The Parish of St Mary and St John the Divine

Balham

Annual Report and Accounts

For the year ended

31st December 2025

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 2025

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 2025

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 2025

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 2025, the members of the PCC were:

Appointment	Name		Committee
Until 2026 APCM	**Mr Graeme Calf**		**Giving Group**
Until 2026 APCM	**Ms Julia de Cruz**		
Until 2026 APCM	**Ms Karen Gray**		**Lettings**
Ex Officio Churchwarden Until 2026 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 2027 APCM Curate	**Ms Judy Douglas**		
Until 2026 APCM Treasurer	**Mr John A Lloyd IV**		**Standing**
Vicar, Chair	**Fr Jonathan MacNeaney**		**Standing**
Ex Officio Churchwarden Until 2026 APCM	**Ms Nicky Morton**		**Standing**
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 2025 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 2025

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 89 members of the Church Electoral Roll at the end of December 2025. Average Sunday attendance in October 2025 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, weddings, and funerals, were conducted in the church.

Review of the year

This Annual Report reflects a year of resilient growth and deep-rooted community engagement at St Mary's. Despite the practical challenges of significant building repairs, the church maintained a strong financial position, bolstered by a heartening increase in planned giving. We've seen a diverse range of outreach initiatives, from Karen's thriving parish nursing ministry to innovative events like the "Big Green Fair." Mella's arrival has streamlined operations, allowing the church to focus more effectively on its core mission of pastoral care and spiritual development.

As always the church's life is marked by vibrant fellowship and the nurturing of new and established worshippers. Sophie has cultivated a flourishing music tradition whilst Susanna's initiative has kickstarted our youth ministry, highlighted by a transformative pilgrimage to Taizé. Judy's arrival has brought fresh energy to the parish, fostering a culture of collaborative service. As we continue serving God in Balham the bedrock of faithful worship and hospitality provides a joyful foundation for continuing to share the Gospel's timeless truths to those we are called to serve.

Review of the year (continued)

Income increased in 2025 to £198k (2024: £167k) primarily due to an increase in planned giving, grants and an insurance claim. Expenditure increased to £176k (2024: £150k), primarily as a result of an increase in building and fabric repairs to £37k (2024: £24k).

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 £64k (2024: £58k) and a further £17k (2024: £16k) 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 £31k.

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 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 £166k (2024: £163k). This increase is primarily attributed to a rise in planned giving.

Restricted income (including gift aid thereon) totaled £32k. This included £11k in grants and a £15k insurance claim for roof damage.

Finance report (continued)

Expenditure

Expenditure for the year from the unrestricted fund amounted to £159k (2024: £146k). The increase of £13k is mainly due to unexpected repairs related to roof damage.

Charitable Giving

Donations totalling £1.3k (2024: £1.6k) were made to four missionary or charitable organisations during the year, from funds raised by special collections. (Details are given in note 10).

Surplus

The PCC reports an overall surplus for 2025 of £22k (2024: Surplus of £16k) of which the unrestricted fund saw a surplus of £7k.

Transfer between Funds

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

Reserves

As at 31st December 2025, the PCC has £50k in a designated fabric reserve, £113k in the general fund and £23k 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 £23k held in restricted funds at the year end, this includes funding for adolescents in the church to visit the Taize Christian community in France.

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 2025

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
Vice Chair of PCC

John Lloyd IV
Treasurer

Date 22 April 2026

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 2025 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: 28 May 2026.

