THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY & ST JOHN THE DIVINE, BALHAM

England & Wales · Charity number 1139488

Details

Other names	ST MARY & ST JOHN THE DIVINE, BALHAM
Status	Registered
Legal form	Other
Registered	2010-12-23
Register	View on the Charity Commission register

Contact

Address	St Mary & St John the Divine Balham High Road London SW12 9BS
Phone	020 8675 3278
Email	VICAR@STMARYBALHAM.ORG.UK
Website	www.stmarybalham.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Religious activities.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Downloaded from opencharities.uk/ew/1139488

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Wandsworth

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£166,906	£150,409	-	-
2023-12-31	£247,674	£170,424	-	-
2022-12-31	£150,438	£140,224	-	-
2021-12-31	£129,097	£136,792	-	-
2020-12-31	£131,183	£174,592	-	-

Downloaded from opencharities.uk/ew/1139488

Trustees

Name	Role	Appointed
Andrew Purkis		2018-11-14
Berkeley Brandon		2019-04-07
Bruce Knight		2016-05-25
Charles Sedgil Christian Wartemberg		2018-09-12
Dawn Dukar		2020-10-25
Diane Jane Holmes		2020-10-25
Dorothy Dickson Tay		2019-04-07
Dr Kamalini Arul		2022-07-27
Jack Lawson		2023-03-26
John Lloyd		2023-03-26
Karen Margaret Gray		2019-04-07
Lynn Beattie		2019-04-07
Margaret Olasebikan		2023-03-26
Pauline Lamunu		2021-04-25
Rev Jonathan MacNeaney		2023-01-30
Sarah Caroline McDermott		2022-04-03
Wendy Newall		2021-04-25

Downloaded from opencharities.uk/ew/1139488

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY & ST JOHN THE

England & Wales - Charity number 1139488

Accounts

The Parish of St Mary and St John the Divine

Balham

Annual Report and Accounts

For the year ended

31st December 2024

St Mary and
St John the Divine

BALHAM

Charity Registration Number: 1139488

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2024

Contents

Page	
3	Legal and administrative details
4-9	Trustees' Report
10	Independent Examiner's Report
11	Statement of Financial Activities
12	Balance Sheet
13-18	Notes to the Accounts
19-31	Annual Parochial Church Meeting Report

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2024

Legal and administrative details

Charitable status

The Parish Church Council of St Mary and St John the Divine, Balham, was previously a charity exempted from registration with the Charity Commission. In 2010 as required by charity legislation, the Parish Church Council completed registration with the Charity Commission and gained its charity registration number: 1139488.

Location of the Church

St Mary's Church is on Balham High Road, London SW12 9BS.

Incumbent

Incumbent priest from 30th January 2023 Revd Jonathan MacNeaney

Bankers

National Westminster Bank Plc, Balham High Road, London SW12 and

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Mrs Paula Thomas, Chartered Accountant, London SW16

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2024

The Parochial Church Council (PCC)

The PCC of St Mary and St John the Divine has the responsibility of co-operating with the incumbent in promoting within the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for maintaining and developing the building for the parish.

Trustees (being the members of the PCC)

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representational Rules. Those elected bring the skills required for the PCC and ensure the diversity reflects that of the parish.

The PCC normally meets seven times per year. During 2024, the members of the PCC were:

Appointment	Name		Committee
Until 2026 APCM Resigned September 2023	Ms Kamalini Arul		
Until 2026 APCM Resigned August 2024	Ms Lynn Beattie		Giving Group
Until 2026 APCM	**Mr Graeme Calf**		**Lettings, Giving Group**
Until 2026 APCM	**Ms Julia de Cruz**		
Until 2026 APCM	**Ms Karen Gray**		**Lettings**
Ex Officio Churchwarden Until 2025 APCM	**Ms Diane Holmes**		**Standing, Lettings**
Until 2026 APCM Deanery Synod	**Mr Bruce Knight**		
Until 2027 APCM	**Ms Pauline Lamunu**		
Until 2026 APCM	**Mr Jack Lawson**		
Until 2026 APCM Treasurer	**Mr John A Lloyd IV**		**Standing**
Vicar, Chair	**Fr Jonathan MacNeaney**		**Standing**
Ex Officio Churchwarden Until 2025 APCM	**Ms Nicky Morton**		
Until 2026 APCM	**Ms Margaret Olasebikan**		
Until 2027 APCM	**Ms Wendy Newall**		**Giving Group**
Until 2027 APCM Deanery Synod Vice-Chair	**Mr Andrew Purkis**		**Standing, Giving Group**
Until 2026 APCM	**Ms Dorothy Tay**		
Until 2026 APCM Deanery Synod	**Mr Sedgil Wartemberg**		

Names in **bold** are the trustees at 31 December 2024 and at the date of this report.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2024

Committees

The PCC operates through several committees that meet between full meetings of the PCC and prepare reports for those full meetings. Emergencies that arise are dealt with by the Standing Committee which comprises the Incumbent, Churchwardens, Secretary, Treasurer, and one other member of the PCC appointed by the PCC (in 2021-2 the Vice-Chair).

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. It also prioritises and prepares the agenda for PCC meetings.

Building & Fabric Committee

This committee oversees the physical resources of the Church attending to matters relating to the Church building, grounds, fabric, and equipment. Having met irregularly, in 2023 this committee was abolished. Its work is covered by the churchwardens supported by two members of the PCC who undertake monthly site inspections.

Lettings Committee

This committee attends to matters relating to the letting and maintenance of the space available for hire.

Giving Committee

This committee maintains an active overview of financial support for the church's mission via stewardship, legacies, and fundraising from events or Trusts and other funding agencies

Church attendance

There were 154 members on the Church Electoral Roll at the end of 2024. Average Sunday attendance in October 2024 was 98. Collective Worship for Trinity St Mary's CofE Primary School took place when possible every Thursday in term-time. Other services, including baptism, weddings, and funerals, were conducted in the church.

Review of the year

St Mary's saw fruitful mission throughout 2024. Our core worshiping community continues to grow and this has enabled us to serve the wider parish effectively. In the summer of 2024, we engaged Karen Gray as Parish Nurse and began regular healing Eucharists and health talks. This ministry is thriving.

We are blessed to be able to baptise new Christians, prepare children to receive communion and this year we have prepared a number of teenagers and adults for confirmation.

We thank God for the faithful moving of the Spirit among us and pray that we may continue to serve as he calls us.

Review of the year (continued)

Unrestricted income declined in 2024 to £163k (2023: £242k) primarily due to large legacies coming in prior year. However, we continued to see significant uptake in room lettings of £47k (2023: £40k). Unrestricted expenditure declined to £146k (2023: £166k), primarily as a result of a decline in building and fabric repairs to £23k (2023: £50k).

More information about our activities and mission is found on our website: www.stmarybalham.org.uk.

Public benefit statement

The PCC has considered the Charity Commission's guidance on public benefit. Working cooperatively with the clergy and other members of the congregation, it strives to enable all people to live out their faith as part of our parish community. This means facilitating opportunities for worship, prayer, and study, as well as encouraging service to and care for members of the wider community of which we are a part.

Community

The Church Building is used by church groups and the local community. Users include Guides & Brownies, St Mary's Choir, St Mary's Children's Choir, a concert series, Lent and Advent courses, Alcoholics Anonymous, Warm Hubs twice weekly and various social and fundraising events. Other groups who have used the building regularly include the United Church of the Messiah, children's music, movement and drama groups, after school tuition, dance classes, and various exercise and wellness classes.

Stewardship and other forms of giving

Income from Stewardship decreased to £58k (2023: £73k), primarily as a result of a couple of givers moving away. A further £16k (2023: £18k) was recovered on gift aid donations, including under the Small Donations scheme. Stewardship giving primarily includes monthly standing orders and a blue envelope scheme.

The community generously supported (in excess of stewardship income described above) various donation appeals and fundraising events with online talks, concert series, tea parties, dinners and quizzes, raffles, jumble sales and the like raising around £25k.

Risk management

The PCC has appointed two Safeguarding officers (one of which was appointed in 2024) to ensure full attention is paid to the safeguarding of children and vulnerable adults whilst in the building and attending events and services. This is a key practice to minimize the risks identified in the risk review conducted by the Churchwardens.

The PCC updated the Health and Safety policy and lettings policies, including ensuring risk assessments were completed by all those conducting activities within the Parish Church of St Mary and St John the Divine. Safeguarding training is undertaken as stipulated by diocesan policies and the Safeguarding Officer keeps a record of its timely completion.

Other risks (eg financial, or related to Health and Safety, etc) were regularly reviewed by the Health and Safety Officer, the PCC and its Standing Committee.

Finance report

Income

During the year the church's unrestricted general fund income totaled £163k (2023: £242k). The main reason for the decrease in income from the previous year is primarily attributed to a decrease in large legacies. However, room lettings continued to grow, increasing to £47k (2023: £41k).

Restricted income (including gift aid thereon) totalled £4k .

Finance report (continued)

Expenditure

Expenditure for the year from the unrestricted fund amounted to £146k (2023: £166k). The decrease of £29k is mainly due to the unexpected replacement of the boiler heating system and higher energy costs in the prior year.

Charitable Giving

Donations totalling £1.6k (2023: £3k) were made to 11 (2023:12) missionary or charitable organisations during the year, from funds raised by special collections. (Details are given in note 10).

Deficit

The PCC reports a surplus on the unrestricted fund of £16k (2023: Surplus of £75k).

Transfer between Funds

During the year, designated funds nil were utilized and released to the unrestricted general fund. The designed fund was increased in 2024 with the approval of the PCC The current balance is £50k

Reserves

As at 31st December 2024, the PCC has £50k in a designated fabric reserve, £106k in the general fund and £8k in restricted funds. The restricted funds represent a number of funds expendable only in accordance with the specific wishes of the donor(s). Of the £6k held in restricted funds at the year end, this includes a new grant (£805) from Southwark Diocese to start a Parish Nurse Scheme. (Further details are given in Note 8).

Reserves policy

The PCC's general reserves policy is to hold reserves equal to a minimum of three months' expenditure. The current level of general reserves £106k, is in excess of this figure.

The PCC considers that a designated fabric reserve of £50k is an appropriate sum to hold aside for repairs required to the Grade II listed building.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM
Annual Report and Accounts for the year ended 31 December 2024

Statement of PCC members' responsibilities

The law requires PCC members to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Parochial Church Council of St Mary and St John, Balham during the year and its financial position at the end of the year.

In preparing those financial statements, we are required to:

1 Select suitable accounting policies and apply them consistently;

2 Make judgements that are reasonable and prudent;

3 State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

4 Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Parochial Church Council of St Mary and St John the Divine, Balham will continue in operation.

The PCC members are responsible for keeping accounting records, for safeguarding the assets of the organization, and for taking reasonable steps for the prevention and detection of fraud and other irregularities, should they exist.

For and on behalf of the PCC

Jonathan MacNeaney
Vicar and Chair of PCC

John Lloyd IV
Treasurer

Date 9th May 2025

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARY AND ST JOHN THE DIVINE, BALHAM

This report is on the accounts of the PCC for the year ended 31 December 2024 which are set out on Pages 11 to 18.

Respective responsibilities of the Trustees and the Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below..

Independent Examiner's Statement

In connection with my examination no matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with Section 130 of the Charities Act 2011; or

- the accounts did not accord with the accounting records.

I have come across no other matters in connection with my examination to which attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

Paula Thomas

Paula Thomas BSc FCA CTA

25 Westcote Road, London SW16 6BN

Date: 13 June 2025

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2024

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31st December 2024

	Note	Unrestricted Funds	Restricted Funds £	2024 Total £	2023 Total £
INCOME					
Voluntary income	2(a)	101,362	2,662	104,024	194,667
Church Activities	2(b)	9,174	1,387	10,561	8,939
Activities for generating funds	2(c)	49,751	-	49,751	43,110
Income from investments	2(d)	2,570	-	2,570	958
Total income		**162,857**	**4,049**	**166,906**	**247,674**
EXPENDITURE					
Church Activities	3(a)	146,312	2,524	148,836	169,353
Raising Funds	3(b)	196	1,377	1,573	1,071
TOTAL EXPENDITURE		**146,508**	**3,901**	**150,409**	**170,424**
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE		**16,349**	**148**	**16,497**	**77,250**
Total Funds brought forward	8	140,118	7,470	147,588	70,338
Total funds carried forward	8	**156,467**	**7,618**	**164,085**	**147,588**

The notes on pages 13 to 18 form part of these financial statements

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2024

BALANCE SHEET

At 31 December 2024

	Notes	2024	2023
CURRENT ASSETS			
Debtors	6	21,459	24,663
Cash at bank and in hand		149,205	150,192
		170,664	**174,855**
LIABILITIES			
Creditors: amounts falling due within one year	7	**6,579**	**27,267**
NET CURRENT ASSETS		**164,085**	**147,588**
TOTAL NET ASSETS		**164,085**	**147,588**
PARISH FUNDS			
Restricted	8	7,618	7,470
Designated	8	50,000	20,078
General	8	106,467	120,040
TOTAL FUNDS		**164,085**	**147,588**

Approved by the Parochial Church Council on 9th May 2025 and signed on its behalf by

Jonathan MacNeaney
Vicar Chair of PCC

John Lloyd IV
Treasurer

The notes on pages 13 to 18 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 (2017) as the applicable accounting standards and the 2017 version of the Statement of Recommended Practice, Accounting and Reporting by Charities, (SORP (FRS 102)). The financial statements have been prepared under the historical cost convention.

Going concern

The Trustees have considered income and expenditure for 2025 and set a budget for the year which reflects a surplus of £107, after transfers from restricted and designated funds. This will be absorbed by the general fund, leaving approximately £106k at the end of 2025 in the general fund as a reserve. The PCC are confident that this indicates that the charity is a going concern.

Fixed assets

Purchases are written off in the year of purchase.

The Church building

The activities of the PCC take place at St Mary's Church in Balham which is owned by the Church of England (Southwark Diocese). The PCC is responsible for the repair of the Church building and for safeguarding the Church building and assets. All repairs and development expenditure is charged to the income and expenditure account.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use, and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted Funds are those funds which must be spent on specific purposes.

Details of the funds held, and movements during the year, are in note 8.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax recoverable under Gift Aid is recognized when the incoming resource to which it relates is received.

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

Interest entitlements are accounted for as they accrue.

Rental income from the letting of the church premises is recognised when the rental is due.

Resources Expended

Grants and donations are accounted for when paid, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan contribution or parish share is accounted for when due.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

2 INCOMING RESOURCES

		Unrestricted Funds	Restricted Funds	2024 Total	2023 Total
2(a)	**Voluntary Income**				
	Planned Giving	58,265	-	58,265	73,255
	Gift Aid recovered	16,448	232	16,680	17,620
	Communion alms	6,114	-	6,114	4,927
	Bequests inc Benjamin Weir				400
	Donations, appeals, etc	17,199	1,330	18,529	22,417
	Grants	-	1,100	1,100	1,933
	Listed Places of Worship VAT Recovery Scheme	2,837	-	2,837	6,978
	Legacies	500	-	500	67,137
	Total	**101,363**	**2,662**	**104,025**	**194,667**
2(b)	**Church Activities**				
	Fees & charges for services	4,327	-	4,327	3,402
	Fundraising events	3,045	1,377	4,422	3,914
	Coffee donations	549	-	549	522
	Candle donations, etc	1,252	10	1,262	1,101
	Total	**9,173**	**1,387**	**10,560**	**8,939**
2(c)	**Activities for Generating Funds**				
	Parking	2,460	-	2,460	2,128
	Use of church and rooms	47,291	-	47,291	40,982
	Total	**49,751**	**-**	**49,751**	**43,110**
2(d)	**Income from Investments**				
	Interest and dividends	2,570	-	2,570	958
	Total	**2,570**	**-**	**2,570**	**958**
	Total Income	**162,857**	**4,049**	**166,906**	**247,674**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

3 EXPENDITURE

		Unrestricted Funds	Designated Funds	Restricted Funds	2024 Total	2023 Total
3(a)	**Church Activities**					
	Missionary & Charitable Giving	595	-	1,613	2,208	2,541
	Ministry: Diocesan parish share	57,900	-	-	57,900	45,458
	Accommodation for Curate	-	-	-	-	6,000
	Insurance & Water Rates	9,253	-	-	9,253	8,588
	Heat & Light	12,340	-	-	12,340	13,051
	Telephone & Broadband	851	-	-	851	1,975
	Church – repairs & maintenance & decoration	23,381	-	-	23,381	50,522
	Flowers	644	-	11	655	724
	Other expenses inc refreshments	1,290	-	-	1,290	1,575
	Fees payable	2,250	-	-	2,250	1,817
	Cleaning wages & materials	9,774	-	-	9,774	9,013
	Music inc Organ tuning	1,060	-	-	1,060	989
	Organists	9,836	-	-	9,836	7,831
	Altar requisites	1,182	-	-	1,182	1,524
	Junior, Senior church & creche	490	-	-	490	235
	Garden & grounds	202	-	-	202	1,946
	Staff expenses and training	-	-	295	295	508
	Vicar's expenses	42	-	-	42	43
	Parish Administrator	6,680	-	-	6,680	6,048
	Bookkeeping services	3,975	-	-	3,975	3,795
	Postage, printing & stationery	2,846	-	-	2,846	3,450
	Independent Examination fees	300	-	-	300	250
	Bank charges	110	-	-	110	284
	Equipment and software	1,311	-	-	1,311	1,186
	Organ repairs					-
	Total	**146,312**	**-**	**2,524**	**148,836**	**169,353**
3(b)	**Raising Funds**					
	Fundraising costs/publicity	196	-	1,377	1,573	1,071
	Total	**196**	**-**	**1,377**	**1,573**	**1,071**
	Total Expenditure	**146,508**	**-**	**3,901**	**150,409**	**170,424**

A further analysis of missionary and charitable giving is given in Note 9

4 STAFF COSTS

	2024	2023
Wages and salaries	21,476	16,718
Average no of employees	4	4

5 RELATED PARTIES

There were salary payments made to one member of PCC during the year. No other PCC members or persons closely connected with such members received payments, by St Mary's Church or any closely related organisation, except for expenses incurred on behalf of the church. The members of the PCC made donations to St Mary's totalling £18k (2023: £22k).

