of peace and prayer for all people.

Reserve Fund Policy

In the Statement of Financial Activity funds are defined as Restricted or Unrestricted, and within the latter there are designated and general funds. The keeping of reserves is part of our commitment to maintain St Mary's (a Grade I listed building) as a place of worship. To this end funds have been designated for the upkeep and repair of the building.

Vicar's Report - 2025

These first eight months at St Mary's have been deeply life-giving and marked for me by gratitude and joy for all that I and Shanti have shared with you. I want to thank everyone for the warm welcome we have received on the Hill and across our Parish community.

St Mary's is truly a beautiful and special place: rooted in prayer, rich in friendship, and a community which seeks to be both a place of witness and encounter for our neighbourhood and the wider borough. It has been a great privilege to be able to meet and speak with people from across the parish, whether in their homes over cups of tea and biscuits, for walks around the hill while encountering signs of spring and new life, on a Saturday morning at Spire Café, or in the quiet of the Church after Evening prayer, at our regular Thursday coffee morning in the Church Room, or with the volunteers who so diligently work to keep the church open - to name but a few examples.

So many people play a vital role in our parish. I want to say a special note of thanks to everyone who has offered their time, energy, prayers, talent in making our parish what it is; a place where all can receive dignity, friendship, and genuine hope for the future and the world around us. I want to take this opportunity to express my heartfelt gratitude and thanks.

If the heart of our life together is the love of God revealed and made known to us in Jesus, he who is the Christ and takes on our flesh, then it is in Jesus that we find our truest identity as the beloved children of God.

We share in that love in so many ways.

Jesus' victory at Easter shows us God's activity and love at work in the world and in our lives: a love which seeks to heal, to restore, and to make all things new through the gift and in dwelling of the Holy Spirit. I pray that God's Spirit will continue to be at work and alive here at St Mary's and in each and every one of us – for in Him we discover that our story is not yet finished.

One source of the Holy Spirit, that spring of living water, is the life we share together as a parish community.

The daily offices (praying for the needs of the world, our community, and the parish) continues to be a bedrock of the rhythm of our shared life. So to repeat my gratitude for all those who enable the Church to be open seven days a week – this is a tremendous gift to the wider community. I am delighted by how many people find refuge, peace and prayer within the walls of our church.

I want most of all to focus on celebrating all we are doing, but some of our thoughts for the coming year include: a Youth Pilgrimage to Canterbury Cathedral; growing our children's and youth ministry; supporting and growing our music programme and concerts; holding a PCC Away Day next autumn to reflect and shape our priorities together; planning a Parish

Retreat; supporting the work and witness of Spire Cafe; and continuing to support the vital work and witness of the Crown Street Trust with those experiencing material poverty in and around the Borough; reflecting on our wider community engagement; and so much more.

I am excited for what is ahead of us as a community: I look forward to walking together as we discern, share, pray and imagine what our vision for St Mary's now and for future generations can and should be.

I am always very willing to visit, go for a walk, or find a time to talk, so please feel free to contact me at anytime - I would greatly value the time together.

With my continued prayers and gratitude.

Yours,

Fr James

St Mary's Harrow on the Hill

The Rev'd James Mosher

07/03/2026

Safeguarding 2025

1. Introduction

- a) Safeguarding is a standing agenda item at meetings of the Parochial Church Council (PCC) and an up-to-date Safeguarding Action Plan is presented at every PCC meeting. PCC's responsibility for safeguarding compliance derives from members' duties as trustees of a charity supervised by the Charity Commission of England & Wales, viz; to adopt a safeguarding policy and establish an action plan to implement it.
- b) The incumbent and churchwardens are jointly accountable, are responsible with the PCC and the assistance of the Parish Safeguarding Officer, for ensuring that the correct policies, guidance and procedures are in place and for developing a "safer culture" in their churches.
- c) The Parish Safeguarding Officer is responsible for ensuring the coordination of any concerns about a child, young person or vulnerable adult, or the behaviour of an adult working with vulnerable groups. Her/ his role is to ensure that these are appropriately reported both to the statutory agencies and to the Diocesan Safeguarding Team. She/ he should attend the PCC at least twice a year and work with it to ensure the proper implementation of the safeguarding policy.
- d) The Children's Champion is the voice of the children within the parish at PCC meetings. He/ she does not have a direct role in safeguarding but is expected to work closely and confidentially with the Church Safeguarding Officer and parish clergy to inform/ report/ discuss any concerns, seeking their support and advice when necessary.
- e) The Diocesan Safeguarding Adviser is a member of the Diocesan Safeguarding Team which manages and coordinates the day-to-day operational mechanisms for safeguarding practice across the Diocese. This is achieved by the provision of advice on safeguarding concerns, support for parishes in managing concerns, overseeing safeguarding training and monitoring safeguarding issues in parishes.
- f) The licensed clergy, Parish Safeguarding Officer, DBS Verifier, Children's Champion and Parochial Church Council work firmly within the parameters of the Church of England's Safeguarding Policy and Practice Guidance.

2. Formal Obligations

The Parochial Church Council is obliged by law to confirm to the Annual Parochial Church Meeting that it has complied with its statutory duty under section 5 of the Safeguarding & Clergy Discipline Measure 2016, and section M5(3) of the Church Representation Rules 2020 that:

The Parochial Church Council has had due regard to the House of Bishops' Guidance on Safeguarding Children & Vulnerable Adults.

3. Safeguarding Roles

- a) The Church Safeguarding Officer is Matthew Biggs
- b) The DBS Recruiter & Verifier is Christine Ward.

- c) The Children's Champion is Kellie Reilly
- d) The Chair of the Care & Outreach Subcommittee is Lynne Grout

4. Safeguarding Policy, Guidance & Information

- a) The Diocese of London suggests a draft Parish Safeguarding Policy for adoption. The draft policy is available on the diocesan website. The Parochial Church Council adopted the draft policy without amendment at its first meeting on 22nd May 2022.
- b) The "Promoting a Safer Church" policy must be promoted in all churches in the Diocese; the relevant posters are displayed in the Church Room, Vestry and South Porch for public reference and consultation, and also on the parish website.
- c) The PCC re-assessed and re-affirmed its procedure for dealing promptly with any safeguarding concern or allegation (or suspicion of abuse).
- d) The official policy guidance and procedures for Church Safeguarding Officers are kept in the Church of England's "Parish Safeguarding Handbook" and "Code of Safer Working Practice." A copy of the Code of Safer Working Practice is posted in the Church Room. A "hard" reference copy of the Parish Safeguarding Handbook is available upon request.
- e) Church Activities involving Children, Young People or Adults at Risk of Harm are expected to hold a current Risk Assessment. This task remains outstanding.
- f) All Non-Church Activities involving Children & Young People have signed a Hall Hire Agreement which obliges them to either conform to the Diocesan policy or a policy of their own.
- g) The Diocese deployed the "National Safeguarding Standards" in 2024. These attempt to demonstrate what good Safeguarding practice should look like, rather than just becoming a "tick box" compliance exercise. Parishes who have met all compliance targets are required to move forward to reviewing their commitment to best practice in various ways over a three year cycle: the PCC re-considered how it could better promote a healthy and safe church culture at its meeting in June 2025
- h) All Stewards and the Parish Safeguarding Officer now wear lanyards at Sunday services in order to identify themselves to worshippers and to act as points of contact

5. Safeguarding Learning and Development

- a) All three members of licensed clergy have completed their full safeguarding training requirements and were officially "in good standing" with the Bishop of London, as evidenced by their inclusion in the online National Register of Clergy. This was checked at random moments throughout the year and specifically on 31st December 2025.
- b) All Activity Leaders and all PCC Members fully completed the requisite training as required for their roles in 2024. There were no exceptions.
- c) The Diocesan Safeguarding Team continues to run monthly "drop-in" Zoom meetings. The Parish Safeguarding Officer attended three of these in 2025.
- d) The training requirements for all relevant church officers were reviewed in June and August 2025. With one exception, all training requirements had been met by 31st December 2025.