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

Annual Report and Accounts for the year ended 31 December 2025

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
INCOME					
Voluntary income	2(a)	104,893	31,633	136,526	104,024
Church Activities	2(b)	10,903	799	11,702	10,561
Activities for generating funds	2(c)	47,679	-	47,679	49,751
Income from investments	2(d)	2,032	-	2,032	2,570
Total income		**165,507**	**32,432**	**197,939**	**166,906**
EXPENDITURE					
Church Activities	3(a)	158,740	16,420	175,160	148,836
Raising Funds	3(b)	43	572	615	1,573
TOTAL EXPENDITURE		**158,783**	**16,992**	**175,775**	**150,409**
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE		**6,724**	**15,440**	**22,164**	**16,497**
Total Funds brought forward	8	156,467	7,618	164,085	147,588
Total funds carried forward	8	**163,191**	**23,058**	**186,249**	**164,085**

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 2025

BALANCE SHEET

At 31 December 2025

	Notes	2025	2024
CURRENT ASSETS			
Debtors	6	43,652	21,459
Cash at bank and in hand		155,010	149,205
		198,662	**170,664**
LIABILITIES			
Creditors: amounts falling due within one year	7	**12,413**	**6,579**
NET CURRENT ASSETS		**186,249**	**164,085**
TOTAL NET ASSETS		**186,249**	**164,085**
PARISH FUNDS			
Restricted	8	23,058	7,618
Designated	8	50,000	50,000
General	8	113,191	106,467
TOTAL FUNDS		**186,249**	**164,085**

Approved by the Parochial Church Council on 22nd April 2026 and signed on its behalf by

Jonathan MacNeaney
Vice 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 2025

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 2026 and set a budget for the year which reflects a net surplus of £47, after transfers from restricted and designated funds. This will be absorbed by the general fund, leaving approximately £106k at the end of 2026 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 2025

2 INCOMING RESOURCES

		Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
2(a)	**Voluntary Income**				
	Planned Giving	64,474	-	64,474	58,265
	Gift Aid recovered	17,244	129	17,373	16,680
	Communion alms	5,410	-	5,410	6,114
	Bequests inc Benjamin Weir	800		800	-
	Donations, appeals, etc	13,779	5,108	18,887	18,529
	Grants	-	11,396	11,396	1,100
	Listed Places of Worship VAT Recovery Scheme	3,186	-	3,186	2,837
	Legacies	-	-	-	500
	Insurance claim		15,000	15,000	-
	Total	**104,893**	**31,633**	**136,526**	**104,025**
2(b)	**Church Activities**				
	Fees & charges for services	4,391	-	4,391	4,327
	Fundraising events	5,125	799	5,924	4,422
	Coffee donations	601	-	601	549
	Candle donations, etc	786	-	786	1,262
	Total	**10,903**	**799**	**11,702**	**10,560**
2(c)	**Activities for Generating Funds**				
	Parking	2,955	-	2,955	2,460
	Use of church and rooms	44,724	-	44,724	47,291
	Total	**47,679**	**-**	**47,679**	**49,751**
2(d)	**Income from Investments**				
	Interest and dividends	2,032	-	2,032	2,570
	Total	**2,032**	**-**	**2,032**	**2,570**
	Total Income	**165,507**	**32,432**	**197,939**	**166,906**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

3 EXPENDITURE

		Unrestricted Funds	Designated Funds	Restricted Funds	2025 Total	2024 Total
3(a)	**Church Activities**					
	Missionary & Charitable Giving	125	-	1,310	1,435	2,208
	Ministry: Diocesan parish share	62,243	-	-	62,243	57,900
	Insurance & Water Rates	9,710	-	-	9,710	9,253
	Heat & Light	10,146	-	-	10,146	12,340
	Telephone & Broadband	951	-	-	951	851
	Church – repairs & maintenance & decoration	30,214	-	6,924	37,138	23,884
	Flowers	837	-	-	837	654
	Other expenses inc refreshments	1,302	-	-	1,302	1,290
	Fees payable	2,236	-	-	2,236	2,250
	Cleaning wages & materials	10,279	-	-	10,279	9,774
	Music inc Organ tuning	1,028	-	-	1,028	1,163
	Organists	10,384	-	-	10,384	9,836
	Altar requisites	1,580	-	-	1,580	1,182
	Junior, Senior church & creche	307	-	5,106	5,413	490
	Garden & grounds	420	-	-	420	202
	Staff expenses and training	98	-	900	998	295
	Vicar's expenses	93	-	-	93	42
	Parish Administrator	8,067	-	2,180	10,247	6,680
	Bookkeeping services	4,252	-	-	4,252	3,975
	Postage, printing & stationery	2,183	-	-	2,183	2,846
	Independent Examination fees	300	-	-	300	300
	Bank charges & currency profit/loss	565	-	-	565	110
	Equipment and software	1,420	-	-	1,420	1,311
	Organ repairs					-
	Total	**158,740**	**-**	**16,420**	**175,160**	**148,836**
3(b)	**Raising Funds**					
	Fundraising costs/publicity	43	-	572	615	1,573
	Total	**43**	**-**	**572**	**615**	**1,573**
	Total Expenditure	**158,783**	**-**	**16,992**	**175,775**	**150,409**