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

6 DEBTORS

	2024 Unrestricted £	2024 Restricted £	2024 Total £	2023 Total £
Gift aid tax recoverable	4,204	140	4,344	5,511
Sundry debtors	15,549	-	15,549	18,381
Accrued income	1,566	-	1,566	771
Prepayments	-	-	-	-
	21,319	**140**	**21,459**	**24,663**

7 CREDITORS – amounts falling due within one year

	Unrestricted	Restricted	Total	Total
Total				
Independent Examination	300	-	300	250
Other creditors	4,840	-	4,840	22,924
Accruals and deferred income	435	1,004	1,439	4,093
	5,575	**1,004**	**6,579**	**27,267**

Creditors consist of accrued expenses and other amounts due in the normal operations of the church.

8 FUNDS

Restricted Funds are those expendable only in accordance with the specific wishes of the donor(s)

Designated Funds are those ear-marked by the PCC for a particular project or purpose.

Unrestricted and Not Designated Funds are expendable at the discretion of the PCC, in furtherance of the objects of the Church.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

SUMMARY OF FUND MOVEMENTS

FUNDS	1 Jan 2024	Income less expenditure (utilizations)	Transfers	31 Dec 2024
	£	£	£	£
Restricted				
Children's Choir	90	-	-	90
Psalters & Music in Church	446	(103)	-	343
Healey Willan Memorial	100	-	-	100
Robes and Albs	40	-	-	40
Building	2,000	-	-	2,000
Bibles for TSM	358	(51)	-	307
Wandsworth BC	2,656	(70)	-	2,586
Sunday School grant	900	-	-	900
LED Brighter Greener	880	(433)	-	447
Parish Nurses Scheme		805	-	805
Total Restricted	**7,470**	**148**	**-**	**7,618**
Unrestricted				
Designated				
Fabric Reserve	50,000	-		50,000
			-	
Total Designated	**20,078**	**-**	**29,922**	**50,000**
General Fund	**120,040**	**16,349**	**(29,922)**	**106,467**
Total Unrestricted	**140,118**	**16,349**	**-**	**156,467**
Total Funds	**147,588**	**16,497**	**-**	**164,085**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

9 CHARITABLE GIVING

	Overseas 2024	Home Mission 2024	Total 2024	Total 2023
From Restricted Funds				
Bishop's Lent Appeal	-	50	50	666
Crisis	-	765	765	446
St Thomas with St Stephen PCC	-	-	-	268
Friends of TSM	-	180	180	142
Poppy Appeal	-	49	49	127
Box on High Road	-	21	21	-
RNLI	-	13	13	-
Wandsworth Support for Refugees	36	-	36	-
Water Aid	296	-	296	-
	-	-	-	-+
Little Village	144	-	144	225
Mercy Ships	53	-	53	171
B.O.N.A.	-	-	-	243
World Aids Day	5	-	5	10
Wandsworth Work & Play	-	-	-	243
Total Giving	**534**	**1,078**	**1,612**	**2,541**



2024

Annual Parochial Church Meeting Report

Table of Contents

1. Finance Report
2. PCC and Standing Committee Report
3. Electoral Officer's Report
4. Church Warden's Report: Fabric and Ornaments
5. Safeguarding Report
6. Giving Group Report
7. Lettings Committee Report
8. Parish Nursing Report
9. Health and Safety Report
10. Gardening Group Report
11. Trinity St Mary's School Report
12. Music at St Mary's Report
13. Brownies and Guides Report
14. Sunday School Report
15. Deanery Synod Report
16. Churches Together Report
17. Vicar's Report

1. Finance Report

The main audited finance report for the year to 31 December 2024 is available elsewhere in this document. In summary, during the year the church's unrestricted general fund income totaled £163k (2023: £242k). The main reason for the decrease in income from the previous year is primarily attributed to a decrease in large legacies. However, room lettings continued to grow, increasing to £47k (2023: £41k).

Restricted income (including gift aid thereon) totalled £4k. Expenditure for the year from the unrestricted fund amounted to £146k (2023: £166k). The decrease of £29k is mainly due to the unexpected replacement of the boiler heating system and higher energy costs in the prior year.

Donations totalling £1.6k (2023: £3k) were made to 11 (2023:12) missionary or charitable organisations during the year, from funds raised by special collections.

The PCC reports a surplus on the unrestricted fund of £16k (2023: Surplus of £75k). During the year, designated funds nil were utilized and released to the unrestricted general fund. The designed fund was increased in 2024 with the approval of the PCC. The current balance is £50k.

John Lloyd, Treasurer

2. Parochial Church Council and Standing Committee Report

The PCC met throughout the year, usually once every two months, maintaining a systematic overview of the church's activities and mission, and of the management of its resources and staff.

I confirm that the PCC has complied with the duty under the Clergy Discipline Measure 2016 to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults.

The PCC's Standing Committee comprises the Vicar, Churchwardens, Treasurer and PCC Secretary. It has met a few days before each PCC meeting to prepare the agenda and plan how best the issues before the PCC are to be presented for decision (including preparing the Budget and other financial information).

Peter Assor

3. Report of the Electoral Roll Officer

This year saw the revision of the Electoral Roll (every 6 years). Parishioners could fill in forms online or in person and the total number on the new register is 89.

The old register had 154 on the list but that included many who had, over the previous 6 years, moved away, left the church, or passed on.

Graeme Calf

4. Church Wardens Report: Fabric and Ornaments

The fabric and Ornaments of the building have been well maintained with the regular servicing of the lift, fire extinguishers, alarms, electrics, sound-system, gutters and floor polishing.

Permission was finally given by the Diocesan Board that repairs could go ahead to stop rain water coming in through the Nave ceiling and Baptistry. This was completed in November and appears to be successful. We are still awaiting Diocesan permission to proceed with repairing the plaster work in the Baptistry and Holy Family chapel.

The Stone Masons Boden and Ward repaired the stone pillar hit last year by Hornsby House Minibus in January 2024.

We have Smart Metres installed so regular readings can be taken. A brand new back door into the school playground has been fitted - many thanks to Martin for doing this. One of the garden planters had to be removed due to old age and space has now been given to the Cherry Tree planted in memory of Emese Bito.

We have also had 3 new smoke detectors fitted and a new St George's flag installed.

We would like to thank Margaret Olasebikan and Jack Lawson for their monthly reports on the Church building. We also thank Martin for his continued dedication to maintaining this beautiful building. Throughout the year we have organised several working parties to do extra cleaning and repairs and we would like to thank everyone who has helped make St Mary's so special.

Diane Holmes and Nicky Morton
Church Wardens

5. Safeguarding

Julia remains as Parish Safeguarding Officer (PSO) and works closely with Jonathan in covering safeguarding responsibilities. Since the last APCM we are still searching for a second PSO, so if anyone is interested please contact Julia or Jonathan to find out more. Jonathan and Julia completed the Parish Safeguarding Audit in February 2025.

Safeguarding Incidents

Since the previous APCM last year there have been 2 safeguarding incidents reported, 1 enquiry, and 2 historic submissions that have been passed to the Diocese.

DBS

6 DBS checks (new and renewal) were completed since last year. These were for PCC members and our Children's Ministry. There are an additional 5 applications ongoing.

Training

All of those currently required to undertake safeguarding training will have been notified of the course/courses required and the level required based on their role (paid or voluntary).

For the future

Jonathan is still exploring the possibility of a Safeguarding Training Day at St Mary's, so that all those who are eligible and/or interested can achieve a Foundation Level Certificate, but anyone can complete the course online at anytime by using this link:
https://southwark.anglican.org/safeguarding/training/

I can confirm that the PCC has complied with the duty to have due regards to the House of Bishop's policies and guidance in relation to the safeguarding of children and vulnerable adults.

Julia D'Cruz
Parish Safeguarding Officer

6. Giving Group

The Giving Group meets every 6 to 8 weeks, and corresponds between meetings, in its role of maintaining an overview of, encouraging and inspiring, the raising of funds to support the worship and mission of our church. Lettings are the subject of a separate report. The Giving Group's remit covers: stewardship, legacies, grant applications, collections and sales, raffles and other events with a significant fund-raising dimension. It reports regularly to the PCC. We liaise with Nigel Collier and his team who organise the wonderful free concert series which give such pleasure to many people within and beyond the church community and attract significant donations.

Lynn Beattie stepped down from the Group during the year with our warm thanks for her contribution since its inception. Members at the year end were: Fr Jonathan, Graeme Calf, Wendy Newall, Fiona Symes and Andrew Purkis. We would warmly welcome additional members, not least anyone with an interest in outreach and marketing.

The strategic priority of the Group is to increase regular and reliable giving through stewardship, as ideally we would spend less time and effort on other fundraising and more on the priorities in our Mission Action Plan. Our annual Stewardship Appeal is in June and is key to the success of our Mission. We also seek to maintain a drip-drip of awareness about the importance of making a will, and remembering St Mary's in it as so many have done on whose shoulders we now stand.

In addition we strongly support church events which produce funds whilst also helping to enrich our community and reach out to others: our annual Garden Party, our concerts (including in the past year a memorable and high profile Westenders Concert in August), our Tea and Hymns, and regular favourites including Pancakes and Beetle Drive, Harvest Supper, and selective talks in church, including in the past year one by two Policemen and one by a well known advocate of good health and well-being. And both Christmas and Easter at St Mary's would not be quite the same without our well-supported raffles.

It is a sadness that The Grapevine, conceived in the Group, has temporarily ceased because of the lack of a co-ordinating editor. There is no shortage of contributors and enthusiasm for this simple newsletter to enhance our communal life and how

we can support it, and we hope that it will soon awake from its current hibernation.

We thank sincerely all who support the work of the church through their giving of money and time, and all who organise, support and participate in the initiatives that the Group helps to inspire and co-ordinate.

Andrew Purkis
Chair, The Giving Group

7. Lettings Committee report

Lettings have been going very well this year, as the financial report indicates. We receive about 3-5 email requests a week to use our church. The enquiries led to us making bookings for: parties, first aid classes, business meetings, counselling service, GP surgery away day, sound healing sessions, school concerts, school health hearing and vision testing, wakes, singing/ musical instrument practice.

We secured 4 new regular lets including a private fitness class; a dance class and 2 new AA groups, (we now have 6 AA groups using our church regularly).

We offered Central London Community Healthcare NHS Trust our rooms once a week for child health care clinics, this only lasted a few months as they said the rooms were not suitable, unfortunately they left without paying & we are still trying to recover the debt.

Balham in Bloom was held at St Mary's in June 24 and was a great success.

We have lost a couple of regular bookings including a large choir who used the Narthex every week, she was asked to leave as she owed over £1,000. We are still trying to recoup the payment.

As well as our paid users we also offer a variety of community outreach support, including School Councillor meetings; The sewing club; The repair shop; Wandsworth World refugees and the Retired clergy meetings. TSM school use our space for meetings and services once a week. Our own Little Lambs meet once a week. Once a month we also have a One Stop Organiser to offer later life advice.

We introduced new lettings policies and increased fees from September 2024.As a rough calculation we now get about £2,700 a month from lettings.

Melinda our administrator sadly left us in December 2024, we thank her for all the work she did with lettings and keeping up with regular users. Happily, we now welcome Mella as our new administrator. She will be a taking on all new booking

requests and one-off lettings from Karen in May 25, as well as managing all regular users. In addition to room hire we have five weekday parking permits. If you drive to church during the week, please do not park in the 5 marked spaces.

The letting committee meet regularly, to discuss safety, storage, health concerns and any complaints from users. Thanks to Jonathan, Graeme and Diane. Melinda/ Mella for their support. Thanks to Jonathan who welcomes most of our one off and new lets and opens up for them, also to Colin, Bruce and Graeme who are there when needed. Thanks also to Margaret our financial advisor who coordinates the invoices & payments.

Our current regular classes

Monday		
9.15 – 10.50am	Narthex	Tappy Toes
7-8pm	MR	AA
Tuesday		
8 – 2pm	Narthex	Baby Sensory
9.30-10.30pm	Balcony	Music lesson
3.45 – 6.45pm	MR	Kumon Classes
12-1pm	Balcony	Councillor
7.30 – 9pm	Narthex	Popchoir
7pm -8pm	Balcony	Martial Arts
8-9pm	MR	AA
Wednesday		
7 – 9.30pm	MR	AA
Thursday		
9.50 – 11.50am	Narthex	Monkey Music
12-1pm	Balcony	Councillor
3.45 – 6.15pm	MR	Kumon Classes
8 - 9.45pm	MR	AA
Friday		
9.30 – 10.50am	Narthex	Tappy Toes
6.30 – 7.30pm	Narthex	Dance Class
Saturday		
1.30 – 4pm	MR	Kumon Classes
6-8 pm	MR	AA
Sunday		
1 – 3pm	Narthex	Messiah Church
6 – 7.30pm	Narthex	AA

Karen Gray – Lettings Coordinator

8. Parish Nursing

In September 2024 I was blessed to become the Parish Nurse here at St Mary's. I have worship here for over 30 years and been an NHS nurse for nearly 50 years. For the last 4 years I was Parish Nurse at St Michael's Church in Camden.

Parish Nursing is community healthcare based from the church that aims to enable people to maintain physical, mental and spiritual health. It provides an additional layer of nursing support to people with existing health problems, those nearing the end of life or who are at risk in some way.

Parish Nursing Ministries UK (PNMUK) provide training and clinical support and oversees the service. There is about 100 Parish Nurses throughout United Kingdom. 2025 marks a significant milestone for PNMUK as they celebrate 20 years of training, supporting and promoting holistic care to communities across the nation.

I would like to thank the Parish Nursing Support team who help me to deliver the service within this community. Thanks to Fr Jonathan for his love and vision in supporting me in bringing the Parish Nurse service to St Mary's. Together we deliver a monthly Healing Service followed by Health Advice Sessions covering first aid at home and cancer awareness to name a few.

If you require any further information, support or health advice please speak to me or contact me via email parishnurse@stmarybalham.org.uk.

Karen Gray

9. Health and Safety

Although COVID 19 has not featured much in the news lately, the congregation consists of very few mask wearers and there are fewer people seeking to be socially distanced during the service. Church attendance is up however there are still areas where people can socially distance if they wish. The Eucharist/Holy Communion is offered in both kinds with the majority of people opting for receiving in both kinds. Also for those parishioners who cannot make it up to the altar rail to receive Communion, we do provide the option of receiving Communion at their seats. Thanks to the new Music Director the Choir has increased in size such that the parishioners can enjoy a regular sung Sunday mass.

Bruce Knight

10. The Church Garden

They say, if you make a garden, you believe in the future. Much of the fun of gardening is planning and looking ahead to the next season, while enjoying the current season. The long bed in front, under the pavement wall, was restored and gaps replanted. The vital, annual top dressing of farmyard manure was applied in the autumn, to ensure stronger growth, drought resistance and weed suppression in all the beds. The neglected North bed was planted with hellebores and the irises continued to do well. The bulbs in beds and containers gave a good show in the spring. The lawn in the Oasis Garden was treated throughout the season by Green Thumb (a gift from a generous member of the congregation). However, drought and hard wear do make it look tired and we have to accept these conditions.

We gardeners are very few, so do join us on a Saturday morning. Knowledge is built up with experience. The activity of gardening embodies hope, which may partly account for its therapeutic effect.

Marian Shaw

11. Trinity St. Mary's School

As has been the case with many schools in Wandsworth and elsewhere, TSM have had another difficult year, mainly due to falling demand for school places. However, this problem is largely outside the control of individual schools and thanks to the hard work and good management by Headteacher Lynn Anderson, her deputy Chloe Keys and all the teaching and support staff, TSM remains one of the leading primary schools in the country. The school's strong links with St. Mary's Church provide valuable support and as always, Father Jonathan has made a considerable contribution through his presence as a governor and elsewhere.

Lynn and her team continue to successfully motivate the school and also arrange many successful and enjoyable 'out of school' activities, The PTA and many parent helpers are also to be thanked for their many contributions to the life of what is a happy and successful school.

'Nurturing minds, filling hearts, flourishing together.'

Mark Synge

12. Music at St Mary's

Church Choir

We run two rehearsals per month. The choir now regularly has between 9 and 11 singers per service, sometimes reaching 12 or 13. Twice-monthly sight-reading sessions were launched in November which have been very well attended by the six people registered. The feedback has been excellent.

Children's Choir

The children's group is still in a fragile state, with only four members at the moment, but they are very motivated and sing once a month with the adult choir at the Sunday Eucharist.

Sophie Garbisu, Music Director

Saturday Concerts

In the summer of 2024 we hosted six evening concerts ranging from individual song and instrumental recitals to excerpts from popular West End shows and a jazz quartet. Audience numbers range from 22 to 100 with an average of about 50 attending. In 2025 we are part way through a similar programme.

The intention of these concerts is to extend the long musical tradition at St Mary's to a wider local audience, making use of what is a unique space in Balham. Entrance is usually low cost or free so that no one is excluded. Donations are collected and any profits passed on to the PCC general account.

Nigel Collier

13. 5th Balham Brownies and Guides

Unit numbers continue to improve: 7 Guides, 20 Brownies and 1 Young Leader. We also have a new Duke of Edinburgh Helper, Edie and a new leader, Cammy.

This year, Hannah and Charlotte were both awarded Jack Petchey Awards. These are £300 grants which have to be spent on the unit. Hannah decided to commission special '5th Balham Guide Hoodies' which the girls wear with pride. Charlotte decided on bowling, the Escape Room and pizza night out. Both attended a presentation evening in March and received a certificate and medal. We have joined in District Events including a trip to London Zoo and Thinking Day. The girls have worked on different badges including Skills Builder Level 3 and 4 Innovate and Interest Badges including Jobs, Painting, Back-Wood Cooking and Mixology. The Brownies have learnt many skills and attempted many challenges including tracking signs, making a zipwire for teddies and constructing towers out

of marshmallows and spaghetti! Guides have learnt about ember cooking, construction, public speaking and shopping on a budget.

Many thanks to Helen, Henna, Cammy and Church Volunteers who ensure the girls are safe and happy.