6. Safer Recruitment and People Management

- a) The licensed clergy are fully Safely Recruited by virtue of their Licence
- b) The licensed clergy's continued compliance with safeguarding training and vetting requirements is evidenced by their inclusion on the National Register of Clergy.
- c) The Church Safeguarding Officer and DBS Verifier have been fully Safely Recruited as part of their appointment to role.
- d) PCC Members and Church Activity Leaders continued to be Safely Recruited. Exception Reports are generated and shared periodically with the PCC.
- e) The employed staff (The Director of Music, Parish Secretary and Cleaner) have all been Safely Recruited.
- f) All PCC Members and all Church Activity Leaders have completed their individual Confidential Declarations as required by the "Safer Recruitment" Guidance.
- g) Job Descriptions for the various Church Activity Leader roles (e.g. Sunday School Leader, Tower Captain, etc.) are necessary and these were updated throughout the year.
- h) The availability and support of key personnel to undertake these checks is vital; without their engagement, advancing in safeguarding compliance is difficult.
- i) The ongoing generation of Job Descriptions enables the PCC to look again at these relevant roles and re-assess them for the future.

7. Concerns Raised

- a) Number of safeguarding concerns shared with Parish Safeguarding Officer: Three
- b) Number of Referrals made to Diocesan Safeguarding Team: Three.

8. Additional Information

9. Next Steps

- a) The Parish Safeguarding Dashboard tool for St Mary's, officially supplied and encouraged for use across the Diocese, is currently set at Level 3, focussed on compliance with "Safer Practices". All mandatory objectives were met in 2025.
- b) Risk Assessments for Church Activities remain incomplete.
- c) The adult members of the Choir will go through a Safer Recruitment exercise early in 2026.
- d) Further estimates and plans will be considered throughout the year.

10. Acknowledgements

- a) "Safer Churches" is a key priority for the Diocese of London's "London 2030 Vision": welcoming everyone into the life of the diocese and into a community where the value and dignity of everyone is valued and respected is not only core to the Gospel and our calling but to safeguarding. Everyone should know that they are as safe as they can be: safeguarding is an integral part of our life and ministry.

- b) The PCC is adamant that St Mary's Church will be a place where children, young people and vulnerable adults can worship and grow in Christ safely.
- c) The Safeguarding Team gratefully acknowledges the support, patience and prayers of clergy and parishioners in 2025.

M K Biggs
Parish Safeguarding Officer
31st January 2026

Stewardship Committee Report January-December 2025

1. Introduction

The Stewardship Committee had two aims during 2025:

- To increase the income into the general funds in order to support the church ministry within St. Mary's Church Harrow on the Hill.
- Raise funds with Spirewatch to enable the delivery of capital projects.

2. Achievements over 2025

A number of activities have been undertaken during this period and include:

- Organising a Summer Fete which resulted in profit of £4,718 for the general funds. This was a rise of 10.4% on the previous year but the 2024 figures also included a significant £750 charitable donation to the Fair and in addition it was a very wet and cold day. Like for like comparisons show an increase of 34%.
- Organising a Christmas Fair which exceeded the budget assigned and raised a profit of £5,214 for the general funds. This was an increase of 1.1% on the previous year but the 2024 figures included a significant charitable contribution of £750. Like for like comparisons show an increase of 18%.
- Continuing the promotion of opportunities to donate money electronically to the church within church and at all events. The church now has a total of 4 mobile devices to collect money in addition to the static machine at the South door. The percentage of card payments at the Summer Fete was 28% compared to the Christmas Fair at 37%, reflecting the national shift to many people relying on digital payment systems.
- Running 3 open days of the church and tower to raise funds for the Church in conjunction with the Spire Café.
- Organising an evening with the Chaplain-in-Chief of the RAF on 25 April 2025 which was very successful. Following his talk, refreshments were sold in the church hall. Over £500 was raised in aid of the organ fund.
- Reviewing the stewardship activities undertaken in the church against a checklist provided by the Church of England.
 - This identified elements that the church does well, those that could be improved and those that are not undertaken and would help in our efforts to raise funds for our ministry. The review was discussed by the PCC in March 2025. It was agreed that a Stewardship Campaign to address some of the key areas of weakness would be adopted once a new vicar was appointed.
 - A paper proposing the plans for the Stewardship Campaign was agreed at the PCC meeting on 17 September 2026.
- Launching our Stewardship Campaign on 30 November 2025 with a number of key actions
 - Posters and Flyers were developed by the Communications Team to advertise the campaign. These were sent to the congregation, electoral roll, those who subscribe to the Planned Giving Scheme and those on the weekly e-mail.
 - Joined a giving scheme which is known as the Parish Giving Scheme (PGS) administered and funded by the Diocese. This enables donors to give regular donations by direct debit, as well as one off payments and the PGS collects the GiftAid on our behalf. The Parish receives all the donations and the GiftAid. The church only has to pay a very small administrative fee on the value of the GiftAid collected for one off donations. Donors can join the PGS on line or using a paper application form. The PGS will reduce the administrative burden on current members of the church handling the inhouse scheme.
 - The official launch included a talk during the 10:30 Eucharist service, followed by a meal and the planting of Lenten Lilies.
 - The Campaign is looking to improve the ministry for our congregation and local community as focus has been very much on supporting 2 major capital projects over the

last 8 years or so. There are still capital projects requiring delivery which will be undertaken but our energies can now be rebalanced for this vital part of our ministry.

- Supporting our Director of Music, the Alma Consort and members of our Junior Choir in their Christmas Concert by promoting the event and serving refreshments for those taking part and also the guests during the interval. The concert was a great success and it is hoped this will become an annual event.

In addition to the above, the church has supported various charities which are reviewed in the Care and Outreach Committee Report.

3. Looking forward to 2026

It is certain that events organised by the Stewardship Committee will be greatly enhanced by the upgrade to the Wifi system in the church which will be completed in March. This will assure the connectivity for taking payments at all times as well as the potential for enabling new ventures to support our Mission Action Plan.

3.1 The aims of 2026

- To provide greater stewardship for our congregation, electoral roll and wider community
- To support the delivery of our Mission Action Plan.
- To increase the number of donors and the value of their donations to Planned Giving to support the church moving towards a balanced budget.

A number of objectives have been considered and adopted but these will be further enhanced as the year progresses.

