

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

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

Annual Report and Accounts for the year ended 31 December 2020

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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

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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.

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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*)

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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.

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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 be 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

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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 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).

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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.

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Statement of PCC members' responsibilities

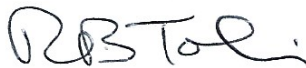
The law requires PCC members to prepare financial statements for each financial year which give a true and fair view of the financial activities of the Parochial Church Council of St Mary and St John, Balham during the year and its financial position at the end of the year.

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 BSc FCA CTA

25 Westcote Road, London SW16 6BN

Date: 26 March 2021

THE PARISH OF ST MARY AND ST JOHN THE DIVINE, BALHAM
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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		<u>128,360</u>	<u>2,823</u>	<u>131,183</u>	<u>145,416</u>
EXPENDITURE					
Church Activities	3(a)	161,126	12,889	174,015	138,106
Raising Funds	3(b)	577	-	577	416
TOTAL EXPENDITURE		<u>161,703</u>	<u>12,889</u>	<u>174,592</u>	<u>138,522</u>
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE		<u>(33,343)</u>	<u>(10,066)</u>	<u>(43,409)</u>	<u>6,894</u>
Total Funds brought forward	8	97,981	13,247	111,228	104,334
Total funds carried forward	8	<u>64,638</u>	<u>3,181</u>	<u>67,819</u>	<u>111,228</u>

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

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

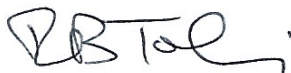
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BALANCE SHEET

At 31 December 2020

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

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

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

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

I 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.

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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

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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

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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.

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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

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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