Diane Holmes Brownie and Guide Guider

14. Sunday School

We have had a good year in Sunday School, getting to know our regular attendees better and growing closer to God together. It is exciting and refreshing to be able to tell them the stories of the bible that we know so well, but which they are often hearing for the first time. We have also been focussing on teaching them about the fundamental elements of our faith, such as prayer and the meaning of Easter. A few highlights have been:

- Making fishing boats out of cardboard boxes
- Using star stickers to each represent a prayer and creating a beautiful starry sky of all the children's prayers
- Easter party complete with egg and spoon race, musical bunnies and bunny in the middle

We currently have 8 volunteers and are looking for more to join the team. Our attendance is up slightly from last year with between 5 and 12 children each week, and an average of 8/9. The age range of our regular attendees is currently 4-12yrs.

Going forward we are discussing further ways that we can support our neurodivergent children and are trying to link in our learning from week to week. We continue to use the Roots resource which provides good ideas for activities based around the lectionary readings. I would like to try and support others to use this resource to be able to lead sessions so that this responsibility can be shared more between volunteers.

15. Deanery Synod

Deanery Synod is a church council comprising of clergy from the deanery and elected lay members from the local churches. Synod comprises 11 parishes with a geographical boundary that ranges from The Church of the Ascension in Balham Hill to St. Mary's in Summerstown. It also includes Wandsworth Prison, Springfield Hospital, and St. George's Hospital. It acts as a source of information and decision-

making for Diocesan Synod and, more importantly, a support to the parishes and other institutions within it.

The Deanery Synod meets four or five times a year, discussing ways to fulfil the mission of the Deanery, and hosting guest speakers on topics that are important to the Deanery or wider Diocese. There were 5 meetings during 2024. Topics included Environment (including the growing concern about an Eco-crisis), Diocesan Synod Elections, Racial Justice in the Church, promoting the Lay Ministry, and the importance providing a Ministry for Older People. The meetings are open to everyone in the Deanery, whether Synod members or not. Feedback on discussions and any pressing Deanery matters are subsequently shared with the PCC.

Bruce Knight

16. Churches Together in Balham and Upper Tooting (ChBUT)

Churches Together in Balham and Tooting have shared another packed year of events, including:

A group visit to the Shrine of Julian of Norwich, two coffee mornings, selling cakes and refreshments at the BATCA Fun Day in Tooting, spirituality, prayer and learning for the Week of Prayer for Christian Unity, and two hugely popular concerts: Prelude to Advent and Prelude to Holy Week.

A special thank you to representatives of St Mary's who have supported Churches Together over the past year as members of our very own ChanTons Choir, helping to step in at the last minute to ensure the Coffee Morning last October went ahead as planned, and to those who join us at meetings and events.

At the time of writing we are preparing to witness and worship together on Good Friday 18th April at 10.30am at Bedford Place at the back of Sainsbury's.

Please support us by keeping a regular eye on our events on the pew sheet and our website https://www.ctbut.co.uk/

Julia D'Cruz

17. Vicar's Report

It is a privilege to lead this parish as we proclaim Christ afresh in this generation and seek to serve our community. 2024 witnessed the embedding of a number of initiatives which had started the year before alongside continued growth of our regular worshipping life. I have been delighted to witness how ready is our congregation to expend energy, time and resources in pursuit of our shared vision.

Additionally, 2024 saw some changes in personnel. Karen was commissioned as our parish nurse. Beginning in the summer a ministry in Balham which she has already been carrying out in Camden for some years. In December Melinda our administrator handed in her resignation as she moved on to fuller time opportunities. I am grateful for all her work particularly in revitalizing the lettings after the pandemic.

Our presence makes Balham a better place to be. We reach out to lives young and old and especially those on the margins. And our greatest gift is the opportunity we offer season by season, week by week and day by day for people to encounter the living God and see their lives transformed.

The activities enumerated above bear testimony to our thriving community and I offer my thanks to those who take responsibility to lead different parts of our church's life. Rather than list the 100 names who all deserve praise each year I pick out just a couple of people to whom to pay tribute.

Janet is faithful in fellowship, the breaking of the bread and prayers. She supports the ministry to children on Sunday and on Thursday afternoons alongside Sally. She prepares the altar for our midweek Eucharists and cleans up after them. She cares for me like a mother and gently enables my pastoral ministry by freeing me from practicalities. If ever you don't see her, it is because she is replacing candles, straightening a cloth or quietly serving in some unseen capacity.

Martin: sands, paints, affixes weatherboarding and rehangs doors; fixes taps and replaces washers; sets the clock; hangs fresh flags; replaces lightbulbs; examines roofing leaks; has mastered the sliding doors; replaces bricks and in general saves the church thousands of pounds of repair costs. All this he does in a spirit of prayerful service with good humour and his price is a coffee and a thank you. He is good value.

These two individuals stand in the stead of many I could write about. I am blessed to be spending my life with you all. As always, I am indebted to the PCC, standing committee and particularly the wardens, Diane Holmes and Nicky Morton. With my love.

Father Jonathan

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY & ST JOHN THE

England & Wales - Charity number 1139488

Accounts

The Parish of St Mary and St John the Divine

Balham

Annual Report and Accounts

For the year ended

31st December 2023

St Mary and
St John the Divine

BALHAM

Charity Registration Number: 1139488

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM
Annual Report and Accounts for the year ended 31 December 2023

Contents

Page

3	Legal and administrative details
4-7	Trustees' Report
8	Independent Examiner's Report
9	Statement of Financial Activities
10	Balance Sheet
11-16	Notes to the Accounts
17-23	Church Life

Legal and administrative details

Charitable status

The Parish Church Council of St Mary and St John the Divine, Balham, was previously a charity exempted from registration with the Charity Commission. In 2010 as required by charity legislation, the Parish Church Council completed registration with the Charity Commission and gained its charity registration number: 1139488.

Location of the Church

St Mary's Church is on Balham High Road, London SW12 9BS.

Incumbent

Incumbent priest from 30th January 2023 Revd Jonathan MacNeaney

Bankers

National Westminster Bank Plc, Balham High Road, London SW12 and

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Mrs Paula Thomas, Chartered Accountant, London SW16

The Parochial Church Council (PCC)

The PCC of St Mary and St John the Divine has the responsibility of co-operating with the incumbent in promoting within the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for maintaining and developing the building for the parish.

Trustees (being the members of the PCC)

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representational Rules. Those elected bring the skills required for the PCC and ensure the diversity reflects that of the parish.

The PCC normally meets seven times per year. During 2023, the members of the PCC were:

Appointment	Name		Committee
Until 2026 APCM Resigned September 2023	Ms Kamalini Arul		
Until 2026 APCM	**Ms Lynn Beattie**		**Giving Group**
Until 2026 APCM Resigned May 2024	**Mr Berkeley Brandon**		
Until 2026 APCM	**Graeme Calf**		
Until 2026 APCM	**Julia de Cruz**		
Until 2024 APCM Secretary, resigned July 2023	Ms Dawn Dukar		Standing
Ex Officio Resigned June 2023	The Revd Berni Excell		Standing, Giving Group
Until 2026 APCM	**Ms Karen Gray**		**Lettings, Giving Group**
Until 2023 APCM Deanery Synod	Ms Rose Harley		
Ex Officio Churchwarden Until 2024 APCM	**Ms Diane Holmes**		**Standing**
Until 2026 APCM Deanery Synod	**Mr Bruce Knight**		
Until 2024 APCM	**Ms Pauline Lamunu**		
Until 2026 APCM	**Jack Lawson**		
Until 2026 APCM Treasurer	**Mr John A Lloyd IV**		**Standing**
Vicar, Chair	**Fr Jonathan MacNeaney**		**Standing**
Ex Officio Churchwarden, resigned October 2023	Ms Sarah McDermott		Standing
Until 2026 APCM	**Margaret Olasebikan**		
Until 2024 APCM	**Ms Wendy Newall**		
Until 2026 APCM Deanery Synod Vice-Chair	**Mr Andrew Purkis**		**Standing, Giving Group**
Until 2023 APCM Treasurer Resigned April 2023	Mr Colin Snaddon		Standing, Building and Fabric
Until 2026 APCM	**Ms Dorothy Tay**		
Until 2026 APCM Deanery Synod	**Mr Sedgil Wartemberg**		

Names in **bold** are the trustees at 31 December 2023 and at the date of this report.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

Committees

The PCC operates through several committees that meet between full meetings of the PCC and prepare reports for those full meetings. Emergencies that arise are dealt with by the Standing Committee which comprises the Incumbent, Churchwardens, Secretary, Treasurer, and one other member of the PCC appointed by the PCC (in 2022-3 the Vice-Chair).

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. It also prioritises and prepares the agenda for PCC meetings.

Building & Fabric Committee

This committee oversees the physical resources of the Church attending to matters relating to the Church building, grounds, fabric, and equipment. Having met irregularly, in 2023 this committee was abolished. Its work is covered by the churchwardens supported by two members of the PCC who undertake monthly site inspections.

Lettings Committee

This committee attends to matters relating to the letting and maintenance of the space available for hire.

Giving Committee

This committee maintains an active overview of financial support for the church's mission via stewardship, legacies, and fundraising from events or Trusts and other funding agencies

Church attendance

There were 148 members of the Church Electoral Roll at the end of December 2023. Average Sunday attendance in October 2023 was 90. Collective Worship for Trinity St Mary's CofE Primary School took place when possible every Thursday in term-time. Other services, including baptism (25), weddings, and funerals, were conducted in the church.

Review of the year

We bade farewell to our curate, Revd Berni Excell who took up post as vicar of Roundshaw and Beddington. Her contributions to the life of the church and local community particularly in offering leadership through the interregnum most gratefully received.

Participation in worship has grown numerically by a third. Balham continues to be a community in flux. Too often it feels we bid farewell to old friends but we are also blessed by new faces in the congregation most weeks. There have been fifteen baptisms. Ten children were admitted for First Communion and four adults Confirmed. The mission of the church has continued to grow steadily in its outward focus; encouraged by nurturing and active lay members. Particularly; the breadth of music and seminar events; deepening relationship with our church school; and with the offering of twice weekly warm hubs.

Unrestricted income increased in 2023 to £242k (2022: £142k) largely due to legacies of £67k (2022: £10k) as well as continued uptake in room lettings and an increase in planned giving. Unrestricted expenditure increased to £166k (2022: £135k), primarily as a result of the unexpected replacement of the boiler heating system.

More information about our activities and mission is found on our website: www.stmarybalham.org.uk.

Public benefit statement

The PCC has considered the Charity Commission's guidance on public benefit. Working cooperatively with the clergy and other members of the congregation, it strives to enable all people to live out their faith as part of our parish community. This means facilitating opportunities for worship, prayer, and study, as well as encouraging service to and care for members of the wider community of which we are a part.

Community

The Church Building is used by church groups and the local community. Users include Guides & Brownies, St Mary's Choir, St Mary's Children's Choir, a concert series, Lent and Advent courses, Alcoholics Anonymous, Warm Hubs twice weekly and various social and fundraising events. Other groups who have used the building regularly include the United Church of the Messiah, children's' music, movement and drama groups, after school tuition, dance classes, and various exercise and wellness classes.

Stewardship and other forms of giving

Income from Stewardship increased to £73k (2022: £66k). A further £18k (2022: £18k) was recovered on gift aid donations, including under the Small Donations scheme. Stewardship giving primarily includes monthly standing orders and a blue envelope scheme.

The community generously supported (in excess of stewardship income described above) various donation appeals and fundraising events with online talks, concert series, tea parties, dinners and quizzes, raffles, jumble sales and the like raising around £26k.

During the year significant legacies were received totaling £67k.

Risk management

The PCC has appointed two Safeguarding officers (one of which was vacant from October 2023) to ensure full attention is paid to the safeguarding of children and vulnerable adults whilst in the building and attending events and services. This is a key practice to minimize the risks identified in the risk review conducted by the Churchwardens.

The PCC updated the Health and Safety policy and lettings policies, including ensuring risk assessments were completed by all those conducting activities within the Parish Church of St Mary and St John the Divine. Safeguarding training is undertaken as stipulated by diocesan policies and the Safeguarding Officer keeps a record of its timely completion.

Other risks (eg financial, or related to Health and Safety, etc) were regularly reviewed by the Health and Safety Officer, the PCC and its Standing Committee.

Finance report

Income

During the year the church's unrestricted general fund income totaled £242k (2022: £142k). The main reasons for the increase in income from the previous year is attributed to legacies of £67k (2022: £10k), room lettings of £41k (2022: £26k), and planned giving of £73k (2022: £66k).

Restricted income (including gift aid thereon) totaled £6k (2022: £8k). This decrease is mostly due to a decline in new grant funding.

Expenditure

Expenditure for the year from the unrestricted fund amounted to £166k (2022: £135k). The increase of £31k is mainly due to the unexpected replacement of boiler heating system and higher energy costs.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

Charitable Giving

Donations totaling approximately £3k (2022: £5k) were made to 10 (2022:12) missionary or charitable organisations during the year, from funds raised by special collections. (Details are given in note 10).

Deficit

The PCC reports a surplus on the unrestricted fund of £75k (2022: £7k).

Transfer between Funds

During the year, designated funds nil (2022: nil) were utilized and released to the unrestricted general fund.

Reserves

As at 31st December 2023, the PCC has £20k in a designated fabric reserve, £120k in the general fund and £7k in restricted funds. The restricted funds represent a number of funds expendable only in accordance with the specific wishes of the donor(s). Of the £7k held in restricted funds at the year end, the majority reflects a grant from Wandsworth Borough Council (Further details are given in Note 8).

Reserves policy

The PCC's general reserves policy is to hold reserves equal to a minimum of three months' expenditure. The current level of general reserves £120k, is in excess of this figure.

The PCC considers that a fabric reserve of £31k is an appropriate sum to hold aside for repairs required to the Grade II listed building. The current balance is £20k. The PCC intends to replenish the balance remaining of £11k in 2024.

Statement of PCC members' responsibilities

The law requires PCC members to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Parochial Church Council of St Mary and St John, Balham during the year and its financial position at the end of the year.

In preparing those financial statements, we are required to:

1. Select suitable accounting policies and apply them consistently;
2. Make judgements that are reasonable and prudent;
3. State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
4. Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Parochial Church Council of St Mary and St John the Divine, Balham will continue in operation.

The PCC members are responsible for keeping accounting records, for safeguarding the assets of the organization, and for taking reasonable steps for the prevention and detection of fraud and other irregularities, should they exist.

For and on behalf of the PCC

J MacNeaney

Jonathan MacNeaney

Vicar and Chair of PCC

Mr John A Lloyd IV

Treasurer

Date 4th May 2024

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARY AND ST JOHN THE DIVINE, BALHAM

This report is on the accounts of the PCC for the year ended 31 December 2022 which are set out on Pages 11 to 18.

Respective responsibilities of the Trustees and the Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below..

Independent Examiner's Statement

In connection with my examination no matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with Section 130 of the Charities Act 2011; or

- the accounts did not accord with the accounting records.

I have come across no other matters in connection with my examination to which attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

Paula Thomas

Paula Thomas BSc FCA CTA

25 Westgate Road, London SW16 6BN

Date: 4th May 2024

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
INCOME					
Voluntary income	2(a)	188,936	5,731	194,667	114,020
Church Activities	2(b)	8,939	-	8,939	9,083
Activities for generating funds	2(c)	43,110	-	43,110	27,239
Income from investments	2(d)	958	-	958	96
Total income		**241,943**	**5,731**	**247,674**	**150,438**
EXPENDITURE					
Church Activities	3(a)	166,199	3,154	169,353	138,937
Raising Funds	3(b)	38	1,033	1,071	1,287
TOTAL EXPENDITURE		**166,237**	**4,187**	**170,424**	**140,224**
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE		**75,706**	**1,544**	**77,250**	**10,214**
Total Funds brought forward	8	64,412	5,926	70,338	60,124
Total funds carried forward	8	**140,118**	**7,470**	**147,588**	**70,338**

The notes on pages 11 to 16 form part of these financial statements

BALANCE SHEET
At 31 December 2023

	Notes	2023	2022
CURRENT ASSETS			
Debtors	6	24,663	21,355
Cash at bank and in hand		150,192	57,265
		174,855	78,620
LIABILITIES			
Creditors: amounts falling due within one year	7	27,267	8,282
NET CURRENT ASSETS		147,588	70,338
TOTAL NET ASSETS		147,588	70,338
PARISH FUNDS			
Restricted	8	7,470	5,926
Designated	8	20,078	20,078
General	8	120,040	44,334
TOTAL FUNDS		147,588	70,338

Approved by the Parochial Church Council on 1st May 2024 and signed on its behalf by

Fr Jonathan MacNeaney
Vicar and Chair of PCC

Mr John Lloyd IV
Treasurer

The notes on pages 13 to 18 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 (2017) as the applicable accounting standards and the 2017 version of the Statement of Recommended Practice, Accounting and Reporting by Charities, (SORP (FRS 102)). The financial statements have been prepared under the historical cost convention.

Going concern

The Trustees have considered income and expenditure for 2024 and set a budget for the year which reflects a net surplus of £6k, after transfers from restricted and designated funds. This will leave approximately £96k at the end of 2024 in the general fund as a reserve. The PCC are confident that this indicates that the charity is a going concern.

Fixed assets

Purchases are written off in the year of purchase.

The Church building

The activities of the PCC take place at St Mary's Church in Balham which is owned by the Church of England (Southwark Diocese). The PCC is responsible for the repair of the Church building and for safeguarding the Church building and assets. All repairs and development expenditure is charged to the income and expenditure account.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use, and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted Funds are those funds which must be spent on specific purposes.

Details of the funds held, and movements during the year, are in note 8.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax recoverable under Gift Aid is recognized when the incoming resource to which it relates is received.

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

Interest entitlements are accounted for as they accrue.

Rental income from the letting of the church premises is recognised when the rental is due.