- Review the systems for collection of money electronically during the offertory to increase the value of the collection.
- Increase the frequency of communication and engagement with the congregation, electoral roll and wider on how money received by the church is spent and to share plans for the future at least 3 times a year.
- Improve stewardship information on the church website and include a section on legacies
- Provide regular information, at least 4 times a year on the value of Planned Giving against budget to the congregation, electoral roll and wider to try and move the church towards a balanced budget.
- To support the clergy to provide more opportunities outside of divine services to minister to our congregation and wider community.
- Organise a Summer Fete and Christmas Fair.
- Review opportunities for the Stewardship committee to support the delivery of the Mission Action Plan.
- Consider new communication channels to raise awareness of and attendance at events.
- To encourage those on the Planned Giving Scheme to increase their donations annually in line with inflation.

The Stewardship Committee would like to give a sincere thank you to all involved in the various activities to raise money and in particular committee members of Spirewatch. A special thank you also to those who have supported the delivery of stewardship in other forms for the church, the congregation and wider community.

Christine Williams
14 February
Chair Stewardship Committee

Report on Fund Raising from Talks and communication

1. Fundraising from Talks--

February- Edible Harrow to the Probus Club £40

March- Inspiring Women of Harrow to Headstone Manor £60

April- Inspiring Women of Harrow Pinner Rotary Club £100

June 10th -Harrow Libraries Stories of St Mary's Architecture £80

September- Inspiring Women of Harrow Harrow WI £100

On September 20th Heritage Open Day Festival resulted in a collection of about £150—and a donation from Barretts.

I was nominated for a Harrow Hero Award for Bringing the Community Together.

2. Deanery Synod--

Meanwhile I continue my work on the Harrow Deanery Synod

3. Website

Regarding the website I keep the Events section up to date. Father James has refreshed many of the pages. The link to Planned Giving scheme was added.

4. Weekly Email

Regarding the weekly email we continue to build on numbers and now have over 100 we send out to and these are being well received. We are hoping to move these onto Mailchimp.

5. Spirewatch and Spire Cafe

I continue to support the Spire Café. The Counsellors Stephen Hickman and Eden Kulig have been fantastic in raising awareness of Church Fields—and we ran a major liaison with Harrow Conservation Forum on May 31st which involved a Nature Count on Church Fields and then a Bat Walk from 9pm until 11pm. Stephen Hickman is also applying for a grant to clear the lower graveyard—I am assisting with this. We are working with Stephen Hickman and Eden Kulig re a commemoration of Annie Besant on the old Vicarage.

Judith Shepherd February 2026

Flower Arranging Report 2025

We are very grateful that we have two new recruits for the flower arranging team, especially younger ones who can reach places some of us can longer manage!

It is really exciting that we also have two youngsters who did some beautiful arrangements for Harvest and Christmas, it is very heartening to have them with us.

We had a very happy morning making posies for Mothering Sunday, the flowers coming mostly from people's gardens and the churchyard. They were distributed at our services and we delivered some to those unable to come to church anymore, they were very touched that they had been remembered.

We had arrangements of Easter Lilies and the congregation were invited to sponsor a lily in memory of a loved one. The names were displayed by the flowers. This worked well and we will do the same next Easter.

It was a great pleasure to make the church look extra special to welcome Father James to his Induction Service in September.

This was swiftly followed by Harvest Festival and we are extremely grateful to Peter Weller who has an allotment in West Harrow. He grows amazing dahlias and donates them all to St.Mary's.

We did our usual decorating for Christmas which is always a lovely occasion, apart from the pleasure of arranging it is a great opportunity to meet up with old friends and catch up on news.

It is so special to do the flowers for our three big celebrations, Easter, Harvest and Christmas but there are flowers during the rest of the year and help with arranging for Sunday services would be most appreciated.

Handbell Ringers Annual Report 2025

The team started rehearsing in November for Christmas music.

As in past years, we provided a programme of carols for the Christmas Tree Festival at All Saints church, Harrow Weald on 6 Dec. A tower ringer there, Charmian, kindly joined us as an extra pair of hands.

On 13th Dec, we played for Harrow Philharmonic Choir's Carol Service with Charmian helping once more.

Finally, we attended the Festival of 9 Lessons and Carols at St. Mary's on 21st Dec.

A would be member, Judith, joined us for a couple of rehearsals and we very much hope to see her when we start meeting again this year.

Jean Pearson handbell secretary

St Mary's Annual Music Financial Report 2025

Chorister Payments: £1166.50

This figure includes months Jan-June 2025. Subsequent months have been paid in the new year 2026. Payments to choristers are a good reward and motivate the young singers, however it may be worth considering how we manage these funds in future and better regulate chorister payment.

Miscellaneous Expenses:

Conductor surplice: £124.95

Bass soloist Good Friday: £80

Organ Costs:

Several costs were incurred for tuning and repairs of the organ (issues with the swell pedal). Invoices were sent directly to the treasurer – I do not know the exact amount outgoing regarding organ costs.

Organist deputy payments: Sunday

18th May – Isaac Adni (£70)

Sunday 1st June – Yasar Cohen-Shah (£80)

Sunday 3rd August – George Wood (£80)

Sunday 10th August – Mervyn Hogg (£80)

Total outgoing (approx.): £1681.45

This figure is not including the costs for the organ work.

Other notes:

- The choir has been growing this year and it is my ambition to continue this work. We are planning a strong recruitment drive, which is why I suggest we re-evaluate the allocation of funds.
- We have also received the news that Dame Janet Baker has agreed to be our new choir patron and will present the awards at the Chester Evensong at the end of the academic year. I hope that this will also help attract new prospective members.
- As this was my first year as Director of Music at St Mary's, I cannot judge what these costs look like in comparison to previous years. My hope is that next year we will have more conversations regarding budgets and perhaps increase fundraising for the choir and music programmes.
- The Evening with the RAF Chaplain-in-Chief and Organ Demonstration was a huge success this year and brought in significant funds for the organ restoration. We are also looking forward to the concert in March that will further encourage donations towards the organ and music fund.

Care and Outreach report 2025

During the interregnum we were very fortunate to have Graham and Alison who helped to keep in touch with members of the congregation who were unable to attend church. We tried to make sure that people felt supported and valued. Since Father James's arrival he has made the pastoral needs of the church his top priority and has got to know us all very quickly. He, Alison and Graham always make time to talk to people and offer counselling and advice whenever it is sought.

Jane has continued to run the monthly cake sale raising money for three charities, Cardiomyopathy, Parkinsons UK and the Harrow MS Centre. The charities are very grateful for our contributions, and we thank Jane and Pauline for their tireless work.

We collected goods for Harrow Food Bank at Harvest Festival and had a very good response. We propose to collect items on a regular monthly basis as part of the church's charitable giving. This will be initiated during the next couple of months.

The Thursday coffee morning

has a regular group of about 15 people and we are always delighted to welcome anyone who fancies good company and a chat. Our topics are varied, ranging from politics and philosophy to how to make porridge in the microwave, so something for everyone!

St. Mary's has its own Bereavement Care team consisting of five volunteers, all of whom are fully trained. They can be contacted by asking the Vicar or Churchwardens for their details.