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

4 STAFF COSTS

	2025	2024
Wages and salaries	25,776	21,476
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 of approximately £17k (2024: £18k).

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

6 DEBTORS

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Gift aid tax recoverable	8,553	129	8,682	4,344
Sundry debtors	13,632	-	13,632	15,549
Accrued income	479	20,859	21,338	1,566
Prepayments	-	-	-	-
	22,664	**20,988**	**43,652**	**21,459**

7 CREDITORS – amounts falling due within one year

	Unrestricted	Restricted	Total	Total
Total				
Independent Examination	300	-	300	300
Other creditors	7,777	-	7,777	4,840
Accruals and deferred income	3,454	882	4,336	1,439
	11,531	**882**	**12,413**	**6,579**

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 2025

SUMMARY OF FUND MOVEMENTS

FUNDS	1 Jan 2025 £	Income less expenditure (utilizations) £	Transfers £	31 Dec 2025 £
Restricted				
Children's Choir/Little Lambs	90	279	-	369
Psalters & Music in Church	343	-	-	343
Healey Willan Memorial	100	-	-	100
Robes and Albs	40	-	-	40
Building	2,000	(1,793)	-	207
Bibles for TSM	307	47	-	354
Wandsworth BC	2,586	(1,341)	-	1,245
Sunday School grant	900	(274)	-	626
LED Brighter Greener	447	(357)	-	90
Parish Nurse Scheme	805	(730)	-	75
VE Day Grant – Wandsworth	-	235	-	235
Big Green Fair	-	300	-	300
Concert – St Thomas/Stephen	-	205	-	205
Taize visit	-	3,469	-	3,469
Insurance claim	-	15,000	-	15,000
Family Empowerment Xmas	-	400	-	400
Total Restricted	**7,618**	**15,440**	**-**	**23,058**
Unrestricted				
Designated				
Fabric Reserve	50,000	-		50,000
Total Designated	**50,000**	**-**	**-**	**50,000**
General Fund	**106,467**	**6,724**	-	**113,191**
Total Unrestricted	**156,467**	**6,724**	**-**	**163,191**
Total Funds	**164,085**	**22,164**	**-**	**186,249**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

9 CHARITABLE GIVING

	Overseas 2025	Home Mission 2025	Total 2025	Total 2024
From Restricted Funds				
Bishop's Lent Appeal	-	20	20	50
Crisis	-	-	-	765
Friends of TSM	-	428	428	180
Poppy Appeal	-	73	73	49
Box on High Road	-	-	-	21
RNLI	-	-	-	13
SPEARS	-	789	789	-
Wandsworth Support for Refugees	-	-	-	36
Water Aid	-	-	-	296
Little Village	-	-	-	144
Mercy Ships	-	-	-	53
World Aids Day	-	-	-	5
Total Giving	**-**	**1,310**	**1,310**	**1,612**



2025

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 2025 is available elsewhere in this document. In summary, during the year the church's unrestricted general fund income totalled £166k (2024: £163k). This increase is primarily attributed to a rise in planned giving.

Restricted income (including gift aid thereon) totalled £32k. This included £11k in grants and a £15k insurance claim for roof damage. Expenditure for the year from the unrestricted fund amounted to £159k (2024: £146k). The increase of £13k is mainly due to unexpected repairs related to roof damage. Donations totalling £1.3k (2024: £1.6k) were made to four missionary or charitable organisations during the year, from funds raised by special collections.