Resources Expended

Grants and donations are accounted for when paid, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan contribution or parish share is accounted for when due.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

2 INCOMING RESOURCES

		Unrestricted Funds	Restricted Funds	2023 Total	2022 Total
2(a)	**Voluntary Income**				
	Planned Giving	73,255	-	73,255	66,243
	Gift Aid recovered	17,430	190	17,620	18,233
	Communion alms	4,927	-	4,927	2,500
	Bequests inc Benjamin Weir	400	-	400	400
	Donations, appeals, etc	18,809	3,608	22,417	11,228
	Grants	-	1,933	1,933	4,400
	Listed Places of Worship VAT Recovery Scheme	6,978	-	6,978	1,016
	Legacies	67,137	-	67,137	10,000
	Total	**188,936**	**5,731**	**194,667**	**114,020**
2(b)	**Church Activities**				
	Fees & charges for services	3,402	-	3,402	3,940
	Fundraising events	3,914	-	3,914	3,254
	Coffee donations	522	-	522	509
	Candle donations, etc	1,101	-	1,101	1,380
	Total	**8,939**	-	**8,939**	**9,083**
2(c)	**Activities for Generating Funds**				
	Parking	2,128	-	2,128	1,365
	Use of church and rooms	40,982	-	40,982	25,874
	Total	**43,110**	-	**43,110**	**27,239**
2(d)	**Income from Investments**				
	Interest and dividends	958	-	958	96
	Total	**958**	-	**958**	**96**
	Total Income	**241,943**	**5,731**	**247,674**	**150,438**

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

3 EXPENDITURE

		Unrestricted Funds	Designated Funds	Restricted Funds	2023 Total	2022 Total
3(a)	**Church Activities**					
	Missionary & Charitable Giving	-		2,541	2,541	4,560
	Ministry: Diocesan parish share	45,458		-	45,458	55,000
	Accommodation for Curate	6,000		-	6,000	12,000
	Insurance & Water Rates	8,588		-	8,588	7,914
	Heat & Light	13,051			13,051	5,776
	Telephone & Broadband	1,975		-	1,975	2,082
	Church – repairs & maintenance & decoration	50,140		382	50,522	12,732
	Flowers	685		39	724	578
	Other expenses inc refreshments	1,575		-	1,575	869
	Fees payable	1,817		-	1,817	1,596
	Cleaning wages & materials	9,013		-	9,013	8,343
	Music inc Organ tuning	797		192	989	914
	Organists	7,831		-	7,831	6,616
	Altar requisites	1,524		-	1,524	1,756
	Junior, Senior church & creche	235		-	235	24
	Garden & grounds	1,946		-	1,946	3,491
	Staff expenses	508		-	508	49
	Vicar's expenses	43		-	43	-
	Parish Administrator	6,048		-	6,048	5,588
	Bookkeeping services	3,795		-	3,795	3,520
	Postage, printing & stationery	3,450		-	3,450	3,712
	Independent Examination fees	250		-	250	250
	Bank charges	284		-	284	265
	Equipment and software	1,186		-	1,186	1,302
	Organ repairs	-		-	-	-
	Total	**166,199**		**3,154**	**169,353**	**138,937**
3(b)	**Raising Funds**					
	Fundraising costs/publicity	38		1,033	1,071	1,287
	Total	**38**		**1,033**	**1,071**	**1,287**
	Total Expenditure	**166,237**		**4,187**	**170,424**	**140,224**

A further analysis of missionary and charitable giving is given in Note 9

4 STAFF COSTS

	2023	2022
Wages and salaries	16,718	13,888
Average no of employees	4	3

5 RELATED PARTIES

There were no payments or other benefit made to any member of the PCC or persons closely connected with such members, by St Mary's Church or any closely related organization except for expenses incurred on behalf of the church. The members of the PCC made donations to St Mary's totaling £21,097 (2022: £22,118)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

6 DEBTORS

	2023 Unrestricted £	2023 Restricted £	2023 Total £	2022 Total £
Gift aid tax recoverable	5,377	134	5,511	4,295
Sundry debtors	18,381	-	18,381	1,879
Accrued income	771	-	771	14,692
Prepayments	-	-	-	489
	24,529	**134**	**24,663**	**21,355**

7 CREDITORS – amounts falling due within one year

	Unrestricted	Restricted	Total	Total
Total				
Independent Examination	250	-	250	250
Other creditors	22,732	192	22,924	3,420
Accruals and deferred income	4,093	-	4,093	4,612
	27,075	**192**	**27,267**	**8,282**

Creditors consist of accrued expenses and other amounts due in the normal operations of the church.

8 FUNDS

Restricted Funds are those expendable only in accordance with the specific wishes of the donor(s)

Designated Funds are those ear-marked by the PCC for a particular project or purpose.

Unrestricted and Not Designated Funds are expendable at the discretion of the PCC, in furtherance of the objects of the Church.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

SUMMARY OF FUND MOVEMENTS

FUNDS	1 Jan 2023 £	Income less expenditure (utilizations) £	Transfers £	31 Dec 2023 £
Restricted				
Children's Choir	90	-	-	90
Psalters & Music in Church	638	(192)	-	446
Healey Willan Memorial	100	-	-	100
Robes and Albs	40	-	-	40
Building	2,000	-	-	2,000
Bibles for TSM	220	138	-	358
Wandsworth BC	2,838	(182)	-	2,656
Sunday School grant	-	900	-	900
LED Brighter Greener	-	880	-	880
Total Restricted	**5,926**	**1,544**	-	**7,470**
Unrestricted				
Designated				
Fabric Reserve	20,078	-	-	20,078
Total Designated	**20,078**	-	-	**20,078**
General Fund	**44,334**	**75,706**	-	**120,040**
Total Unrestricted	**64,412**	**75,706**	-	**140,118**
Total Funds	**70,338**	**77,250**	-	**147,588**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

9 CHARITABLE GIVING

	Overseas 2023	Home Mission 2023	Total 2023	Total 2022
From Restricted Funds				
Bishop's Lent Appeal	666	-	666	164
Crisis	-	446	446	901
St Thomas with St Stephen PCC	-	268	268	366
Friends of TSM	-	142	142	61
Spires	-	-	-	43
Christian Aid	-	-	-	466
RNLI	-	-	-	311
Trinity Hospice	-	-	-	121
Popchoir re Ukraine Emergency Fund	-	-	-	1,886
DEC Ukraine Humanitarian Appeal	-	-	-	65
Little Village	225	-	225	-
Mercy Ships	171	-	171	101
Poppy Appeal	-	127	127	75
B.O.N.A.	243	-	243	-
World Aids Day	10	-	10	-
Wandsworth Work & Play	-	243	243	-
Total Giving	**649**	**1,892**	**2,541**	**4,560**

Safeguarding Report

Julia remains as Parish Safeguarding Officer and works closely with Jonathan in covering safeguarding responsibilities. It would be helpful to have a PSO, so if anyone is interested please contact Julia or Jonathan to find out more.

Safeguarding Incidents

There have been no safeguarding issues and 4 safeguarding enquiries raised over the past year.

Pam Chisholm from the Diocese Safeguarding Team completed the report towards the end of last year (2023) on the major incident in May 2022 and submitted it to the Charities Commision.

DBS

The reintroduction of the Sunday School and Children's Ministry has required additional checks and training for those who support and run the sessions. DBS checks have also been done for our new Director of Music, Sophie, and new Church Warden, Nicky, as well as all eligible PCC members. We have one DBS renewal outstanding, but this is being actioned. Julia continues to review those checks that are due to expire – including her own!

Training

All of those currently required to undertake safeguarding training will have have been advised, but I am offering advance warning here that it will have been 3 years this August when Mother Bernie conducted a successful Foundation Level training session which will need to be renewed.

I would also ask all those who are required to complete the 'Raising Awareness of Domestic Violence' course to do so. This includes Churchwardens, PCC members, those in Leadership roles with children and/or vulnerable adults. Further details and links to the training can be found here:
https://southwark.anglican.org/safeguarding/training/

If you have any questions please email me: safeguarding@stmarybalham.org.uk Please contact Julia de Cruz at the same email address with any questions.

I can confirm that the PCC has complied with the duty to have due regards to the House of Bishop's policies and guidance in relation to the safeguarding of children and vulnerable adults.

Julia de Cruz

Health and Safety Report

Although COVID 19 has not featured much in the news lately, the congregation consists of very few mask wearers and the current level of attendance still allows for distancing for those who wish to be socially distanced. The Eucharist/Holy Communion is offered in both kinds with the majority of people opting for receiving in both kinds. Also for those parishioners who cannot make it up to the altar rail to receive Communion, we do provide the option of receiving Communion at their seats. Thanks to the new Music Director the Choir has increased in size such that the parishioners can enjoy a regular sung Sunday mass.

Bruce Knight

Deanery Synod Report

Deanery Synod is a church council comprising of clergy from the deanery and elected lay members from the local churches. Synod comprises 11 parishes with a geographical boundary that ranges from The Church of the Ascension in Balham Hill to St. Mary's in Summerstown. It also includes Wandsworth Prison, Springfield Hospital, and St. George's Hospital. It acts as a source of information and decision-making for Diocesan Synod and, more importantly, a support to the parishes and other institutions within it.

The Deanery Synod meets three or four times a year, discussing ways to fulfil the mission of the Deanery, and hosting guest speakers on topics that are important to the Deanery or wider Diocese. There were 4 meetings during 2023. At one of the meetings we welcomed the new Bishop of Kingston, Martin Gainsborough. Topics included Environment (including the growing concern about an Eco-crisis), Community Outreach (what can be done to help the wider community), Southwark Vision and the Diocesan Investment Programme for 2023 to 2025 part of which includes promoting the Lay Ministry incentive in 2024. The meetings are open to everyone in the Deanery, whether Synod members or not. Feedback on discussions and any pressing Deanery matters are subsequently shared with the PCC.

Bruce Knight

Churchwardens Report Fabric and Ornament

The Fabric and Ornaments of the building have been well maintained with the regular servicing of the lift, fire extinguishers, alarms, electrics, sound system, gutters and floor polishing.

In July we had our Quinquennial Inspection which sets out a 5 year plan of maintenance. Our most urgent problem is rain water getting into the Baptistery and Nave ceilings we have quotes for this and are awaiting Diocesan permission to proceed with the roof repairs and then we can tackle the Baptistery plaster work.

We were delighted to receive the gift of two wooden flower stands in remembrance of Marion and Peter Andrews long-time members of St Mary Balham.

We now have new pigeon deterrents on the windows and new fire extinguishers. Our new boilers were installed and finally started heating the church in November 2023.

We said good bye to Mother Berni who left us in June for her new parish in Wallington and enjoyed an excellent tea party with lots of cake.

Our two cherry trees in the front garden became diseased and were taken down in September. The loss of pink blossom in spring is sad but other plants are thriving as they have more light.

Our thanks to Margaret Olasebikon and Jack Lawson who meet on the first Saturday of the month to walk the church buildings and grounds and report back any problems they spot.

We also thank Martin for his dedication in maintaining this wonderful building. He has been gradually changing our light bulbs over to LEDS which helps us become greener. Along with plumbing jobs, keeping the clock telling the right time and setting the heating.

Throughout the year we have organised several working parties to do extra cleaning and repairs to the Church and we would like to thank everyone who help to make St Mary's a special place.

Diane Holmes and Nicky Morton

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

5th Balham Brownies and Guides Report

Unit numbers have grown as I now have 23 Brownies, 4 Guides and Hannah has become a Young Leader. We also have a new D of E helper Lauren who gets on well with the girls.

Guiding is about learning skills for life through fun. This year we have learnt knotting, sewing on buttons, tying bandages, cooking eggy bread on a wood fire and origami.

We have joined in District events including a trip to Lego land and a Thinking Day celebration. Six Brownies went on camp to Faurfold for a weekend with Brownies from 8th Upper Tooting.

The Guides have worked on interest badges including Be Prepared, The History of Guiding and Meditation. While the Brownies worked on Feel Good, Grow your own an Archaeology and now know that the Roans marched through Balham! Did you know that the A24 follows Stane Street. They also took part in designing a new uniform competition.

My thanks to Helen, Hena and Church volunteers who ensure the girls are safe and happy.

Diane Holmes

Churches Together in Balham & Tooting (ChTBT) Report

Churches Together Balham and Tooting continues to successfully bring together people from a diverse range of churches at a wide range of events; some are long standing such as the Good Friday gathering outside Sainsbury's in Balham, while others such as the concert for Prelude to Holy Week, and Prelude to Advent are relatively recent additions which are gaining popularity year on year.

Highlights include our own Father Jonathan being part of an engaging Q&A at the AGM on being a new vicar, and leading the recent Good Friday gathering. Thanks also to St Mary's choir members who are part of our ChanTons choir.

We continue to be grateful to all our churches for supporting all we do in bringing the Christian communities of Balham and Tooting together and, hopefully, making new friends along the way.

Plans going forward include a trip to the Shrine of Mother Julian in Norwich on 1st June 2024. Please email wrightpetere@gamail.com for more details.

Please support us by keeping a regular eye on our events on the pew sheet and our website https://www.ctbut.co.uk/

Julia de Cruz

Electoral Roll Report

Since the last APCM in 2023, the number on our Electoral Roll has increased by 4 from 148 to 152, as at 02/05/24. We lost some people, including, sadly, Norman McLean and Alice Brown, but we have gained others, including 4 over recent Sundays.

Graeme Calf

Trinity St. Mary's CE Primary School (TSM) Report

In common with many schools, TSM has had a difficult year with demand for places falling but, thanks to very hard work by Headteacher Lynn Anderson, her deputy Chloe Keys and all the teaching and support staff, TSM has continued to make good progress. Father Jonathan has also made a considerable contribution to the school and his presence on the PCC has been invaluable. In addition he maintains strong links between TSM and St Mary's Church through services each week and on other 'special' occasions such as Easter and Christmas.

A successful OFSTED inspection was carried out on 6 and 7 February this year and I believe I can best just repeat the Headteacher's comment "Once again thank you to everyone for your continued hard work and dedication to making TSM so brilliant!"

Lynn and her team continue to successfully motivate the school with an amazing range of 'out of class' activities, including Summer and Christmas Fayres, musical concerts and trips to the London Eye, the Globe Theatre and elsewhere. The PTA and the parent helpers are also to be thanked for their considerable contributions. Money has also been raised for good causes in many different ways.

All in all, not so much a school as a loving community.

Mark Synge

The Balham Community Sewing Bee

The Balham Community Sewing Bee meets from 1- 4pm on the 3rd Saturday of the month at St Mary's. It is organized by Paula Reynolds, with support from Caroline Lock and Christine McCluskey. Occasionally it coincides with the Restart, as on 20 Jan, 18 May and 21 Sept 2024. The Sewing Bee repairs church vestments (an on going support as and when needed), as well as attendees getting involved in larger projects (the quilts). The Bee is open to all, to drop in or attend regularly, and provides a social space for people whilst they work on sewing, mending, knitting or alterations. Christine has recently created a flier to highlight the Bee and our meeting dates. Our sewing machine has broken and cannot be repaired and a long term goal is to replace it.

Caroline Lock

Giving Group

"The Giving Group has comprised the Vicar, Wendy Newall, Lynn Beattie, Sarah MacDermott until her move to Worcestershire, and Andrew Purkis as Chair. Its role has been to maintain an encouraging oversight of stewardship, collections, donations, legacies, fundraising from Grants, and social or musical events which have a significant fundraising dimension.

The Group puts forward an outline plan for the year for PCC approval and sometimes takes the initiative in organising appeals, talks and other events. Other events are organised by members of the congregation with the Group assisting if necessary. We are extremely grateful to all those who put heart and soul into the collective work of ensuring sound financial support for our worship and mission, through volunteer help in so many ways.

The Group, and the PCC have shared the reflection that, the more the running costs of our church and mission can come from regular giving, the more our collective energies can be focused on the priorities of our Mission Action Plan rather than on fundraising for its own sake."

Andrew Purkis

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

Sunday School Report

Sunday school has been flourishing since restarting post-pandemic in September 2023. We have 9 volunteers, with 3 on the rota for each Sunday. 16 children attend quite regularly, ranging in age from 2-12, with an average of about 7 each Sunday. There have also been numerous children that have attended once, usually due to being here for a baptism. We use a resource that follows the lectionary so that we can learn from the same texts as the rest of the congregation. We pray, sing songs, play, and make things together. The children also engage in discussion about the reading. It is very encouraging to hear their insights and I think they appreciate being listened to, and having the opportunity to learn in a more interactive way.

We arranged a training day for the volunteers in December with a member of the Children and Youth team at the diocese. This helped us to consider our vision for the Sunday school and gave us the tools to try and achieve this. We subsequently discussed our values with the children and composed the following:

- Learn about God and worship Him
- Listen to each other and be kind
- Have fun and join in
- Care for each other

Since the training we have also collected key contact and health information for the children who attend regularly.

Currently two of our volunteers are unable to be on the rota, but hope to be back in action in September, when we will restart after a break over August. If anyone would like to join the team please speak to Jonathan or Helen, or any of the current volunteers. It is a very enjoyable and rewarding role!

Helen MacNeaney

PCC and Standing Committee Report

"The PCC met on average every six weeks or so and received regular reports from the Vicar, who chairs the PCC, from the Churchwardens, the Safeguarding Officer, and from the Committees and individual representatives who maintain an overview of different aspects of the church's organisation and mission, including Trinity St Mary's school. An important duty is to ensure the sound financial management of the church under the leadership of our Hon. Treasurer.

Since Father Jonathan's arrival as Chair, and in addition to starting and ending each meeting in prayer, the PCC devoted part of each meeting to reflecting on an aspect of our faith, so that the Committee does not fall into the temptation to become a solely "business" committee that does not have our fundamental religious purposes suffusing our work. Since Sophie's arrival as Director of Music we also discuss her regular report on our musical life and growth.

The Standing Committee of the PCC has a role enshrined in the Church of England's statutes. It is elected each year after the APCM to provide a small group that plans the PCC 's agenda, and deals with urgent matters that come up in between PCC meetings. The Standing Committee has normally comprised the Vicar, the deputy Chair of the PCC, the Hon Treasurer, the Churchwardens and the PCC Secretary. It usually meets about three weeks before each PCC meeting and maintains contacts informally between meetings."

Andrew Purkis

The Church Garden Report

While it was sad to see the cherry trees cut down last year, this has had the effect of opening up the front view of the church from the street. It has also given existing plants more light. We have pruned the shrubs in the front border and we are planting grasses and flowers that have a better chance of survival in drought. One benefit of tidying that border is that there is far less litter being thrown over the wall. The north side of the church (unlit at night) suffers badly from a variety of rubbish, mostly left by the homeless who shelter there. Nevertheless, we have made an effort to plant up that north border and it now looks a little more loved. We receive encouraging remarks from passers-by and one local resident has donated some wild strawberry plants which will provide ground cover.