We are always happy to help in any way we can. If anyone has ideas on how we can improve or offer something different, please do not hesitate to contact us.

Lynne Grout 12th February 2026

The Crown Street Trust

This Charity was set up by St. Mary's parishioners in the 1860's to help tackle the issues of alcohol and drug abuse. One hundred and sixty-five years later we still have the same broad aims although a lot has changed in both society and the nature of addictions. Today we are still supporting a range of organisations working within the community dealing with the similar issues. Currently our work funds youth clubs in Wealdstone tackling the threats of knife crime linked to "county lines", as well as after school clubs in Grange Farm Estate. We also support Firm Foundation's homelessness unit and night shelter in Harrow, Harrow Street Preachers and a number of programmes in partnership with the Young Harrow Foundation targeting some of the youngest and most vulnerable groups in the Harrow community. We have recently stepped up our support programmes as we are determined to make a real difference within Harrow. In order to sustain this ongoing work we are looking to attract additional funding to ensure the viability of this essential work long term.

Tower Captain's Report 2025 (including Secretary Report) **Bell Ringing Guild, St Mary's, Harrow on the Hill**

The main aims of my work as Tower Captain continue to be:

First: to ensure that there is bell ringing for Sunday morning services, and for other special occasions, particularly such occasions for St Mary's Church;

Second: bell ringers have appropriate training for their own ringing advancement, for the improved quality of band bell ringing, and for the sustainability of future bell ringing at St Mary's; bell ringers have undertaken the required Safeguarding training

Third: bell ringing at St Mary's is enjoyable and welcoming to visitors and to newcomers;

Fourth: to encourage St Mary's ringers to contribute to the wider ringing community.

The first aim has been achieved throughout 2025 due to the continued commitment of our ringers to ring for Sunday service. The number of ringers has varied due to holidays, illness, and other commitments, but we have occasionally rung ten bells on a Sunday morning, with 13 ringers attending for Remembrance Sunday. Monday night practices have benefited from the attendance of ringers from other towers, particularly Pinner. All church events requesting ringing have been supported.

During the year we have managed to ring for the following special occasions and annual occasions:

- Ringing in the New Year
- St Mary's 931st birthday in January with a Quarter Peal rung to celebrate the completion of the re-leading of the spire roof
- 80th Anniversary VE Day
- Harrow School Speech Day in May
- Ringing for St Mary's summer fete in June
- Ringing prior to the Civic Service at St Mary's
- Funerals/memorial services, weddings, Christenings, and open days during the year
- Birthdays acknowledged
- Ringing for a welcome service for the new vicar James Mosher in September and for his official inauguration in October
- John Lyon Founders Day Service in September
- Remembrance Sunday in November
- Ringing for service Bishop of Willesden visit
- Nine Lessons and Carols
- Christmas Eve Midnight Mass
- New Year's Eve ringing

The New Year's Eve band rang out the old year 2024 and then rang in the new 2025, followed by panoramic views of the fireworks across London from the tower roof. The long-standing tradition of a get together took place earlier in the evening in the form of a buffet, with others joining later at the tower for ringing. The recent tradition of the Spire Café opening late evening ready for the midnight fireworks was also maintained giving many Hill residents an opportunity to celebrate the New Year together.

The second aim is being achieved by our continued focus on our learners. My thanks go to our regular team of experienced ringers who enable each learner to practice within a secure band.

2025 has welcomed three new learners, two of whom rang over Christmas and New Year, and on Sunday mornings. Thanks go to visiting ringers who join us regularly on Mondays, enabling a greater variety of methods to be rung. Ringers are encouraged to lead the ringing at their level of expertise. During 2025 some of the band have participated in training events, bell ringing outings, and Quarter Peal attempts, calling QPs, to help consolidate their skills and understanding. Clear progress is being made by each ringer and it is hoped that this progress can be consolidated in Quarter Peal attempts in future. Our thanks to Audrey Wakeling and Douglas Dodd who join us for service ringing whenever possible. Last June, we entered a band for the S&W District Striking Competition held at Norwood Green but though we rang well we did not manage to secure a place in the next round in October. Ringers have been asked to undertake the appropriate Safeguarding Training. Ringers are keeping Matthew Biggs, Church Warden, informed when they successfully complete a unit.

The third aim has been achieved, evidenced again by the regular attendance for Monday night practices and for Sunday morning service ringing. St Mary's hosted one S&W 10 bell practice during the year and it was well attended. We are grateful to outside ringers supporting our Quarter Peal attempts when we cannot provide a full home band. We welcomed a few visitors during the year. A visiting band rang a successful Peal in August and another visiting band rang a successful Quarter Peal in September; Christopher O'Mahony, a past Ringing Master, made a couple of visits. He joined the band for a Monday night practice in September and he also arranged a peal attempt in July but unfortunately it was unsuccessful; Marc Kasfiner joined us for a successful Quarter Peal, local schools made their annual visits; and Simon Baxter joins us on Sundays when visiting his mother. Thanks also go to Casper for arranging the well attended Guild Annual Dinner at The White Horse in September, to which past ringers, family, and friends, are welcome. The Tower Open Days and Fete Day attract many visitors who are most impressed with seeing the bells and the views from the top of the tower and find the talks by Pauline and Michael most informative and interesting. Many thanks to Pauline for organizing these and to all who provide support.

The fourth aim has also been achieved in several ways. I have been re-elected as S&W District Secretary, and I continued as Safeguarding Contact for the Middlesex Association to April, when I stood down. As part of my District Secretary role, I arrange and co-ordinate several monthly practice sessions for the S&W District to enable ringers to maintain and improve their ringing skills, and to learn from other more experienced ringers. In September, a ringing outing to five towers in and around Cheam gave the opportunity for wider experience of ringing. Caspar Kennedy, John Campbell, and I went on the outing. I hold the appropriate Safeguarding awards to support Caspar Kennedy and Richard Ninham, in training any Harrow pupils and adults wishing to learn to ring.

Many thanks to Steeple Keepers Michael Chandler, Caspar Kennedy, and Camille Berrido for their regular maintenance of the bells and for prompt repairs. Thanks to them also for raising the bells on Saturday mornings. Many thanks also to Michael and his team for managing the installation and removal of the muffles during the year. Thanks to Michael for managing the Bell Ringing funds.

At the February 2025 AGM, Pauline Chandler stood down as Secretary, a post she has carried out with great aplomb over nearly twenty years, ensuring all ringing events have run seamlessly. Unfortunately, the post is vacant but Pauline kindly continues to liaise with St Mary's on our behalf and I act as Tower Correspondent and co-ordinate any other secretarial duties that arise.

As Tower Captain, I continue to be delighted with the commitment from our ringers for attending practice nights and Sunday service ringing. I am also grateful for the continued support of the church and I wish Fr James Mosher every success in his new post at St Mary's. I am hopeful about our band maintaining ringing to an improving standard at St Mary's during 2026, and that our band can continue to take part in District ringing events and to commemorate national and local events. However, we also must continue to seriously focus on continuing to attract and train new members to maintain this progress in the longer term.

Bridget Campbell, Tower Captain, 1 February 2026

Finance and General Purposes Report 2025

The committee met monthly throughout the year (except in January and August) mostly via Zoom.