The PCC reports a surplus on the unrestricted fund of £22k (2024: Surplus of £16k) of which the unrestricted fund saw a surplus of £7k. 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.

As at 31st December 2025, the PCC has £50k in a designated fabric reserve, £113k in the general fund and £23k 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 £23k held in restricted funds at the year end, this includes funding for adolescents in the church to visit the Taize Christian community in France.

John Lloyd, Treasurer

2. Parochial Church Council and Standing Committee Report

1. The PCC usually meets five times a year and has occasional, quick supplementary meetings if anything urgent needs to be decided. It is chaired by Father Jonathan and its Secretary is Peter Assor. It has been a pleasure to welcome Judy and Mella to our meetings in the past year.
2. PCC meetings begin and end in prayer. We have continued to devote a part of each meeting to reflections on an aspect of our faith, so it doesn't assume an exclusively "business" ethos, and we remember the overall purpose of the endeavour (to advance God's mission of love).
3. The PCC are also charity trustees, as the church is a charity now regulated by the Charity Commission.

4. At each meeting, we have a report from our Chair-and-vicar reviewing highlights of our worship and activities over the previous period, any key communications he has received, and issues that need to be considered in our Mission Action Plan. There are also regular reports on:
    - Finances, including deciding the annual budget and the Annual Report and Accounts for the year. The PCC signs off any significant item of expenditure.
    - The Churchwardens' activities – this encompasses a huge amount of work on fabric, repairs, decoration and maintenance
    - Safeguarding, Lettings, Health and Safety, Giving Group, Music
    - Trinity St Mary's School, Deanery Synod, Parish Nursing, Churches Together in Balham and Tooting.
5. These reports highlight any issue that needs particular PCC attention and decision. We are very grateful to all those who do the work that lie behind these papers and keep the PCC informed.
6. The Standing Committee has its own constitutional status in the Church Rules, in order to provide a group of officers responsible for addressing issues coherently in between formal PCC meetings, as well as preparing PCC agendas.
7. At St Mary's, the Standing Committee usually meets in the Vicarage a couple of weeks or so before each PCC meeting. Members are Father Jonathan, Judy, the two Churchwardens (Diane and Nicky), the Treasurer (John), the PCC Secretary (Peter) and the Vice Chair of the PCC (Andrew) and are sometimes joined by Mella as Parish Administrator.
8. We discuss and prepare the future agenda of the PCC and share any pressing issues and news of important developments that may require action in the meantime.

Andrew Purkis

3. Report of the Electoral Roll Officer

The number on the Electoral Roll at the 2025 APCM was 89, as a result of the 6-yearly revision.

Over the past year the number has only increased by 2, from 89 to 91, as of April 18th 2026.

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 lifts,fire extinguishers, alarms,electrics,sound system, gutters and floor polishing.

Problems started when in July lead was stolen from the flat roof on the cloak tower a week later a second theft occurred. Rain water came in and a tarpaulin was fitted. Diocesan permission to repair has as usual been very slow so the tower staircase now has black mould and will need replastering and decorating.

Permission to replaster the Baptistry was finally granted on 1st September and work started in October. We still need to repaint.

During the boiler servicing in October the Engineer was concerned about the gas pipe in the car park showing signs of corrosion and its position that cars might reverse into it. A new gas pipe was installed in December and the gas pipe raised to below the windows so it can be seen.

The water heater in the Narthex kitchen died at the beginning of December and a new one was ordered.

We finally have permission from the Diocese to repair the flat roof on the Clock Tower.

Our thanks to Margaret Olasebikon and Jack Lawson who meet once a month to walk the church building and grounds and report back any problems they spot.