The constant battle with the weeds is largely due to a hungry soil and we suggest that the PCC commits to spending £200-£300 p.a. on rich compost. In the meantime, we have supplied compost to encourage new plants, but much more is needed. Otherwise, we are wasting our time.

The Oasis Garden continues to provide a peaceful resting point for the local community, thanks largely to its basic structure. This side of the garden is also used at night and all sorts of personal possessions are left behind the trellis partition. The large wooden containers, now a good twenty years old, are coming to the end of their life. The right hand one is on the point of collapse and will need rebuilding in the near future. We think it could be built to a lower height so that children can plant things there.

Generally speaking, we hope to see more flowers this year and next, to encourage insects and give pleasure to the congregation and the community. We thank the PCC for supporting us in our endeavours; I thank our small team of gardeners (Lillian, Caroline and Sue); also Mike and Bruce who mow the lawn; and Caspar and Lois, the new generation of gardeners.

Marian Shaw

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2023

Vicar's Report

I have enjoyed each and every day. This community has made my first year as vicar a blessing. Every day I am thankful for your commitment to our parish.

I am indebted to Diane Holmes and Sarah McDermott without whose gifts of hospitality and administration this church would not be half of what it is. They are exemplary wardens. It was therefore with sadness that we bid Sarah farewell. My ministry of pastoral care, teaching, preaching and presence is only possible because of the hours that they among others dedicate to the church.

We also said goodbye to Mthr Berni and welcomed her to her new parish, doing our best to fill every empty seat at her induction. I would have liked longer to minster alongside her but am pleased that she has found a fulfilling ministry.

We welcomed Sophie Garbisu as our director of halfway through 2023. Sophie is has boundless energy to see the music grow and improve. Our regular Sunday choir often reaches triple the number it was when she arrived and she has grown our children's choir from scratch. We appointed Kelly (Tsz Kei Yeung) as organist towards the end of the year. She has been instrumental in our worshipping life and acted with magnanimity when the vicar has changed hymn tunes at the last minute.

In the Autumn we welcomed Dami Bamidele. Dami is training for ordained ministry and will be worshipping with us for three years. We have already benefitted from her preaching, leadership and pastoral skills.

Finally Daphne Clarke retired from her role as Southwark Pastoral Auxiliary. She continues in an emeritus role and her wisdom remains a valuable resource.

Beyond the transfers in and out that are too many people to thank. Highlighting just a few does a disservice to the rest so forgive me if you don't get a mention but I'm going to pick out one or two anyway.

Karen Gray provides pastoral care to many people in the parish and we are delighted that that role with be solidified in the coming year with the launch of the parish nursing scheme. Karen also monitors the one off lettings. This year we saw a significant increase in our lettings thanks to her tireless work alongside Melinda. In her spare time she sits on the PCC and on occasion can be found in the choir.

Berkeley Brandon offers his halcyon perception on the PCC whilst welcoming people to church on Sunday when not serving as crucifer. During the week you can spot him in church refilling the oil candles and keeping the brass shining.

There are dozens more names I could list each with a catalogue of ways they serve God at this church and in his world. For all that you offer seen and unseen I am grateful.

We should be careful in the church judging ourselves on our perceived successes. After all many people turned away from Jesus because of his teachings and even his closest disciples deserted him at the end. Nevertheless it has been pleasing to see St Mary's grow in the breadth and frequency of the worship we are offering, numerically in terms of the number of bums on pews and in depth of discipleship and spirituality. This is a joyful season to be in leadership. Long may the Spirit continue to lead us on this path.

Jonathan MacNeaney


IT IS FINISHED
INRI

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY & ST JOHN THE

England & Wales - Charity number 1139488

Accounts

The Parish of St Mary and St John the Divine

Balham

Annual Report and Accounts

For the year ended

31st December 2022

St Mary and
St John the Divine

BALHAM

Charity Registration Number: 1139488

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2022

Contents

Page	
3	Legal and administrative details
4-9	Trustees' Report
10	Independent Examiner's Report
11	Statement of Financial Activities
12	Balance Sheet
13-18	Notes to the Accounts

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2022

Legal and administrative details

Charitable status

The Parish Church Council of St Mary and St John the Divine, Balham, was previously a charity exempted from registration with the Charity Commission. In 2010 as required by charity legislation, the Parish Church Council completed registration with the Charity Commission and gained its charity registration number: 1139488.

Location of the Church

St Mary's Church is on Balham High Road, London SW12 9BS.

Incumbent

Vacant. Officiating priest during interregnum Revd Berni Excell. Incumbent priest from 30th January 2023 Revd Jonathan MacNeaney

Bankers

National Westminster Bank Plc, Balham High Road, London SW12 and

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Mrs Paula Thomas, Chartered Accountant, London SW16

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2022

The Parochial Church Council (PCC)

The PCC of St Mary and St John the Divine has the responsibility of co-operating with the incumbent in promoting within the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for maintaining and developing the building for the parish.

Trustees (being the members of the PCC)

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representational Rules. Those elected bring the skills required for the PCC and ensure the diversity reflects that of the parish.

The PCC normally meets seven times per year. During 2022, the members of the PCC were:

Appointment	Name		Committee
Until 2026 APCM	**Ms Kamalini Arul**		
Until 2026 APCM	**Ms Lynn Beattie**		Giving Group
Until 2026 APCM	**Mr Berkeley Brandon**		
Until 2024 APCM Secretary	**Ms Dawn Dukar**		Standing
Ex Officio	**The Revd Berni Excell**		Standing, Giving Group
Until 2026 APCM	**Ms Karen Gray**		Lettings, Giving Group, Building and Fabric
Until 2023 APCM Deanery Synod	**Ms Rose Harley**		
Ex officio Churchwarden Until 2023 APCM	**Ms Diane Holmes**		Standing, Building and Fabric
Until 2023 APCM Deanery Synod	**Mr Bruce Knight**		Building and Fabric
Ex officio Churchwarden Until 2022 APCM	Ms Pauline Lacey		Standing, Lettings until April 2022
Until 2024 APCM	**Ms Pauline Lamunu**		Building and Fabric
Ex officio Churchwarden Until 2023 APCM	**Ms Sarah McDermott**		Standing
Until 2024 APCM	**Ms Wendy Newall**		
Until 2023 APCM Vice Chair and Acting Chair Deanery Synod	**Mr Andrew Purkis**		Standing, Giving Group
Until 2023 APCM Treasurer	**Mr Colin Snaddon**		Standing, Building and Fabric
Until 2026 APCM	**Ms Dorothy Tay**		
Until 2023 APCM Deanery Synod	**Mr Sedgil Wartemberg**		
Until 2024 APCM resigned April 2022	Ms Debbie Williamson		Lettings until April 2022

Names in bold are the trustees at 31 December 2022 and at the date of this report.

Committees

The PCC operates through several committees that meet between full meetings of the PCC and prepare reports for those full meetings. Emergencies that arise are dealt with by the Standing Committee which comprises the Incumbent, Churchwardens, Secretary, Treasurer, and one other member of the PCC appointed by the PCC (in 2021-2 the Vice-Chair).

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. It also prioritises and prepares the agenda for PCC meetings.

Building & Fabric Committee

This committee oversees the physical resources of the Church attending to matters relating to the Church building, grounds, fabric, and equipment.

Lettings Committee

This committee attends to matters relating to the letting and maintenance of the space available for hire.

Giving Committee

This committee maintains an active overview of financial support for the church's mission via stewardship, legacies, and fundraising from events or Trusts and other funding agencies

Church attendance

There were 143 members of the Church Electoral Roll at the end of December 2022. Average Sunday attendance in October 2022 was 77. Collective Worship for Trinity St Mary's CofE Primary School took place when possible every Thursday in term-time. Other services, including baptism, weddings, and funerals, were conducted in the church.

Review of the year

Our curate, Revd Berni Excell has presided since August 2021. On the 30th January 2023, Rev Jonathan MacNeaney began as the new incumbent.

Participation in worship has remained healthy and consistent numerically, whilst seeing quite a number of members moving on or dying, yet somewhat balanced overall with 20 new members joining. There has been a good number of baptisms (23), and some children being admitted for First Communion and others of all ages to Confirmation. The mission of the church has continued to grow steadily in its outward focus; encouraged by nurturing and active lay members, partnerships with a number of green/eco groups, breadth of music and seminar events, deepening relationship with our church school and with the offering of twice weekly warm hubs. An attentive focus has been maintained on reviewing and strengthening our safeguarding practices.

Review of the year (continued)

Unrestricted income increased in 2022 to £142k (2021: £125k) largely due to a legacy £10k as well as continued uptake in room lettings as a result of the end of the Covid-19 restrictions. Unrestricted expenditure increased to £135k (2021: £132k), mainly as a result of the (unrestricted portion of the) repair of the tarmac £11k in the prior year but not in 2022, offset by higher costs in 2022 than the prior year for the increase in activity after the end of the Covid-19 pandemic.

More information about our activities and mission is found on our website: www.stmarybalham.org.uk.

Public benefit statement

The PCC has considered the Charity Commission's guidance on public benefit. Working cooperatively with the clergy and other members of the congregation, it strives to enable all people to live out their faith as part of our parish community. This means facilitating opportunities for worship, prayer, and study, as well as encouraging service to and care for members of the wider community of which we are a part.

Community

The Church building was open for the whole year in 2022 (only open from mid-March in the prior year). The Church Building is used by church groups and the local community. Users include Guides & Brownies, St Mary's Choir, the Concert series, Lent and Advent courses, environmental concern and refugee groups, the Wednesday Club, Warm Hubs twice weekly (since Dec 22) and various social and fundraising events. Other groups who have used the building regularly include the United Church of the Messiah, childrens' music, movement and drama groups, after school tuition, dance classes, voice training and various exercise and wellness classes.

Stewardship and other forms of giving

There were a total of 89 (2021: 115) stewardship donors. The number of donors giving via the envelope scheme was 18 (2021: 18) while the number of those giving by standing order/online transfer was 52 (2021: 62), by online donation was 1 (2021:19) and by cash/cheque (without using the envelope scheme but naming themselves) was 24 (2021: 31). Contactless card payment donors amounted to 2 (2021: 5). An adjustment of 8 has been applied to remove the duplication of donors using multiple methods (2021: 20)

Income from Stewardship decreased to £66k (2021: £70k). A further £18k (2021: £20k) was recovered on gift aid donations, including under the Small Donations scheme.

The community generously supported (in excess of stewardship income described above) various donation appeals and fundraising events with online talks, concert series, patronal and Jubilee tea parties, dinners and quizzes, raffles, jumble sales and the like raising around £10k.

A legacy of £10k was advised before year end as has been shown in voluntary income and accrued income on the balance sheet.

Restricted appeals generated £8k, of which £3k was a restricted grant from the Wandsworth Borough Council in respect of the warm hubs initiative and the balance £5k was for Charitable Giving.

Risk management

The PCC has appointed two Safeguarding officers (one of which was vacant from Autumn 2022, with support offered by one of the churchwardens)) to ensure full attention is paid to the safeguarding of children and vulnerable adults whilst in the building and attending events and services. This is a key practice to minimize the risks identified in the risk review conducted by the Churchwardens.

The PCC updated the Health and Safety records, including ensuring risk assessments were completed in January 2020 by all users and for all activities within the Parish Church of St Mary and St John the Divine. In house Safeguarding training was conducted in 2022, audited by the Diocesan Safeguarding Officer.

Other risks (eg financial, or related to Health and Safety, the potential effects of the interregnum etc) were regularly reviewed by the PCC and its Standing Committee.

Finance report

Income

During the year the church's unrestricted general fund income totalled £142k (2020: £125k). The main reason for the increase in income from the previous year is attributed to a legacy of £10k (2021:nil) as well as take up in room lettings after the end of the Covid-19 pandemic £17k. This was offset by a small reduction in planned giving and gift aid recovery thereon (£5k) as well as income from appeals/fundraising (£3k). The end of government assistance, in the form of the job retention scheme accounted for a (£2k) drop.

Restricted income (including gift aid thereon) increased to £8k (2021: £5k). The increase is attributed to the Wandsworth Borough Council Grant made in respect of the Warm Hubs initiative.

Finance report (continued)

Expenditure

Expenditure for the year from the unrestricted fund amounted to £135k (2021: £132k). The increase of £3k is due to the (unrestricted portion of the) repair of the tarmac £11k in the prior year but not in 2022, more than offset by higher costs in 2022 than the prior year for the increase in activity after the end of the Covid-19 pandemic, notably on Ministry: Diocesan parish share £5k, Garden & grounds £3k, Music/organists £2k, Books, printing & stationery £2k and Fundraising costs £1k

Charitable Giving

Donations totalling £5k (2021: £2k) were made to 12 (2021:9) missionary or charitable organisations during the year, from funds raised by special collections. (Details are given in note 10).

Deficit

The PCC reports a surplus on the unrestricted fund of £7k (2021: Deficit of £8k).

Transfer between Funds

During the year, designated funds nil (2021: £11k) were utilized and released to the unrestricted general fund (2021: to fund the majority of the tarmac repair)

Reserves

As at 31st December 2022, the PCC has £20k in a designated fabric reserve, £44k in the general fund and £6k in restricted funds. The restricted funds represent a number of funds expendable only in accordance with the specific wishes of the donor(s). Of the £6k held in restricted funds at the year end, the majority reflects a (£3k) grant from Wandsworth Borough Council, awarded but not received and only marginally spent before 31st December as well as a (£2k) donation with time-limiting conditions attached. (Further details are given in Note 8).

Reserves policy

The PCC's general reserves policy is to hold reserves equal to a minimum of three months' expenditure. The current level of general reserves £44k, is in excess of this figure.

The PCC considers that a fabric reserve of £31k is an appropriate sum to hold aside for repairs required to the Grade II listed building. The current balance is £20k. The PCC intends to replenish the balance remaining of £11k once our financial position improves sufficiently.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM
Annual Report and Accounts for the year ended 31 December 2022

Statement of PCC members' responsibilities

The law requires PCC members to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Parochial Church Council of St Mary and St John, Balham during the year and its financial position at the end of the year.

In preparing those financial statements, we are required to:

1 Select suitable accounting policies and apply them consistently;

2 Make judgements that are reasonable and prudent;

3 State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

4 Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Parochial Church Council of St Mary and St John the Divine, Balham will continue in operation.

The PCC members are responsible for keeping accounting records, for safeguarding the assets of the organization, and for taking reasonable steps for the prevention and detection of fraud and other irregularities, should they exist.

For and on behalf of the PCC

Dr Andrew Purkis
Vice Chair and Acting Chair of PCC

Mr Colin Snaddon
Treasurer

Date 19th March 2023

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARY AND ST JOHN THE DIVINE, BALHAM

This report is on the accounts of the PCC for the year ended 31 December 2022 which are set out on Pages 11 to 18.

Respective responsibilities of the Trustees and the Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below..

Independent Examiner's Statement

In connection with my examination no matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with Section 130 of the Charities Act 2011; or

- the accounts did not accord with the accounting records.

I have come across no other matters in connection with my examination to which attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

P. Thomas

Paula Thomas BSc FCA CTA

25 Westcote Road, London SW16 6BN

Date: 19.3.23

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2022

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
INCOME					
Voluntary income	2(a)	106,060	7,960	114,020	106,518
Church Activities	2(b)	9,083	-	9,083	11,747
Activities for generating funds	2(c)	27,239	-	27,239	10,828
Income from investments	2(d)	96	-	96	4
Total income		**142,478**	**7.960**	**150,438**	**129,097**
EXPENDITURE					
Church Activities	3(a)	133,621	5,316	138,937	136,495
Raising Funds	3(b)	1,287	-	1,287	297
TOTAL EXPENDITURE		**134,908**	**5,316**	**140,224**	**136,792**
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE		**7,570**	**2,644**	**10,214**	**(7,695)**
Total Funds brought forward	8	56,842	3,282	60,124	67,819
Total funds carried forward	8	**64,412**	**5,926**	**70,338**	**60,124**

The notes on pages 13 to 18 form part of these financial statements

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2022

BALANCE SHEET

At 31 December 2022

	Notes	2022	2021
CURRENT ASSETS			
Debtors	6	21,355	7,477
Cash at bank and in hand		57,265	58,718
		78,620	**66,195**
LIABILITIES			
Creditors: amounts falling due within one year	7	**8,282**	**6,071**
NET CURRENT ASSETS		**70,338**	**60,124**
TOTAL NET ASSETS		**70,338**	**60,124**
PARISH FUNDS			
Restricted	8	5,926	3,282
Designated	8	20,078	20,078
General	8	44,334	36,764
TOTAL FUNDS		**70,338**	**60,124**

Approved by the Parochial Church Council on 19th March 2023 and signed on its behalf by

Dr Andrew Purkis
Vice Chair and Acting Chair of PCC

Mr Colin Snaddon
Treasurer

The notes on pages 13 to 18 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 (2017) as the applicable accounting standards and the 2017 version of the Statement of Recommended Practice, Accounting and Reporting by Charities, (SORP (FRS 102)). The financial statements have been prepared under the historical cost convention.

Going concern

The Trustees have considered income and expenditure for 2023 and set a budget for the year which reflects a net deficit of £2k, after transfers from restricted and designated funds. This will be absorbed by the general fund, leaving approximately £42k at the end of 2023 in the general fund as a reserve. The PCC are confident that this indicates that the charity is a going concern.

Fixed assets

Purchases are written off in the year of purchase.

The Church building

The activities of the PCC take place at St Mary's Church in Balham which is owned by the Church of England (Southwark Diocese). The PCC is responsible for the repair of the Church building and for safeguarding the Church building and assets. All repairs and development expenditure is charged to the income and expenditure account.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use, and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted Funds are those funds which must be spent on specific purposes.

Details of the funds held, and movements during the year, are in note 8.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax recoverable under Gift Aid is recognized when the incoming resource to which it relates is received.

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

Interest entitlements are accounted for as they accrue.

Rental income from the letting of the church premises is recognised when the rental is due.