General income, mostly through Planned Giving, is not increasing and remains a cause for concern. St. Mary's has, therefore, joined the Diocesan Parish Giving Scheme (PGS) with a concerted effort to recruit new members and to encourage members of previous Planned Giving to change to PGS. The use of card readers is increasing steadily. St. Mary's is still not covering regular expenditure ie. Vicar's stipend, energy bills, funding Church Services etc, through regular income and has to rely too much on ad hoc donations, legacies and bequests. These, though most welcome, are not a reliable source of income for regular expenditure.

Spire Repairs: The work on the spire was completed in January, 2025, at a cost of £542,641.29 A full report of the project is lodged in the church safe. Sincere thanks must go to all who contributed to raising the funds. A magnificent achievement. The re-leading of the spire completes the repairs to all the leaded roofs.

Quinquennial Inspection/Tiled Roofs: Following recommendations in the Quinquennial Inspection in August, 2024. the Architect, Heather Cerowski prepared the specifications for repairs to the tiled roofs. Sussex Energy Advice also surveyed the tiled roofs and also St. Mary's use of electricity. Their report about the possibility of installing solar panels as part of the roof repairs will be studied with the overall repair specifications and it is hoped that the work on the tiled roofs will be carried out in 2026. The costs will be met from a legacy and, if possible, a small grant from the Diocese to support the installation of solar panels.

Sound System: After many delays the specification to replace the old sound system was agreed by the Diocese without the need for a Faculty, and the work will be carried out in the first half of 2026 at a cost of £34,642.80 which is being covered by legacies.

The routine maintenance of and non-routine work on the buildings is shown in the list below.

(The numbers in brackets refer to the Contractors which are named after the list.)

- Security:** The Fire Alarm, detectors and extinguishers were checked routinely. (5)
The Intruder Alarm was checked routinely (5)
The Fire Alarm was tested weekly. (9)
The carbon monoxide alarm in the kitchen was tested regularly (9)
The Lightning Conductors were checked and found satisfactory and certificates issued. (4)
The white line edging to external steps was repainted. (9)
Internal and external light bulbs were replaced as required. (9)
- Electrical:** Routine Circuit Inspections took place, identified faults rectified and the relevant certificate issued. (1)
Power points were installed in the Vicar's Vestry at a cost of £300 (1)
- Fabric:** All gutters, downpipes and drains were inspected and cleared at regular intervals. (2 & 10)
Minor repairs and maintenance were undertaken as required. (2 & 9)
A grant of £10,000 was received from Harrow Council towards the cost of the renovation of the Peachey Stone. The Architect has drawn up the specification. The cost is likely to be considerably more than the grant so the matter will be reviewed in 2026.
The pointing around the nave and aisle roofs was found to be in need of attention. Some work was carried out to prevent water ingress and will continue in 2026.
- Heating:** Boilers in Church and the Church Room were serviced. The Gas Safety Certificate were issued. (3)
- Churchyard:** The volunteer gardeners continued to maintain the upper and lower Churchyard (9)
Harrow School Conservation Group continued to work, when possible, in the lower Churchyard. (10) The handrail by the steps was repaired (2).

Miscellaneous: The organ and organ blower were routinely inspected (6 and 10). Some faults were identified which, if all were rectified, would cost about £80,000. No action has been taken and the matter will be reviewed periodically.

A Defibrillator in a cabinet was installed (1) on the exterior wall of Church Room at a cost of £485. Harrow Hill Trust has generously offered to cover the cost of the annual maintenance (c£100)

Contractors

1. JB Electrical, 11, Seven Acres, Northwood, HA6 3JZ
2. P&J Enterprises, 2, Old Grove Close, EN7 6UN
3. G&D Higgins, Masters House, Marlborough Hill, Harrow, HA1 1UX
4. Omega Red Group Ltd. Blenheim Industrial Estate, Nottingham, NG6 8WA
5. Technica Systems Ltd, Technica House, 3-7, Clifford Road, Alperton, HA0 1BZ
6. Watkins & Watson Ltd. 141, Blandford Road, Poole, BH15 4AT (Organ Blower)
7. Hockley and Dawson, Consulting Engineers
8. Arbol Euro Consulting Ltd.
9. In house volunteers
10. Bishop & Son, 58, Beethoven Street, London, W10 4LG (Organ Tuner)

Future Plans

During 2026 the Committee, apart from its on-going responsibilities for monitoring income and expenditure and for maintaining the buildings and grounds, consider the following to be the priorities:-

- a) To undertake repairs to the tiled roofs and, if feasible, to install solar panels. A small grant for solar panels is available from the Diocese.
- b) To undertake repairs to the organ after the repairs to the tiled roof above it have been completed. The cost will be met from a legacy.
- c) To allocate funds for the furtherance of mission.

PLC

3rd February 2026

ANNUAL REPORT FOR 2025

The Deanery Synod met three times in 2025.

The first meeting took place at St Peter's West Harrow on 4th February. The Revd Jon Lindsay-Scott (Vicar) welcomed synod members, guests and led us in worship. The Revd Matthew Stone (Area Dean) conducted brief Synod business including welcoming the Revd Irene Lawrence and reviewing deanery vacancies. This was followed by updates from Diocesan and General Synods.

The main part of the meeting focused on the return of the Willesden Area Roadshow led by Bishop Lusa, Archdeacon Catherine, and the Directors of Mission and Ministry. They reminded Synod members of the Diocesan Vision and how in Willesden there is an overwhelming desire to create a culture of leaning into being intergenerational, intercultural and missional.

Our second meeting on 10th July, at St Paul's South Harrow, began with Evening prayer led by the Revd Steve Taylor (Joint Vicar), followed by an introduction to the church and worship.

The main focus of the evening was churches and disability, led by the Revd John Beauchamp, Diocesan Disability Ministry Enabler. John noted that while some churches are well equipped, there is always room for improvement. He emphasized the responsibility to ensure that buildings and services are accessible and inclusive for all. There are many things we can each do, John encouraged us to start by looking at the easy wins, and pointed those present to accessible resources to assist in this.

This was followed by a short presentation of the Ministry Experience Scheme, a review of deanery accounts, and four applications with presentations of £1000 Mission Fund Grant. All four applications were successful: St Anselm, Hatch End to improve the sound system; St Peter West Harrow towards "Bubble Church"; St Anselm Belmont for improved signage; St Mary Kenton towards the Mission Experience Scheme. Further Synod business included welcoming new clergy, celebrating the newly ordained priests, Diocesan and General Synod Reports, Confirmation of elections (Emma Webber as Honorary Secretary, Graham Hamwijk as Foundation Governor Holy Trinity School Northwood, Graham Nicholson and Marjorie Mott as foundation governors of St John's School, Stanmore. Following the meeting Mike Still was elected as a clergy representative on the Deanery Standing Committee. And finally, Robert May was thanked for over 16 years of exemplary service as deanery secretary.

Our final meeting of the year began with refreshments and student led worship at Holy Trinity School, Northwood on 4th November. The choir were from Holy Trinity, the orchestra from St John's School Stanmore. This was followed by a welcome and introduction to the new grouping of four local CofE Schools through the Ecclesia Partnership.

This was followed by presentations by four local speakers on Embracing Interculturalism looking at welcoming, openness, diversity, learning from one another and mission. This section was concluded by a time of questions to the panel. And the meeting was then concluded with news of the Bishop of London consultation, and a request for Carollers at St Lukes Hospice.

The Revd Emma Webber
Honorary Secretary

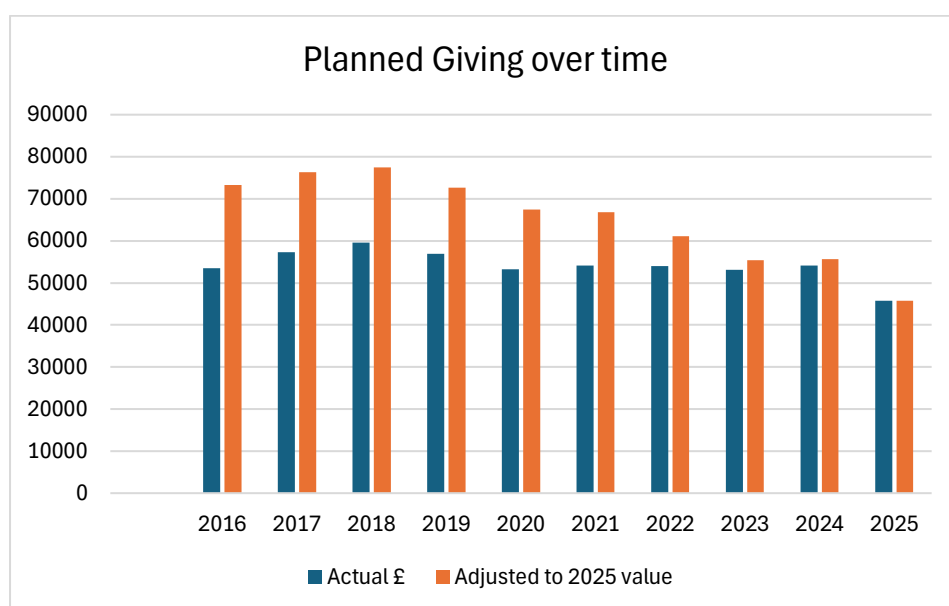
Financial Review - 2025

The Statement of Financial Activities for the year 2025 forms part of this report.

In financial terms the year 2025 is characterised by 2 features.

1. A deficit on recurrent income and expenses
2. Receipt of 3 large legacies.

As has been pointed out in previous annual reports and discussed at APCM's for many years regular income from the planned giving scheme has not only failed to increase annually to cover price inflation, but has declined in money terms. Its consequent decline in real terms – after inflation is even greater as seen in the graph below.



The PCC has decided to transfer the administration of the parish planned giving scheme to the diocese. The parish receives all the donations, and the diocese handles the gift aid recovery and passes it on to us. The diocesan scheme allows for an annual increase in line with inflation. If you have not already done so, please join the diocesan scheme and tick the box for annual increases.

The second feature of 2025 has been the receipt of 3 large legacies. One has been added to the sound system fund, and that project is now reaching completion. One has been designated to both the tiled roof repair fund, and the organ fund. A third large legacy remains without a specific designation pending a review and consideration by the PCC.

As a result of these legacies we have over half a million pounds on deposit with the CCLA, (Charities, Churches and Local Authorities) investment fund. This has and continues to boost our interest income, but not sufficiently to cover deficits incurred due to falling regular planned giving.

Roger Horne
31st January 2026

Parochial Church Council of St Mary, Harrow on the Hill, Middlesex
Parish ref 24.01

FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

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Notes to the Financial Statements for the year ended December 31, 2025

I. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation when facts are uncertain in the preparation of the financial statements are as follows:

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2008, the Charities Act 2011, and with the Charities Statement of Recommended Practice and Financial Reporting Standard (FRS102). The financial statements have been prepared in pounds sterling, under the historical cost convention, and include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of Church groups which owe their main affiliation to another body nor those that are informal gatherings of Church members. Figures have been rounded to the nearest £.

The Parochial Church Council of St. Mary, Harrow on the Hill, is a corporate body established by the Church of England. The consecrated property, the Church, is located at Church Hill, Harrow on the Hill, HA1 3HL, in the United Kingdom of Great Britain and Northern Ireland.

It is the policy of the PCC to keep financial viability constantly under review, and in this regard the PCC considers that there are no material uncertainties and that the Church is a going concern.

The PCC meets the definition of a public benefit body under FRS 102.

Funds held by the PCC are:

Unrestricted Funds – the General Fund and the Reserve Fund represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC.

Designated Funds – these are monies set aside by the PCC out of unrestricted funds for specific future purposes.

Restricted Funds –

- a) Income from trusts or endowments which may be expended only on those restrictive objects provided in terms of the trust or bequest
- b) Donations, collections or grants received for a specific designated object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

Endowment Funds – funds the capital of which must be maintained; only income arising from the investment of the endowment may be used, either as restricted or unrestricted funds, depending on the purpose set out in the original document. The PCC has no endowments at present.

Income

All income is accounted for gross.

Donations and Legacies

Collections are recognised when received by or on behalf of the PCC.

Planned giving is recognised when receivable by or on behalf of the PCC.

Income tax recoverable on Gift Aid donations is recognised on an accruals basis matched to the period when the donation was received. It will therefore include claims made after the year end relating to donations received in the year.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Other trading activities

Trading income is recognised on an accruals basis when its ultimate receipt is reasonably certain.

Income from investments

Dividends and bank interest are accounted for on an accruals basis.

Other income

All other income is recognised when it is received.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

Expenditure

Expenditure is accounted for on an accruals basis and is accounted for gross.

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Church activities

The diocesan parish contribution is accounted for when paid. Any parish levy unpaid at 31st December is provided for in the accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by virtue of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory that can be inspected at any reasonable time. For inalienable property acquired prior to 2000

there is insufficient cost information available and therefore such assets are not valued in the accounts

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2000 is written off.

Depreciation

The Church Room was built in 1960 at a cost of £9,965 including architect's fees: this is now depreciated on a straight line basis, having been on a reducing balance basis until 2021.

The Lenovo computer purchased on 29th December 2023 is being depreciated over 3 years on a straight-line basis.

Other furniture and equipment, if applicable, is depreciated over 5 years on a straight line basis.

Investments

Investments are valued at market value at 31st December.

Current Assets

Income tax recoverable and other debtors are included at the settlement amount due. Prepayments are stated at the amount prepaid. Cash at bank includes cash and short-term liquid assets with a maturity of less than 3 months from the date of opening the deposit, and, short term liquid assets of between 3 and 12 months maturity which are stated at the balance on the account at the accounting date.

Creditors

Creditors and provisions are recognised where the Church has a present obligation arising from a past event that can be measured or estimated reliably. Creditors are stated at their settlement amount.

Investment Policy

Funds in excess of immediate working capital requirement are placed in a bank deposit account.