Resources Expended

Grants and donations are accounted for when paid, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan contribution or parish share is accounted for when due.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

2 INCOMING RESOURCES

		Unrestricted Funds	Restricted Funds	2022 Total	2021 Total
2(a)	**Voluntary Income**				
	Planned Giving	66,243	-	66,243	70,328
	Gift Aid recovered	18,135	98	18,233	19,561
	Communion alms	2,500	-	2,500	1,381
	Bequests inc Benjamin Weir	400	-	400	400
	Donations, appeals, etc	6,366	4,862	11,228	9,803
	Grants	1,400	3,000	4,400	2,177
	Listed Places of Worship VAT Recovery Scheme	1,016	-	1,016	392
	Legacies	10,000	-	10,000	-
	Government assistance	-	-	-	2,475
	Total	**106,060**	**7,960**	**114,020**	**106,518**
2(b)	**Church Activities**				
	Fees & charges for services	3,940	-	3,940	4,543
	Fundraising events	3,254	-	3,254	5,747
	Coffee donations	509	-	509	126
	Candle donations, etc	1,380	-	1,380	1,331
	Total	**9,083**	**-**	**9,083**	**11,747**
2(c)	**Activities for Generating Funds**				
	Parking	1,365	-	1,365	1,788
	Use of church and rooms	25,874	-	25,874	9,040
	Total	**27,239**	**-**	**27,239**	**10,828**
2(d)	**Income from Investments**				
	Interest and dividends	96	-	96	4
	Total	**96**	**-**	**96**	**4**
	Total Income	**142,478**	**7,960**	**150,438**	**129,097**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

3 EXPENDITURE

		Unrestricted Funds	Designated Funds	Restricted Funds	2022 Total	2021 Total
3(a)	**Church Activities**					
	Missionary & Charitable Giving	-		4,560	4,560	1,879
	Ministry: Diocesan parish share	55,000		-	55,000	50,000
	Accommodation for Curate	12,000		-	12,000	12,000
	Insurance & Water Rates	7,914		-	7,914	7,881
	Heat & Light	5,614		162	5,776	5,477
	Telephone & Broadband	2,082		-	2,082	2,355
	Church – repairs & maintenance & decoration	12,732			12,732	24,990
	Flowers	578		-	578	870
	Other expenses inc refreshments	869		-	869	-
	Fees payable	1,596		-	1,596	2,267
	Cleaning wages & materials	8,343		-	8,343	8,305
	Music inc Organ tuning	720		194	914	380
	Organists	6,616		-	6,616	5,125
	Altar requisites	1,756		-	1,756	1,613
	Junior, Senior church & creche	24		-	24	40
	Garden & grounds	3,091		400	3,491	507
	Gifts	-		-	-	-
	Staff expenses	49		-	49	53
	Vicar's discretionary fund	-		-	-	36
	Parish Administrator	5,588		-	5,588	5,038
	Bookkeeping services	3,520		-	3,520	3,520
	Postage, printing & stationery	3,712		-	3,712	2,111
	Independent Examination fees	250		-	250	250
	Bank charges	265		-	265	306
	Equipment and software	1,302		-	1,302	1,492
	Organ repairs	-		-	-	-
	Total	**133,621**		**5,316**	**138,937**	**136,495**
3(b)	**Raising Funds**					
	Fundraising costs/publicity	1,287		-	1,287	297
	Total	**1,287**		**-**	**1,287**	**297**
	Total Expenditure	**134,908**		**5,316**	**140,224**	**136,792**

A further analysis of missionary and charitable giving is given in Note 9

4 STAFF COSTS

	2022	2021
Wages and salaries	13,888	13,103
Average no of employees	3	3

5 RELATED PARTIES

There were no payments or other benefit made to any member of the PCC or persons closely connected with such members, by St Mary's Church or any closely related organization except for expenses incurred on behalf of the church. The members of the PCC made donations to St Mary's totaling £22,118 (2021: £23,987)

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

6 DEBTORS

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Gift aid tax recoverable	4,253	42	4,295	5,597
Sundry debtors	1,879	-	1,879	445
Accrued income	10,841	3,851	14,692	968
Prepayments	489	-	489	467
	17,462	**3,893**	**21,355**	**7,477**

7 CREDITORS – amounts falling due within one year

	Unrestricted	Restricted	Total	Total
Total				
Independent Examination	250	-	250	250
Other creditors	3,420	-	3,420	1,840
Accruals and deferred income	3,019	1,593	4,612	3,981
	6,689	**1,593**	**8,282**	**6,071**

Creditors consist of accrued expenses and other amounts due in the normal operations of the church.

8 FUNDS

Restricted Funds are those expendable only in accordance with the specific wishes of the donor(s)

Designated Funds are those ear-marked by the PCC for a particular project or purpose.

Unrestricted and Not Designated Funds are expendable at the discretion of the PCC, in furtherance of the objects of the Church.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

SUMMARY OF FUND MOVEMENTS

FUNDS	1 Jan 2022	Income less expenditure (utilizations)	Transfers	31 Dec 2022
	£	£	£	£
Restricted				
Children's Choir	90	-	-	90
Psalters & Music in Church	832	(194)	-	638
Healey Willan Memorial	100	-	-	100
Robes and Albs	40	-	-	40
Building	2,000	-	-	2,000
Bibles for TSM	220		-	220
Wandsworth BC Grant		2,838	-	2,838
Total Restricted	**3,282**	**2,644**	-	**5,926**
Unrestricted				
Designated				
Fabric Reserve	20,078	-	-	20,078
Total Designated	**20,078**	-	-	**20,078**
General Fund	**36,764**	**7,570**	-	**44,334**
Total Unrestricted	**56,842**	**7,570**	-	**64,412**
Total Funds	**60,124**	**10, 214**	-	**70,338**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

9 CHARITABLE GIVING

	Overseas 2022	Home Mission 2022	Total 2022	Total 2021
From Restricted Funds				
Bishop's Lent Appeal	-	164	164	-
Balham Gateway	-	-	-	25
Crisis	-	901	901	348
St Thomas with St Stephen PCC	-	366	366	-
Friends of TSM	-	61	61	-
Spires	-	43	43	-
Christian Aid	466	-	466	454
RNLI		311	311	104
Trinity Hospice	-	121	121	137
Popchoir re Ukraine Emergency Fund	1,886	-	1,886	-
DEC Ukraine Humanitarian Appeal	65	-	65	-
Sightsavers	-	-	-	191
Little Village	-	-	-	181
Mercy Ships	101	-	101	205
Poppy Appeal	-	75	75	-
TSM Bibles	-	-	-	234
Total Giving	**2,518**	**2,042**	**4,560**	**1,879**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY & ST JOHN THE

England & Wales - Charity number 1139488

Accounts

The Parish of St Mary and St John the Divine

Balham

Annual Report and Accounts

For the year ended

31st December 2021

St Mary and
St John the Divine

BALHAM

Charity Registration Number: 1139488

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2021

Contents

Page	
3	Legal and administrative details
4-9	Trustees' Report
11	Independent Examiner's Report
12	Statement of Financial Activities
13	Balance Sheet
14-19	Notes to the Accounts

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2021

Legal and administrative details

Charitable status

The Parish Church Council of St Mary and St John the Divine, Balham, was previously a charity exempted from registration with the Charity Commission. In 2010 as required by charity legislation, the Parish Church Council completed registration with the Charity Commission and gained its charity registration number: 1139488.

Location of the Church

St Mary's Church is on Balham High Road, London SW12 9BS.

Incumbent

Vacant since August 2021.

Assistant Curate The Rev Berni Excell is covering the vacancy

Bankers

National Westminster Bank Plc, Balham High Road, London SW12 and

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Mrs Paula Thomas, Chartered Accountant, London SW16

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2021

The Parochial Church Council (PCC)

The PCC of St Mary and St John the Divine has the responsibility of co-operating with the incumbent in promoting within the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for maintaining and developing the building for the parish.

Trustees (being the members of the PCC)

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representational Rules. Those elected bring the skills required for the PCC and ensure the diversity reflects that of the parish.

The PCC normally meets seven times per year. During 2021, the members of the PCC were:

Appointment	Name	Committee
Ex Officio Chair Resigned July 2021	The Revd Dr Robert Tobin	Standing, Building and Fabric, Lettings, until July 2021
Until 2022 APCM Resigned April 2021	Ms Kofo Agbalaya	
Until 2022 APCM	**Ms Lynn Beattie**	Giving Group
Until 2022 APCM	**Mr Berkeley Brandon**	
Until 2021 APCM Vice-Chair until Oct 2020	Mr Nigel Collier	Building and Finance until April 2021
Until 2024 APCM Secretary from July 2021	**Ms Dawn Dukar**	Standing Committee
Ex Officio	**The Revd Berni Excell**	
Until 2022 APCM	**Ms Karen Gray**	Lettings
Until 2023 APCM Deanery Synod	**Ms Rose Harley**	
Ex officio Churchwarden Until 2022 APCM	**Ms Diane Holmes**	Standing, Building and Fabric
Until 2023 APCM Deanery Synod	**Mr Bruce Knight**	Building and Fabric
Ex officio Churchwarden Until 2022 APCM	**Ms Pauline Lacey**	Standing, Lettings
Until 2022 APCM	**Ms Pauline Lamunu**	Building and Fabric
Until 2024 APCM	**Ms Wendy Newall**	
Until 2023 APCM Acting Chair from September 2021 Vice-Chair from October 2020 Deanery Synod	**Mr Andrew Purkis**	Standing, Giving Group
Until 2023 APCM Treasurer	**Mr Colin Snaddon**	Standing, Building and Fabric
Until 2022 APCM	**Ms Dorothy Tay**	
Until 2023 APCM Secretary until April 2021 Deanery Synod	**Mr Sedgil Wartemberg**	Standing until April 2021
Until 2024 APCM	**Ms Debbie Williamson**	Lettings

Names in bold are the trustees at 31 December 2021 and at the date of this report.

Committees

The PCC operates through several committees that meet between full meetings of the PCC and prepare reports for those full meetings. Emergencies that arise are dealt with by the Standing Committee which comprises the Incumbent, Churchwardens, Secretary, Treasurer, and one other member of the PCC appointed by the PCC.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. It also prioritises and prepares the agenda for PCC meetings.

Building & Fabric Committee

This committee oversees the physical resources of the Church attending to matters relating to the Church building, grounds, fabric, and equipment.

Lettings Committee

This committee attends to matters relating to the letting and maintenance of the space available for hire.

Church attendance

There were 135 members of the Church Electoral Roll at the end of December 2021. Average Sunday attendance in October 2021 was 72. Collective Worship for Trinity St Mary's CofE Primary School took place every Thursday in term-time from March when covid restrictions again lifted.. Other services, including baptism, weddings, and funerals, were conducted in the church when permitted and in keeping with government rules on restricted attendance.

Review of the year

The incumbent, Revd Dr Robert Tobin left in August 2021. Our curate, Revd Berni Excell has covered the majority of incumbent responsibilities since his departure working closely with the wardens and Standing committee/PCC. At the time of writing this report a whole parish review is underway as together we undertake the process of seeking a new incumbent.

Unsurprisingly, the church's mission and ministry have continued to be impacted on by the effects of the COVID pandemic and the accompanying lockdowns. However the impact has not been wholly negative and some of the key initiatives identified by the Mission Action Plan, such as making the church building more welcoming and accessible, growing links and partnerships across our neighborhood, growing our ministry to children and families, and nurturing and deepening in our spiritual growth have found space to flourish in unexpected ways. Whilst the overall mission and ministry of the church has manifested in perhaps softer outcomes than those reflected in attendance numbers per se they are nonetheless valued as signs of Hope. Participation in-person worship has remained healthy and consistent, and maintaining zoom access to weekday services has been welcomed and ensured a daily presence for prayer and worship sustained by lay and clergy.. Sustaining engagement with children and families has proved difficult (outside of our relationship with our church school which has flourished) however those who have remained or joined over the year are actively involved and continuing to seek baptism and confirmation and taking a full role in our Sunday worship. The clergy have sustained contact with members of the community by phone, email and home visits and there has continued to

Review of the year (continued)

be much mutual care and support among congregants themselves. Our revamped website, improved presence on Church Near You and weekly email communications to all on our electoral roll and in our congregation have assisted with maintaining a dispersed community during these difficult times. In person and online study opportunities have continued to prove popular with some inside and outside our worship community. Active social and fundraising committees complemented by a lay led series of music recitals have seen lots of opportunities for members of the worshipping community and wider community to connect.

Unrestricted income decreased in 2021 to £125k (2020: £128k) largely due to continued vacancies in room lettings as a result of Covid-19 restrictions. Unrestricted expenditure decreased to £132k (2020: £162k), mainly as a result of the purchase of the organ in the prior year being more than the (unrestricted portion of the) repair of the tarmac £11k in the current year, leaving an unrestricted deficit of £8k.

More information about our activities and mission is found on our website: www.stmarybalham.org.uk.

Public benefit statement

The PCC has considered the Charity Commission's guidance on public benefit. Working cooperatively with the clergy and other members of the congregation, it strives to enable all people to live out their faith as part of our parish community. This means facilitating opportunities for worship, prayer, and study, as well as encouraging service to and care for members of the wider community of which we are a part.

Community

The Church building was mainly closed to lettings and other in person events until mid-March, due to Covid-19 restrictions. Following on from last year we have struggled to pick up regular new lets and are still suffering from the loss of a significant number including the United Church of the Messiah, the South London Refugee Association and Language Web whose businesses or activities have folded or struggled to adjust. Perform Drama and three other groups targeting young children/parents now make up our regular lets and we welcome birthday parties and other ad hoc bookings. Emerging and sustained growth in partnerships across the eco and justice agendas with other faith and community groups are all helping build the visual presence and confidence in the church within and across our community.. A number of our partnerships include the sharing of our space with those unable to afford rent but in and of themselves fit with our charitable aims and we are keen to support eg Wandsworth Welcome Refugees, a fledgling organization which has grown up in response to the influx of refugees in Wandsworth and Place 2 Be who work with local schools to provide early intervention and prevention with children and families, the school expanding their support to families through coffee mornings and a lunchtime club for the children.

Stewardship and other forms of giving

There were a total of 115 (2020: 67) stewardship donors. The number of donors giving via the envelope scheme was 18 (2020: 18) while the number of those giving by standing order/online transfer was 62 (2020: 52), by online donation was 19 (2020:1) and by cash/cheque (without using the envelope scheme but naming themselves) was 31 (2020: nil). Contactless card payments, a new method of receipt of funds, began in July 2021 and 5 (2020: nil) stewardship donors used this method. An adjustment of 20 has been applied to remove the duplication of donors using multiple methods (2020: 4)

Income from Stewardship grew to £70k (2020: £63k). A further £20k (2020: £17k) was recovered on gift aid donations, including under the Small Donations scheme.

To compensate for the drop in lettings income as a result of the continued Covid-19 lockdown, the community generously donated to the Eastertide Appeal £2.4k (with a further £3.6k included in the Income from Stewardship figure above) and supported (in excess of stewardship income described above) an Auction of Promises £3.8k and Online talks £2.2k as well as Flowers £1.3k, Concert Series £0.8k, Patronal Tea Party £0.7k, and Harvest/Christmas donations £0.5k.

Restricted appeals generated £2.5k, of which £0.5k was for the Roses Appeal, £0.3k was for the tarmac repair project (in addition to a grant for the same project from All Churches Trust, £1.8k) and the balance was for Charitable Giving.

Risk management

The PCC has appointed two Safeguarding officers to ensure full attention is paid to the safeguarding of children and vulnerable adults whilst in the building and attending events and services. This is a key practice to minimize the risks identified in the risk review conducted by the Churchwardens.

Health and Safety risk assessments were conducted during the full and partial lockdowns to ensure compliance with Covid-19 regulations.

Finance report

Income

During the year the church's unrestricted general fund income totalled £125k (2020: £128k). The main reason for the decrease in income is attributed to unavailability in room lettings due to the restrictions associated with the Covid-19 pandemic (£4k). The end of government assistance, in the form of the job retention scheme accounted for a (£4k) drop, with the DCMS VAT recovery scheme for Listed Places of Worship delivering (£6k) less than the prior year (this mainly due to our prior year claim including the VAT on the new organ). However, these were more or less offset by increased Stewardship, Donations, Fundraising activities and gift aid thereon. No legacies were received in the year (2019: £nil).

Finance report (continued)

Expenditure

Restricted income (including gift aid thereon) increased to £5k (2020: £3k). The increase is attributed to an All Churches Trust grant £1.8k which was spent towards repairing the tarmac .

Expenditure for the year from the unrestricted fund amounted to £132k (2020: £162k). The decrease of £30k is to due to the cost of the organ in the prior year £22k and reduction to the Ministry: diocesan parish share £15k offset by a net reduction in Church Repairs and Maintenance (£7k) (being £4k reduction in general repairs and maintenance, offset by the (unrestricted portion) of the cost of the tarmac repairs £11k). There was also lower spend on categories where it was possible to reduce spend as a result of the Covid-19 restrictions (refreshments, postage, printing and stationery)

Charitable Giving

Donations totalling £2k (2020: £1k) were made to 9 (2020:10) missionary or charitable organisations during the year, from funds raised by special collections. (Details are given in note 10).

Deficit

The PCC reports a deficit on the unrestricted fund of £8k (2020: Deficit of £33k).

Transfer between Funds

During the year, one designated fund of £11k (2020: 2 funds of £11k) was utilized and released to the unrestricted general fund to fund the majority of the tarmac repair

Reserves

As at 31st December 2021, the PCC has £20k in a designated fabric reserve, £37k in the general fund and £3k in restricted funds. The restricted funds represent a number of funds expendable only in accordance with the specific wishes of the donor(s). Of the £3k held in restricted funds at the year end, the largest amount (£2k) is a donation with time-limiting conditions attached. (Further details are given in Note 8).

Reserves policy

The PCC's general reserves policy is to hold reserves equal to a minimum of three months' expenditure. Although the current level of general reserves £37k is more than this figure, it is expected that income from church and rooms will continue to be depressed into 2022 . This may result in our general reserves dropping below our policy target.

The PCC considers that a fabric reserve of £31k is an appropriate sum to hold aside for repairs required to the Grade II listed building. The current balance is £20k. Of the balance on the unrestricted designated fund at 2020

Finance report (continued)

of £31k, it was expected that £12k would be spent on repairing the tarmac paving in Spring 2021. The tarmac repair £13k went ahead and the designated fund was utilized £11k, together with restricted grant from the All Churches Trust £1.8k and parishioner donations £0.3k. The PCC intends to replenish the balance remaining of £11k once income from use of church and rooms pick up.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM
Annual Report and Accounts for the year ended 31 December 2021

Statement of PCC members' responsibilities

The law requires PCC members to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Parochial Church Council of St Mary and St John, Balham during the year and its financial position at the end of the year.