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds - 2025 £	Restricted Funds - 2025 £	Designated Funds -2025 £	Total Funds - 2025 £	Unrestricted Funds - 2024 £	Restricted Funds - 2024 £	Designated Funds -2024 £	Total Funds - 2024 £
Income from:									
Donations and legacies	2a	88413	12008	208402	308823	106173	229963	30500	366636
Trading activities	2b	13057			13057	11347			11347
Investments	2c	11457			11457	6625			6625
Other income	2d	15592			15592	14887			14887
Total income		128519	12008	208402	348929	139032	229963	30500	399495
Expenditure on:									
Church activities	3	157480	32585	917	190982	143139	284304	185600	613043
Transfer from Spire to Tiled Roof			865	-865	0				
Surplus or deficit before Extraordinary item		-28961	-21441	208350	157947	-4107	-54341	-155100	-213548
Extraordinary item	2e	294881			294881				
Investment Loss									
Fall in value of investments	5	-4188			-4188	2344			2344
Surplus or deficit after Extraordinary item		261732	-21441	208350	448640	-1763	-54341	-155100	-211204
Total Funds b/f at 1 January		154499	45860	31346	231705	156262	100201	186446	442909
Total Funds c/f 31 December		416231	24419	239696	680345	154499	45860	31346	231705

Parochial Church Council of St Mary, Harrow on the Hill, Middlesex Parish Ref 24.01

BALANCE SHEET AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
Fixed Assets	5		
Investments with CCLA		100576	104764
Church Room		1209	1512
Office Computer		213	427
Total Fixed Assets		101998	106703
Current Assets			
CBF Deposit Account		515500	55500
HSBC Current Account		59916	1856
HSBC Roof and Spire Fund Account		0	95
Natwest Current Account		360	100
Sundry Debtors (Accounts Receivable)	6	8139	72547
		583915	130098
Sundry Creditors (Accounts Payable)	7	-5567	-5095
Net Current Assets		578348	125003
Net Assets	8	<u>680346</u>	<u>231706</u>
Funds			
<i>Restricted Funds</i>	9		
Memorial Garden Fund		351	351
Spire Fund		13947	37950
Organ Fund		2561	
Peachey Stone		7165	7165
Lawn Mower		395	395
Total Restricted Funds		24420	45861
<i>Designated Funds</i>			
Sound System		34682	21346
Tiled Roof Fund		104754	0
Organ Fund		100260	0
Spire Fund - see restricted fund above		0	10000
Total Designated Funds		239696	31346
<i>Unrestricted Funds</i>			
Accumulated General Funds	9	416231	154499
Total Funds		<u>680346</u>	<u>231706</u>

Approved by Parochial Church Council

Rev James Mosher

Matthew Biggs - Churchwarden

Lynne Grout - Churchwarden

Date: 27th April 2026

The accompanying notes form part of these financial statements

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

2 Income from:-

	Unrestricted Funds - 2025 £	Restricted Funds - 2025 £	Designated Funds - 2025 £	Total Funds - 2025 £	Unrestricted Funds - 2024 £	Restricted Funds - 2024 £	Designated Funds - 2024 £	Total Funds - 2024 £
2a Donations and Legacies								
Charitable Fundraising		1287		1287		1289		1289
Planned Giving	45699			45699	54111			54111
Collections	7624			7624	6353			6353
Income Tax Recovered	11640			11640	14055			14055
Miscellaneous Income	25			25	138			138
Donations (see below) 2e	23424	10721	208402	242547	31516	228674	30000	290190
	88413	12008	208402	308823	106173	229963	30000	366136
2b Trading activities								
Summer Fete and Christmas Fayre	9931			9931	9431			9431
Other Church activities	3126			3126	1916			1916
	13057			13057	11347			11347
2c Investments								
Dividend and Interest Income	11457			11457	6625			6625
	11457			11457	6625			6625
2d Other income								
Filming Rights	0			0	0		500	500
Fees for Weddings and funerals	3842			3842	2516			2516
Rental Income	11750			11750	12371			12371
	15592	0	0	15592	14887	0	500	15387
Total income	128519	12008	208402	348929	139032	229963	30500	399495

	Unrestricted	Restricted	Designated	Total	Unrestricted	Restricted	Designated	Total
2e Details of Donations								
Unallocated Legacy from C.Bednell	294881			294881	0			0
Legacy from G.Wilson for Tiled Roof			94609	94609	0			0
Legacy from G.Wilson for Organ Fund			100457	100457	0			0
Legacy from M.Small for Sound System			13336	13336	0			0
Donations to Spire		660		660				
Donation from Spirewatch				0		128000		128000
Interest on deposit				0		6090		6090
Diocesan Building Fund				0		25000		25000
The John Lyon Charity				0		25000		25000
Harrow School Contribution	11500	7500		19000	11500	17500		29000
Chris Bennett estate				0			10000	10000
Individual donations	9924	2561		12485	7016	24016	20000	51032
Fund raising events				0		2948		2948
Diocesan Moving Grant	2000			2000	13000			13000
Lawn Mower				0		120		120
Totals excluding unallocated	23424	10721	208402	242547	31516	228674	30000	290190

Notes to the Financial Statements for the Year ended 31 December 2025 (continued)

3 Expenditure on:

	Unrestricted Funds - 2025 £	Restricted Funds - 2025 £	Transfer	Designed Funds -2025 £	Total Funds - 2025 £	Unrestricted Funds - 2024 £	Restricted Funds - 2024 £	Designed Funds -2024 £	Total Funds - 2024 £
<i>Church Activities</i>									
Charitable Giving (see below)		1287			1287		1289		1289
Church Services	979				979	954			954
Altar Linen	0				0	1082			1082
Churchyard	0				0	1920			1920
Depreciation	517				517	517			517
Diocesan Fund	68898				68898	68898			68898
Fabric	3362				3362	4313			4313
Fees to Diocese and Bell ringers	1685				1685	1211			1211
Insurance	11690				11690	12043			12043
Maintenance & Services	12394				12394	5466			5466
Spire		31298	-865	0	30433		283015	185600	468615
Tiled Roof			865	720	1585				0
Organ Fund				197	197				0
Music	18596				18596	10465			10465
Advertising for new Vicar	674				674	0			10465
Advertising for new Director of Music	0				0	599			599
Office Expenses	18219				18219	15722			15722
Office moving expenses	0				0	550			550
Examiner's Fee	1500				1500	1500			1500
Bank and Sum Up charges	341				341	273			273
Parochial Expenses	1482				1482	448			448
Utilities	16807				16807	16682			16682
Subscriptions	337				337	496			496
Total expenditure	157480	32585	0	917	190982	143139	284304	185600	613043

Distribution of Charitable Giving

Charity	2025	2024
<i>Overseas Charities</i>		
Christian Aid week	146	354
Sub-total Overseas	146	354
<i>Home Charities</i>		
Cardiomyopathy Association	246	203
Myanmar Earthquake	188	
Parkinson's UK	223	225
Multiple Schlerosis	332	84
Mayor's Charity	152	189
British Legion Poppy Appeal		112
The Children's Society		40
Lent Appeal		82
Sub-total Home	1141	935
Total Charitable Giving	1287	1289

Notes to the Financial Statements for the Year ended 31 December 2025 (continued)

4 Staff Costs

a Wages and salaries

The average number of employees during the year was 3. They were the Organist/Director of Music, a Parish Secretary and a cleaner. The Director of Music was appointed in January 2025. As in 2024 no employee receives benefits in excess of £60,000. As a micro employer the amount of Employers' NI is covered by a Government Allowance. The PCC is registered with the Pensions Regulator and employees may join at their discretion.