In preparing those financial statements, we are required to:

1 Select suitable accounting policies and apply them consistently;

2 Make judgements that are reasonable and prudent;

3 State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

4 Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Parochial Church Council of St Mary and St John the Divine, Balham will continue in operation.

The PCC members are responsible for keeping accounting records, for safeguarding the assets of the organization, and for taking reasonable steps for the prevention and detection of fraud and other irregularities, should they exist.

For and on behalf of the PCC

Dr Andrew Purkis
Vice Chair and Acting Chair of PCC

Mr Colin Snaddon
Treasurer

Date 9th March 2022

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARY AND ST JOHN THE DIVINE, BALHAM

This report is on the accounts of the PCC for the year ended 31 December 2021 which are set out on Pages 12 to 19.

Respective responsibilities of the Trustees and the Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with Section 130 of the Charities Act 2011; or

- the accounts did not accord with the accounting records.

I have come across no other matters in connection with my examination to which attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

Paula Thomas

Paula Thomas BSc FCA CTA

25 Westcote Road, London SW16 6BN

Date: 15 March 2022

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2021

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
INCOME					
Voluntary income	2(a)	101,969	4,549	106,518	109,688
Church Activities	2(b)	11,747	-	11,747	6,362
Activities for generating funds	2(c)	10,828	-	10,828	15,098
Income from investments	2(d)	4	-	4	35
Total income		**124,548**	**4,549**	**129,097**	**131,183**
EXPENDITURE					
Church Activities	3(a)	132,047	4,448	136,495	174,015
Raising Funds	3(b)	297	-	297	577
TOTAL EXPENDITURE		**132,344**	**4,448**	**136,792**	**174,592**
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE		(7,796)	101	(7,695)	(43,409)
Total Funds brought forward	8	64,638	3,181	67,819	111,228
Total funds carried forward	8	**56,842**	**3,282**	**60,124**	**67,819**

The notes on pages 14 to 19 form part of these financial statements

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2021

BALANCE SHEET

At 31 December 2021

	Notes	2021	2020
CURRENT ASSETS			
Debtors	6	7,477	12,092
Cash at bank and in hand		58,718	76,317
		66,195	**88,409**
LIABILITIES			
Creditors: amounts falling due within one year	7	**6,071**	**20,590**
NET CURRENT ASSETS		**60,124**	**67,819**
TOTAL NET ASSETS		**60,124**	**67,819**
PARISH FUNDS			
Restricted	8	3,282	3,181
Designated	8	20,078	31,000
General	8	36,764	33,638
TOTAL FUNDS		**60,124**	**67,819**

Approved by the Parochial Church Council on 9th March 2022 and signed on its behalf by

Dr Andrew Purkis
Vice Chair and Acting Chair of PCC

Mr Colin Snaddon
Treasurer

The notes on pages 14 to 19 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 (2017) as the applicable accounting standards and the 2017 version of the Statement of Recommended Practice, Accounting and Reporting by Charities, (SORP (FRS 102)). The financial statements have been prepared under the historical cost convention.

Going concern

The Trustees have considered income and expenditure for 2022 and set a budget for the year which reflects a net deficit of £5k, after transfers from restricted and designated funds. This will be absorbed by the general fund, leaving approximately £32k at the end of 2022 in the general fund as a reserve. The PCC are confident that this indicates that the charity is a going concern.

Fixed assets

Purchases are written off in the year of purchase.

The Church building

The activities of the PCC take place at St Mary's Church in Balham which is owned by the Church of England (Southwark Diocese). The PCC is responsible for the repair of the Church building and for safeguarding the Church building and assets. All repairs and development expenditure is charged to the income and expenditure account.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use, and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted Funds are those funds which must be spent on specific purposes.

Details of the funds held, and movements during the year, are in note 8.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax recoverable under Gift Aid is recognized when the incoming resource to which it relates is received.

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

Interest entitlements are accounted for as they accrue. Rental income from the letting of the church premises is recognised when the rental is due.

Resources Expended

Grants and donations are accounted for when paid, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan contribution or parish share is accounted for when due.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

2 INCOMING RESOURCES

		Unrestricted	Restricted	2021	2020
2(a)	**Voluntary Income**				
	Planned Giving	70,328	-	70,328	62,620
	Gift Aid recovered	19,325	236	19,561	17,266
	Communion alms	1,381	-	1,381	2,687
	Bequests inc Benjamin Weir	400	-	400	400
	Donations, appeals, etc	7,290	2,513	9,803	14,280
	Grants	377	1,800	2,177	-
	Listed Places of Worship VAT	392	-	392	6,406
	Government assistance	2,475	-	2,475	6,029
	Total	**101,969**	**4,549**	**106,518**	**109,688**
2(b)	**Church Activities**				
	Fees & charges for services	4,543	-	4,543	3,763
	Fundraising events	5,747	-	5,747	2,190
	Coffee donations	126	-	126	123
	Candle donations, etc	1,331	-	1,331	286
	Total	**11,747**	**-**	**11,747**	**6,362**
2(c)	**Activities for Generating Funds**				
	Parking	1,788	-	1,788	1,565
	Use of church and rooms	9,040	-	9,040	13,533
	Total	**10,828**	**-**	**10,828**	**15,098**
2(d)	**Income from Investments**				
	Interest and dividends	4	-	4	35
	Total	**4**	**-**	**4**	**35**
	Total Income	**124,548**	**4,549**	**129,097**	**131,183**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

3 EXPENDITURE

A further analysis of missionary and charitable giving is given in Note 9

		Unrestricted General	Unrestricted Designated	Restricted	2021	2020
3(a)	**Church Activities**					
	Missionary & Charitable Giving	-		1,879	1,879	960
	Ministry: Diocesan parish share	50,000		-	50,000	65,000
	Accommodation for Curate	12,000		-	12,000	12,000
	Insurance & Water Rates	7,881		-	7,881	8,004
	Heat & Light	5,477		-	5,477	5,577
	Telephone & Broadband	2,355		-	2,355	2,324
	Church – repairs & maintenance	12,005	10,922	2,063	24,990	16,925
	Flowers	870		-	870	291
	Other expenses -refreshments etc	-		-	-	487
	Fees payable	2,267		-	2,267	2,658
	Cleaning wages & materials	8,305		-	8,305	8,145
	Music inc Organ tuning	380		-	380	597
	Organists	5,125		-	5,125	4,025
	Altar requisites	1,613		-	1,613	866
	Junior, Senior church & creche	40		-	40	18
	Garden & grounds	-		507	507	90
	Gifts	-		-	-	563
	Staff expenses	53		-	53	273
	Vicar's discretionary fund	36		-	36	-
	Parish Administrator	5,038		-	5,038	4,576
	Bookkeeping services	3,520		-	3,520	3,520
	Postage, printing & stationery	2,111		-	2,111	3,172
	Independent Examination fees	250		-	250	250
	Bank charges	306		-	306	137
	Equipment and software	1,492		-	1,492	1,457
	Organ repairs	-		-	-	32,100
	Total	**121,125**	**10,922**	**4,448**	**136,495**	**174,015**
3(b)	**Raising Funds**					
	Fundraising costs	297	-	-	297	577
	Total	**297**	**-**	**-**	**297**	**577**
	Total Expenditure	**121,422**	**10,922**	**4,448**	**136,792**	**174,592**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

4 STAFF COSTS

	2021	2020
Wages and salaries	13,103	11,995
Average no of employees	3	3

5 RELATED PARTIES

The only payment made to a member of the PCC was £40 in respect of verger fees. No other payments or other benefit have been made to any member of the PCC or persons closely connected with such members, by St Mary's Church or any closely related organization except that the Vicar and the Curate received reimbursement of travelling expenses according to Diocesan scale as well as expenses incurred on behalf of the church. The members of the PCC made donations to St Mary's totaling £23,987 (2020: £23,055)

6 DEBTORS

	2021 Unrestricted £	2021 Restricted £	2021 Total £	2020 Total £
Gift aid tax recoverable	5,459	138	5,597	4,393
Sundry debtors	445	-	445	7,699
Accrued income	577	391	968	-
Prepayments	467	-	467	-
	6,948	**529**	**7,477**	**12,092**

7 CREDITORS – amounts falling due within one year

	Unrestricted	Restricted	Total	Total
Independent Examination	250	-	250	250
Other creditors	1,840	-	1,840	12,505
Accruals and deferred income	2,932	1,049	3,981	7,835
	5,022	**1,049**	**6,071**	**20,590**

Creditors consist of accrued expenses and other amounts due in the normal operations of the church.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

8 FUNDS

Restricted Funds are those expendable only in accordance with the specific wishes of the donor(s)

Designated Funds are those ear-marked by the PCC for a particular project or purpose.

Unrestricted and Not Designated Funds are expendable at the discretion of the PCC, in furtherance of the objects of the Church.

SUMMARY OF FUND MOVEMENTS

FUNDS	1 Jan 2021 £	Income less expenditure (utilizations) £	Transfers £	31 Dec 2021 £
Restricted				
Children's Choir	90	-	-	90
Psalters & Music in Church	832	-	-	832
Healey Willan Memorial	100	-	-	100
Robes and Albs	40	-	-	40
Building	2,000	-	-	2,000
Bibles for TSM	119	101		220
Total Restricted	**3,181**	**101**	-	**3,282**
Unrestricted				
Designated				
Fabric Reserve	31,000	(10,922)	-	20,078
Total Designated	**31,000**	**(10,922)**	-	**20,078**
General Fund	**33,638**	**3,126**	-	**36,764**
Total Unrestricted	**64,638**	**(7,796)**	-	**56,842**
Total Funds	**67,819**	**(7,695)**	-	**60,124**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

9 CHARITABLE GIVING

	Overseas 2021	Home Mission 2021	Total 2021	Total 2020
From Restricted Funds				
Bishop's Lent Appeal	-	-	-	44
Balham Gateway	-	25	25	49
Crisis	-	348	348	126
Air Ambulance	-	-	-	94
Children's Society	-	-	-	59
Medicin sans frontiers	-	-	-	33
Christian Aid	454	-	454	34
Water Aid	104	-	104	-
Trinity Hospice	-	137	137	-
Little Village	181	-	181	200
Sightsavers	191	-	191	-
Mercy Ships	205	-	205	-
Poppy Appeal	-	-	-	75
TSM Bibles	-	234	234	246
Total Giving	**1,135**	**744**	**1,879**	**960**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY & ST JOHN THE

England & Wales - Charity number 1139488

Accounts

The Parish of St Mary and St John the Divine

Balham

Annual Report and Accounts

For the year ended

31st December 2020

St Mary and
St John the Divine

BALHAM

Charity Registration Number: 1139488

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

Contents

Page	
3	Legal and administrative details
4-10	Trustees' Report
11	Independent Examiner's Report
12	Statement of Financial Activities
13	Balance Sheet
14-19	Notes to the Accounts

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

Legal and administrative details

Charitable status

The Parish Church Council of St Mary and St John the Divine, Balham, was previously a charity exempted from registration with the Charity Commission. In 2010 as required by charity legislation, the Parish Church Council completed registration with the Charity Commission and gained its charity registration number: 1139488.

Location of the Church

St Mary's Church is on Balham High Road, London SW12 9BS.

Incumbent

The Rev Dr Robert Tobin

Bankers

National Westminster Bank Plc, Balham High Road, London SW12 and

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ

Independent Examiner:

Mrs Paula Thomas, Chartered Accountant, London SW16

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

The Parochial Church Council (PCC)

The PCC of St Mary and St John the Divine has the responsibility of co-operating with the incumbent in promoting within the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It is also responsible for maintaining and developing the building for the parish.

Trustees (being the members of the PCC)

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representational Rules. Those elected bring the skills required for the PCC and ensure the diversity reflects that of the parish.

The PCC normally meets seven times per year. During 2020, the members of the PCC were:

Appointment	Name		Committee
Ex Officio Chair	**The Revd Dr Robert Tobin**		Standing, Building and Finance, Lettings, Giving Group
Until 2022 APCM	**Ms Kofo Agbalaya**		
Until 2022 APCM	**Ms Lynn Beattie**		Giving Group
Until 2022 APCM	**Mr Berkeley Brandon**		
Until 2021 APCM Vice-Chair until Oct 2020	**Mr Nigel Collier**		Standing, Building and Finance
Until 2021 APCM	**Ms Dawn Dukar**		Filled casual vacancy from Oct 2020
Ex Officio	**The Revd Berni Excell**		
Until 2022 APCM	**Ms Karen Gray**		Lettings
Until 2020 APCM Deanery Synod until Oct 2020	Ms Victoria Gregory		Building and Finance
Until 2023 APCM Deanery Synod	**Ms Rose Harley**		
Until 2021 APCM Churchwarden	**Ms Diane Holmes**		Standing, Building and Finance
Until 2021 APCM	Ms Joan James McGowan		Resigned Oct 2020
Until 2020 APCM Churchwarden	Ms Janet Jones		Standing, Building and Finance
Until 2023 APCM Deanery Synod	**Mr Bruce Knight**		Lettings
Until 2021 APCM Churchwarden	**Ms Pauline Lacey**		Standing, Lettings
Until 2021 APCM	Mr Delroy McGowan		Resigned Oct 2020
Until 2023 APCM Vice-Chair from Oct 2020 Deanery Synod	**Mr Andrew Purkis**		Standing, Giving Group
Ex Officio Deanery Synod until Oct 2020	Mr Christopher Serbutt		Standing, Building and Finance
Until 2023 APCM Treasurer	**Mr Colin Snaddon**		Standing, Building and Finance
Until 2022 APCM	**Ms Dorothy Tay**		
Until 2023 APCM Secretary; Deanery Synod	**Mr Sedgil Wartemberg**		Standing
Until 2021 APCM	**Ms Debbie Williamson**		Filled casual vacancy from Oct 2020

Names in bold are the trustees at 31 December 2020 and at the date of this report.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

Committees

The PCC operates through several committees that meet between full meetings of the PCC and prepare reports for those full meetings. Emergencies that arise are dealt with by the Standing Committee which comprises the Incumbent, Churchwardens, Secretary, Treasurer, and one other member of the PCC appointed by the PCC.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the PCC.

Building & Finance Committee

This committee oversees the finance and physical resources of the Church by preparing budgets, monitoring income and expenditure, co-ordinating an annual review of Christian Stewardship through planned giving and gift aid, and attending to matters relating to the stewardship of the Church building, grounds, fabric, and equipment.

Lettings Committee

This committee attends to matters relating to the letting and maintenance of the space available for hire.

Church attendance

There were 139 members of the Church Electoral Roll at the end of December 2020. Due to the COVID pandemic and the enforcement of social distancing when services have been possible, average Sunday attendance in October 2020 was 75, in addition to approximately 20 participants via livestream. During lockdown periods, a pre-recorded weekly parish eucharist on YouTube attracted approximately 80 viewings. Collective Worship for Trinity St Mary's CofE Primary School took place when possible every Thursday in term-time. Other services, including baptism, weddings, and funerals, were conducted in the church when permitted and in keeping with government rules on restricted attendance.

Review of the year

The Ministry Team has undergone various changes in the course of the year. Due to the pandemic, the priestly ordination of the assistant curate, the Revd Berni Excell, was delayed until October. The pandemic also prompted the Revd Canon William Norman to step down from presiding at services in the spring, and similarly, the Revd Eileen Serbutt has discontinued presiding until it is once again safe for her to do so. The St Mary's community was much grieved at the loss of lay reader Christopher Serbutt, who died after a long illness in December.

Unsurprisingly, the church's mission and ministry have been dominated by the effects of the COVID pandemic and the accompanying lockdowns. Key initiatives identified by the Mission Action Plan, such as making the church building more welcoming and accessible, reaching out more effectively to the immediate neighbourhood, building up our ministry to children and families, and expanding opportunities for spiritual growth – all these have necessarily been scaled back or reconstituted in light of the present circumstances. Participation in both in-person and online worship has remained healthy and consistent, but engaging with children and families has proved difficult. The clergy have stayed in regular contact with members of the community by phone, email, and post throughout the pandemic, and there has been much mutual care and support among congregants themselves. A new website and improved weekly communications have assisted with maintaining a dispersed community during these difficult times. An online Advent course in December was well attended, and online fundraising events have also attracted a positive response. *(continues)*

Review of the year (continued)

Unrestricted income decreased in 2020 to £128k (2019: £135k) largely due to vacancies in room lettings as a result of Covid-19 restrictions. Unrestricted expenditure increased to £162k (2019: £134k), mainly as a result of the purchase of our new organ (installed Summer 2020) leaving an unrestricted deficit of £33k.

More information about our activities and mission is found on our website: www.stmarybalham.org.uk.

Public benefit statement

The PCC has considered the Charity Commission's guidance on public benefit. Working cooperatively with the clergy and other members of the congregation, it strives to enable all people to live out their faith as part of our parish community. This means facilitating opportunities for worship, prayer, and study, as well as encouraging service to and care for members of the wider community of which we are a part.

Community

The Church building was mainly closed to lettings and other events from mid-March, due to Covid-19 restrictions. In a normal year, the Church Building is used by church groups and the local community. Users in a normal year include Guides & Brownies, St Mary's Choir, the Concert series, Lent and Advent courses, the Wednesday Club and various social and fundraising events. Other groups who have used the building regularly in a normal year have been the United Church of the Messiah, the South London Refugee Association, the Language Web, Perform Drama and various exercise and wellness classes. As part of the Lockdown Recovery appeal, an online concert featuring Rogue Opera, together with a silent auction was held online in September with auction items provided by the local business community. To celebrate the installation of the organ, an online concert was held in December.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

Stewardship

Due to the Covid-19 restrictions, our Stewardship profile changed from mainly cash and cheque giving (through the envelope scheme) to the majority giving by standing order or online transfer. The table below shows the change. Donors giving via the envelope scheme reduced from 75 in Q1 to 19 in Q4 while those giving by standing order/online transfer or online donation rose from 38 to 53 over the same time. The table shows the adjustment to remove the duplication of donors using both methods.

While the overall number of stewardship donors decreased to 70 at Q4 (2019: average of 82), the average quarterly donation increased from £137 in Q1 2020 to £230 in Q4. Income from Stewardship was £63k (2019: £65k). A further £17k (2019: £18k) was recovered on gift aid donations, including under the Small Donations scheme.

Receipt of funds via online payment methods has assisted us during lockdown, especially for the online concert and silent auction as well as the organ recital. This method can also useful when accepting fees for banns, funerals etc. and is provided through the data administration system ChurchSuite which includes the payment platforms of GoCardless (for recurring receipts) and Stripe (for one-off receipts).

A generous response to the Lockdown Recovery appeal generated £11k with £2k generated from a Rogue Opera Concert and Silent Auction as well as an Organ Recital. Sundry appeals generated £1k.

Stewardship by type	Q1	Q2	Q3	Q4	Dec20 closing	Average
Envelope	75	9	29	19	18	33
Value before tax recovery	£ 5,846	£ 1,109	£ 3,799	£ 1,387	£ 826	£ 3,035
Standing order/direct transfer	38	53	55	53	52	50
Stripe/Go Cardless				2	1	2
Value before tax recovery	£ 8,628	£ 13,019	£ 14,117	£ 14,715	£ 4,836	£ 12,620
Remove duplicates	(7)	0	(6)	(4)	(4)	(4)
Total	**106**	**62**	**78**	**70**	**67**	**79**
Total value before tax recovery	***£14,474***	***£14,128***	***£17,916***	***£16,102***	***£5,662***	***£15,655***
Average quarterly donation per donor	***£137***	***£228***	***£230***	***£230***		***£198***

Lockdown Recovery Appeal	Q1	Q2	Q3	Q4		Total
Cash/Cheque		1	10	4		15
Value before tax recovery		£ 250	£ 4,230	£ 1,730		£ 6,210
Standing order/direct transfer		3	7	1		11
Value before tax recovery		£ 200	£ 4,420	£ 40		£ 4,660
Total		4	17	5		26
Total value before tax recovery		***£450***	***£8,650***	***£1,770***	-	***£10,870***

Concert & Silent Auction	Q1	Q2	Q3	Q4		Total
Cash/cheque			2	2		
Value before tax recovery			£ 40	£ 160		£ 200
Stripe/Go Cardless			11	3		
Value before tax recovery			£ 437	£ 53		£ 490
Standing order/direct transfer			9	-		
Value before tax recovery			£ 849	£ -		£ 849
Total			22	5		
Total value before tax recovery			***£1,326***	***£213***		***£1,539***

Organ Recital	Q1	Q2	Q3	Q4		Total
Cash/cheque				1		
Value before tax recovery				£ 50		£ 50
Stripe/Go Cardless				18		
Value before tax recovery				£ 602		£ 602
Total				19		
Total value before tax recovery			***£0***	***£652***		***£652***

Appeals	Q1	Q2	Q3	Q4		Total
Cash/cheque	various			2		
Value before tax recovery	£ 607	£ -	£ -	£ 30		£ 637
Standing order/direct transfer		1		1		
Value before tax recovery		£ 18		£ 65		£ 84
Total		1	-	3		
Total value before tax recovery	***£607***	***£18***	***£0***	***£95***		***£721***

Risk management

The PCC has appointed two Safeguarding officers to ensure full attention is paid to the safeguarding of children and vulnerable adults whilst in the building and attending events and services. This is a key practice to minimize the risks identified in the risk review conducted by the Churchwardens.

The PCC updated the Health and Safety records, including ensuring risk assessments were completed in January 2020 by all users and for all activities within the Parish Church of St Mary and St John the Divine.

Additional Health and Safety risk assessments were conducted during the lockdown to ensure compliance with Covid-19 regulations.

Finance report

Income

During the year the church's unrestricted general fund income totalled £128k (2019: £135k). The main reason for the decrease in income was unavailability in room lettings due to the restrictions associated with the Covid-19 pandemic (£14k for the year compared to £38k in 2019). As a consequence, the church launched a lockdown recovery appeal which generated £11k from the appeal itself, as well as further £2k from a subsequent concert, auction and organ recital. Income from Stewardship decreased slightly (£63k for the year compared to £65k in 2019), along with cash collection in the form of Communion Alms. Government assistance, as a result of the Covid-19 pandemic restrictions in the form of the job retention scheme accounted for £5.5k and a further £500 from the DCMS which allowed us to purchase video recording equipment to facilitate online worship during the partial and full closure of the church building as a result of the Covid-19 pandemic restrictions. The DCMS VAT recovery scheme for Listed Places of Worship enabled us to recover a further £6k, mainly on our organ, which was installed in Summer 2020. No legacies were received in the year (2019: £nil).

Restricted donations (including gift aid thereon) decreased to £3k (2019: £9k). The decrease was expected as the main purpose of the 2019 restricted donations was the new organ, which had PCC approval to proceed at the end of 2019 and Faculty early in 2020.

For the sake of comparability, we have redisclosed the Listed Places of Worship VAT recovery Scheme amount for 2019 of £1k in income, which was previously shown in Church - repairs & maintenance & decoration. The surplus and balance sheet in 2019 remains the same as previously presented.

Expenditure

Expenditure for the year from the unrestricted fund amounted to £162k (2019: £134k). The increase of £28k is largely to due to the cost of the new organ (£22k), increase in Accommodation for Curate (£5k) and increase to the Ministry: diocesan parish share (£5k). This was partially offset by lower spend on categories where it was possible to reduce spend as a result of the Covid-19 restrictions (flowers, altar requisites, refreshments, postage, printing and stationery and the like). 2019 also included tree surgery which was not required in 2020 (£3k).

Finance report (continued)

Charitable Giving

Donations totalling £1k were made to 10 (2019:14) missionary or charitable organisations during the year, from funds raised by special collections. (Details are given in note 10).

Deficit

The PCC reports a deficit on the unrestricted fund of £33k (2019: Surplus of £1k).

Transfer between Funds

During the year, two designated funds were utilized and released to the unrestricted general fund – the first was set aside in 2018 to provide accommodation for a curate in 2020 (£6k) and the second was set aside in 2018 (The Alan Bartlett Memorial Fund) for Altar frontal repairs (£5k). The restricted organ fund of £9k, together with existing general funds, was utilised to purchase a new organ, as approved by the PCC in 2019.

Reserves

As at 31st December 2020, the PCC has £31k in a designated fabric reserve, £34k in the general fund and £3k in restricted funds. The restricted funds represent a number of funds expendable only in accordance with the specific wishes of the donor(s). Of the £3k held in restricted funds at the year end, the largest amount (£2k) is a donation with time-limiting conditions attached. (Further details are given in Note 8).

Reserves policy

The PCC's general reserves policy is to hold reserves equal to a minimum of three months' expenditure. Although the current level of general reserves (£34k) is in excess of this figure, it is expected to utilize £20k during 2021 to service our short term expected deficit as a result of continued closure to room lettings, as a result of Covid-19. This may result in our general reserves dropping below our policy target. The PCC have considered that the general reserves are set aside for such extraordinary times as those under Covid-19 and have thus sanctioned the use of the funds for the medium term. Nevertheless, the PCC has a plan in place to replenish these reserves over the medium term as we emerge from the effects of Covid-19.

The PCC considers that a fabric reserve of £31k is an appropriate sum to hold aside for repairs required to the Grade II listed building. Of the balance on the unrestricted designated fund of £31k, it is expected that £12k will be spent on repairing the tarmac paving in Spring 2021.

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM
Annual Report and Accounts for the year ended 31 December 2020

Statement of PCC members' responsibilities

The law requires PCC members to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Parochial Church Council of St Mary and St John, Balham during the year and its financial position at the end of the year.

In preparing those financial statements, we are required to:

1 Select suitable accounting policies and apply them consistently;

2 Make judgements that are reasonable and prudent;

3 State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

4 Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Parochial Church Council of St Mary and St John the Divine, Balham will continue in operation.

The PCC members are responsible for keeping accounting records, for safeguarding the assets of the organization, and for taking reasonable steps for the prevention and detection of fraud and other irregularities, should they exist.

For and on behalf of the PCC

Rev Dr Robert Tobin
Vicar

Mr Colin Snaddon
Treasurer

Date 17th March 2021

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARY AND ST JOHN THE DIVINE, BALHAM

This report is on the accounts of the PCC for the year ended 31 December 2020 which are set out on Pages 12 to 19.

Respective responsibilities of the Trustees and the Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with Section 130 of the Charities Act 2011; or

- the accounts did not accord with the accounting records.

I have come across no other matters in connection with my examination to which attention should be drawn, in order to enable a proper understanding of the accounts to be reached.

Paula Thomas

Paula Thomas BSc FCA CTA

25 Westcote Road, London SW16 6BN

Date: 26 March 2021

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2020

	Note	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
INCOME					
Voluntary income	2(a)	106,865	2,823	109,688	101,194
Church Activities	2(b)	6,362	-	6,362	4,559
Activities for generating funds	2(c)	15,098	-	15,098	39,596
Income from investments	2(d)	35	-	35	67
Total income		**128,360**	**2,823**	**131,183**	**145,416**
EXPENDITURE					
Church Activities	3(a)	161,126	12,889	174,015	138,106
Raising Funds	3(b)	577	-	577	416
TOTAL EXPENDITURE		**161,703**	**12,889**	**174,592**	**138,522**
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE		(33,343)	(10,066)	(43,409)	6,894
Total Funds brought forward	8	97,981	13,247	111,228	104,334
Total funds carried forward	8	**64,638**	**3,181**	**67,819**	**111,228**

The notes on pages 14 to 19 form part of these financial statements

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

BALANCE SHEET

At 31 December 2020

	Notes	2020	2019
CURRENT ASSETS			
Debtors	6	12,092	17,413
Cash at bank and in hand		76,317	99,127
		88,409	**116,540**
LIABILITIES			
Creditors: amounts falling due within one year	7	**20,590**	**5,312**
NET CURRENT ASSETS		**67,819**	**111,228**
TOTAL NET ASSETS		**67,819**	**111,228**
PARISH FUNDS			
Restricted	8	3,181	13,247
Designated	8	31,000	42,000
General	8	33,638	55,981
TOTAL FUNDS		**67,819**	**111,228**

Approved by the Parochial Church Council on 17th March 2021 and signed on its behalf by

Rev Dr Robert Tobin

Vicar

Mr Colin Snaddon

Treasurer

The notes on pages 14 to 19 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

1 ACCOUNTING POLICIES

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs, and with the Regulations' "true and fair view" provisions, together with FRS 102 (2017) as the applicable accounting standards and the 2017 version of the Statement of Recommended Practice, Accounting and Reporting by Charities, (SORP (FRS 102)). The financial statements have been prepared under the historical cost convention.

Going concern

The Trustees have considered income and expenditure for 2021 and set a budget for the year which reflects a net deficit of £20k, after transfers from restricted and designated funds. This will be absorbed by the general fund, leaving approximately £14k at the end of 2021 in the general fund as a reserve. The PCC are confident that this indicates that the charity is a going concern.

Fixed assets

Purchases are written off in the year of purchase.

The Church building

The activities of the PCC take place at St Mary's Church in Balham which is owned by the Church of England (Southwark Diocese). The PCC is responsible for the repair of the Church building and for safeguarding the Church building and assets. All repairs and development expenditure is charged to the income and expenditure account.

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use, and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted Funds are those funds which must be spent on specific purposes.

Details of the funds held, and movements during the year, are in note 8.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax recoverable under Gift Aid is recognized when the incoming resource to which it relates is received.

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

Interest entitlements are accounted for as they accrue.

Rental income from the letting of the church premises is recognised when the rental is due.

Resources Expended

Grants and donations are accounted for when paid, or when awarded if that award creates a binding or constructive obligation on the PCC. The diocesan contribution or parish share is accounted for when due.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

2 INCOMING RESOURCES

		Unrestricted Funds	Restricted Funds	2020 Total	2019 Total
2(a)	**Voluntary Income**				
	Planned Giving	62,620	-	62,620	64,728
	Gift Aid recovered	17,134	132	17,266	18,632
	Communion alms	2,687	-	2,687	5,832
	Bequests inc Benjamin Weir	400	-	400	400
	Donations, appeals, etc	11,590	2,691	14,280	10,503
	Listed Places of Worship VAT Recovery Scheme	6,405	-	6,405	1,099
	Government assistance	6,029	-	6,029	-
	Total	**106,865**	**2,823**	**109,688**	**101,194**
2(b)	**Church Activities**				
	Fees & charges for services	3,763	-	3,763	3,161
	Fundraising events	2,190	-	2,190	102
	Coffee donations	123	-	123	469
	Candle donations, etc	286	-	286	827
	Total	**6,362**	**-**	**6,362**	**4,559**
2(c)	**Activities for Generating Funds**				
	Parking	1,565	-	1,565	1,563
	Use of church and rooms	13,533	-	13,533	38,033
	Total	**15,098**	**-**	**15,098**	**39,596**
2(d)	**Income from Investments**				
	Interest and dividends	35	-	35	67
	Total	**35**	**-**	**35**	**67**
	Total Income	**128,360**	**2,823**	**131,183**	**145,416**

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM

Annual Report and Accounts for the year ended 31 December 2020

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

3 EXPENDITURE

		Unrestricted Funds	Designated Funds	Restricted Funds	2020 Total	2019 Total
3(a)	**Church Activities**					
	Missionary & Charitable Giving	-	-	960	960	3,258
	Ministry: Diocesan parish share	65,000	-	-	65,000	60,000
	Accommodation for Curate	6,000	6,000	-	12,000	6,800
	Insurance & Water Rates	8,004	-	-	8,004	7,835
	Heat & Light	5,577	-	-	5,577	6,144
	Telephone & Broadband	2,324	-	-	2,324	2,037
	Church – repairs & maintenance & decoration	10,926	5,000	999	16,925	16,619
	Flowers	291	-	-	291	582
	Other expenses inc refreshments	487	-	-	487	1,036
	Fees payable	2,658	-	-	2,658	1,377
	Cleaning wages & materials	7,668	-	477	8,145	4,620
	Music inc Organ tuning	597	-	-	597	825
	Organists	4,025	-	-	4,025	5,350
	Altar requisites	866	-	-	866	2,100
	Junior, Senior church & creche	18	-	-	18	887
	Garden & grounds	90	-	-	90	3,520
	Gifts	63	-	500	563	184
	Staff expenses	273	-	-	273	217
	Vicar's discretionary fund	-	-	-		-
	Parish Administrator	4,576	-	-	4,576	3,359
	Bookkeeping services	3,520	-	-	3,520	3,335
	Postage, printing & stationery	3,172	-	-	3,172	4,486
	Independent Examination fees	250	-	-	250	250
	Bank charges	137	-	-	137	449
	Equipment and software	1,457	-	-	1,457	2,836
	Organ repairs	22,147		9,953	32,100	-
	Total	**150,126**	**11,000**	**12,889**	**174,015**	**138,106**
3(b)	**Raising Funds**					
	Fundraising costs	577	-	-	577	416
	Total	**577**	**-**	**-**	**577**	**416**
	Total Expenditure	**150,703**	**11,000**	**12,889**	**174,592**	**138,522**

A further analysis of missionary and charitable giving is given in Note 9

4 STAFF COSTS

	2020	2019
Wages and salaries	11,995	7,899
Average no of employees	3	2

5 RELATED PARTIES

No payments or other benefit have been made to any member of the PCC or persons closely connected with such members, by St Mary's Church or any closely related organization except that the Vicar and the Curate received reimbursement of travelling expenses according to Diocesan scale as well as expenses

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

5 RELATED PARTIES (continued)

incurred on behalf of the church. The members of the PCC made donations to St Mary's totaling £23,055 (2019: £18,783)

6 DEBTORS

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Gift aid tax recoverable	4,353	40	4,393	5,424
Sundry debtors	7,699	-	7,699	11,989
	12,052	**40**	**12,092**	**17,413**

7 CREDITORS – amounts falling due within one year

	Unrestricted	Restricted	Total	Total
Total				
Independent Examination	250	-	250	250
Other creditors	12,505	-	12,505	1,136
Accruals and deferred income	7,630	205	7,835	3,926
	20,385	**205**	**20,590**	**5,312**

Creditors consist of accrued expenses and other amounts due in the normal operations of the church.

8 FUNDS

Restricted Funds are those expendable only in accordance with the specific wishes of the donor(s)

Designated Funds are those ear-marked by the PCC for a particular project or purpose.

Unrestricted and Not Designated Funds are expendable at the discretion of the PCC, in furtherance of the objects of the Church.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

SUMMARY OF FUND MOVEMENTS

FUNDS	1 Jan 2020	Income less expenditure (utilizations)	Transfers	31 Dec 2020
	£	£	£	£
Restricted				
Children's Choir	90	-	-	90
Psalters & Music in Church	832	-	-	832
Healey Willan Memorial	100	-	-	100
Robes and Albs	40	-	-	40
Altar Frontal	903	(903)	-	-
Building	2,000	-	-	2,000
Bibles for TSM		119		119
Organ fund	9,282	(9,282)	-	-
Total Restricted	**13,247**	**(10,066)**	**-**	**3,181**
Unrestricted				
Designated				
Fabric Reserve	36,000	(5,000)	-	31,000
Accommodation for curate	6,000	(6,000)	-	-
Total Designated	**42,000**	**(11,000)**	**-**	**31,000**
General Fund	**55,981**	**(22,343)**	**-**	**33,638**
Total Unrestricted	**97,981**	**(33,343)**	**-**	**64,638**
Total Funds	**111,228**	**(43,409)**	**-**	**67,819**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

9 CHARITABLE GIVING

	Overseas 2020	Home Mission 2020	Total 2020	Total 2019
From Restricted Funds				
Royal British Legion	-	-	-	151
Bishop's Lent Appeal	-	44	44	564
Balham Gateway	-	49	49	-
Crisis	-	126	126	74
Air Ambulance	-	94	94	-
Children's Society	-	59	59	223
Medicin sans frontiers	33	-	33	-
Christian Aid	34	-	34	-
Water Aid		-	-	178
Tear Fund		-	-	47
Little Village	200	-	200	1,302
Save the Children	-	-	-	251
AKT	-	-	-	48
Children with Cancer UK	-	-	-	101
Raleigh	-	-	-	63
Love Balham	-	-	-	10
Poppy Appeal	-	75	75	-
TSM Bibles	-	246	246	216
Xtinction Rebellion	-	-	-	30
Total Giving	**267**	**693**	**960**	**3,258**