	2025	2024
	£	£
Wages and salaries	24187	15501
Pension Contributions	353	-
Totals	<u>24540</u>	<u>15501</u>

b Transactions with PCC members

Parish Secretary Keith Grout is a member of the PCC. He was paid the sum of £7,842 (without pension contribution or any other benefit) during the year. The total donations made by PCC members during the year were £12,497 (2024: £18,503). There were no other disclosable transactions in respect of PCC members, nor persons closely connected to them, nor other related parties.

5 Investments, Fixed & Capital Assets and unrealised gain/(loss) thereon.

CBF Investment Income shares:

Date		no. shares	Price/pence	Value £
31/12/2024	Holding	4530.78	2312.27	104764
31/12/2025	Unrealised loss		-92.44	-4188
31/12/2025	Holding	<u>4530.78</u>	<u>2219.83</u>	<u>100576</u>

	Freehold Property £	Office Computer
Cost 1st January 2025	9965	641
Depreciation		
At 1st January 2025	8453	214
Charge for the year	303	214
At 31st December 2025	<u>8756</u>	<u>428</u>
Net book value		
At 31/12/2025	<u>1209</u>	<u>213</u>
At 31/12/2024	<u>1512</u>	<u>427</u>

6 Debtors: amounts falling due within one year

	2025	2024
	£	£
Income Tax Recoverable on Gift Aid	2626	3269
VAT refunds on Spire work		28165
Accrued investment income	4232	2073
Diocesan Building Fund		25000
Chris Bennett legacy		10000
Other debtors and prepayments	1281	4040
Total	<u>8139</u>	<u>72547</u>

Notes to the Financial Statements for the Year ended 31 December 2025 (continued)

7 Creditors: amounts falling due within one year

	2025 Unrestricted £	2025 Restricted £	2025 Total £
Charity collections		430	430
Utilities	2463		2463
Other Church expenses	2674		2674
Total	<u>5137</u>	<u>430</u>	<u>5567</u>
	2024 Unrestricted £	2024 Restricted £	2024 Total £
Charity collections	0	411	411
Utilities	2171		2171
Other Church expenses	2513		2513
Total	<u>4684</u>	<u>411</u>	<u>5095</u>

8 Analysis of Asset by Fund

	Unrestricted £	Restricted £	Designated £	Total £
Investment	100576			100576
Church Room	1209			1209
Office Computer	213			213
Net Current Assets	314233	24420	239696	578348
	<u>416231</u>	<u>24420</u>	<u>239696</u>	<u>680346</u>

9 Statement of Funds

	Balance b/f 1 Jan 2025 £	Income plus gain on revaluation of shares £	Transfer	Expenditure plus fall in value of investments £	Balance c/f 31 Dec 2025 £
Unrestricted Funds					
Reserves	154499	128519		161668	121350
Unallocated Funds		294881			294881
designation to be decided					0
	<u>154499</u>	<u>423400</u>	<u>0</u>	<u>161668</u>	<u>416231</u>
Restricted Funds					
Spire see below *	37950	8160	-865	31298	13947
Peachey Stone	7165	0			7165
Lawnmower	395			0	395
Memorial Garden	351			0	351
Organ Fund		2561			2561
Charitable Fundraising	0	1287		1287	0
Total Restricted	45861	12008	-865	32585	24420
Designated Funds					
Spire see above *	10000		-10000		0
Sound System	21346	13336		0	34682
Tiled Roof		94609	10865	720	104754
Organ Fund		100457		197	100260
Total Designated	31346	208402	865	917	239696
	<u>77207</u>	<u>220410</u>	<u>0</u>	<u>33502</u>	<u>264115</u>
Total Funds	<u>231706</u>	<u>643810</u>	<u>0</u>	<u>195170</u>	<u>680346</u>

Parochial Church Council of St Mary, Harrow on the Hill, Middlesex

Parish ref 24.01

Independent examiner's report to the Parochial Church Council of St. Mary, Harrow on the Hill, Middlesex.

This report on the accounts of the Parochial Church Council (PCC) for the year ended 31 December 2025 which are set out in the Annual Report and Statement of Financial Activities, is in respect of an examination carried out under the Church Accounting Regulations 2016 ("the Regulations") and sections 144 and 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of members of the PCC and examiner

As members of the PCC you are responsible for the preparation of financial accounts; you consider that the audit requirement of the Regulations and section 144 of the Act do not apply. It is our responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this Report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners under section 145 of the Act and to be found in the Church guidance, 2016 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanation from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination which give us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Sandra Sweeney
A-spire Business Partners
Chartered Accountants
32, Byron Hill Road
Harrow on the Hill
HA20HY

Dated 13th March 2026

Parochial Church Council of St Mary, Harrow on the Hill, Middlesex
Parish ref 24.01

Statement of responsibilities of the Parochial Church Council (“the PCC”)

The trustees are responsible for preparing the PCC report and the financial statements in accordance with applicable law in the United Kingdom including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the members of the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period. In preparing these financial statements, the members of the PCC are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and accounting estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The members of the PCC are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and the Charity (Annual Return) Regulations 2024. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the provision and detection of fraud and other irregularities.

VICAR AND CHURCH WARDENS' CHARITY ACCOUNTS

	2025 £	2024 £
Charles Burt Legacy		
balance bfwd 1 January 2025	35791	33855
Income	974	1936
Expenditure - bank charges	-21	0
Fall in value of investments	-1613	
balance cfwd 31 December 2025	35131	35791
The Dell Charity		
balance bfwd 1 January 2025	31840	30526
Income	740	1340
Expenditure - bank charges	-16	-26
Fall in value of investments	-1065	0
balance cfwd 31 December 2025	31499	31840
Woolley Choir Memorial Scholarship		
balance bfwd 1 January 2025	3809	3668
Income	79	146
Expenditure - bank charges	-2	-5
Fall in value of investments	-113	0
balance cfwd 31 December 2025	3773	3809
Chester Trust Fund		
balance bfwd 1 January 2025	1308	1410
Income	27	51
Expenditure - bank charges	-1	-150
Expenditure - award to choristers	-75	-3
Fall in value of investments	-39	0
balance cfwd 31 December 2025	1220	1308
Associated Funds not controlled by PCC		
Flower Fund	2025	2024
Assets brought forward 1 January 2025	278	440
Income	0	0
Expenditure - Easter Sunday and induction of Rev'd J Mosher	278	162
Assets carried forward 31 Decembser 2025 - account closed	0	278
Ringling Guild		
Assets brought forward 1 January 2025	9377	9135
Income	846	408
Expenditure	110	166
Assets carried forward 31 Decembser 2025	10113	9377
Handbell Ringers		
Assets brought forward 1 January 2025	2101	1967
Income	0	134
Expenditure	12	0
Assets carried forward 31 Decembser 2025	2089	2101