We also thank Martin for his dedication in maintaining this wonderful 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 will be stepping down from her role as Parish Safeguarding Officer (PSO) this Summer. The new PSO will be, subject to the PCC's agreement, Tunde Agbalaya. He will be supported by Lynn Beattie as the DBS checking officer. Julia will be on

hand for as long as is needed until Tunde and Lynn are settled in their roles and will support with the DBS checks.

Safeguarding Incidents

Since the previous APCM last year there has been 1 significant safeguarding incident reported and numerous enquiries. The safeguarding incident is not directly related to the church but to our outreach role in the community.

DBS

5 DBS checks (new and renewal) were completed since last year. The Diocese took the decision to change DBS provider from Access Personal Checking Services (APCS) Ltd following a data breach that occurred in August of last year. Three of our applications were affected by the breach, but were actioned immediately. Our new DBS provider is Thirtyone:Eight. Julia has recently been set up to resume DBS checking and will begin contacting those 7 (2 renewals and 5 new) people requiring DBS checks when she returns from holiday in mid-May.

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). An in-person Foundation Level training session was provided by St James' Church, West Streatham last November 2025, and those eligible were offered the opportunity to attend.

Parish Safeguarding Dashboard

Last December we were given access to the Parish Safeguarding Dashboard. This is an online, interactive tool designed to help Parochial Church Councils (PCCs) track, manage, and report on safeguarding compliance and, in some contexts, parish statistics. It simplifies administration by using a "traffic light" system to track progress against requirements. Jonathan and Julia meet regularly to review dashboard progress and actions. 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.

If you have any questions please speak to Jonathan and me, or email me: safeguarding@stmarybalham.org.uk

Julia D'Cruz, Parish Safeguarding Officer

6. Giving Group

1. The Giving Group keeps an active overview of most income-generating activities for St Mary's: stewardship, donations, legacies, grants from funding agencies, appeals, collections, and events with a significant fundraising dimension. The Group liaises with Nigel Collier and his team who organise our splendid Saturday evening concert series but is not responsible for Lettings, fundraising events for other charities or events that have no fundraising purpose.
2. The Group met seven times in 2025 and also communicated quite a bit by email etc in between meetings. Members are Fr Jonathan, Judy, Wendy, Fiona, Graeme, Kamalini, Mella, and Andrew as Chair and minute-taker.
3. Part of the work is scheduling much loved events that have a regular place in our collective life, including the Wardens' Party, the Beetle Drive and Pancakes, Quiz night, Tea and Hymns, Harvest Supper and Raffles at Easter and Christmas. We plan the annual stewardship appeal, and also organise a small number of talks in church that typically attract an audience of 20-30 (and a useful pile of donations) and in 2025 included talks on well-being, on life as an army chaplain, and on what it was like to work for the Archbishop of Canterbury at Lambeth Palace.
4. The summer garden party assumed the form of a Big Green Fair, with a strong theme of recycling and a mixture of fund-raising stalls and presentations by recycling groups, assisted by a small grant from Wandsworth Council - a lively and successful combination. A further innovation was a Singalong of favourites from the musical Oliver! which was thoroughly enjoyable and is to be followed this year by an unmissable Singalong of highlights of Joseph and his Amazing Technicolour Dreamcoat (on 19 September 2026).
5. The Group researches and co-ordinates funding applications to Trusts or the Council when we think we are in with a chance. In addition to the grant for the Big Green Fair, between us we secured some support from the Diocese for the visit to Taize by some of our young people, and for our parish nursing ministry, and a small grant to enable us to throw a Reception to mark our Patronal Festival in 2026. We researched applications in support of our choral scholars appeal and to help pay for the repair of our roof following the theft of lead (we'll know the outcomes in May).
6. We also began to collect images of the life and worship of the church in different dimensions to feature in fresh posters to encourage donations and legacies which should be appearing in the church soon. And we are still at

work trying to improve the wi-fi coverage inside the church so that card machines work in a less eccentric manner depending on where you are standing!

7. We are very grateful for all the support and participation that these initiatives receive from so many of our church community.

Andrew Purkis - Chair, The Giving Group

7. Lettings Committee report

Increased Efficiency for Bookings

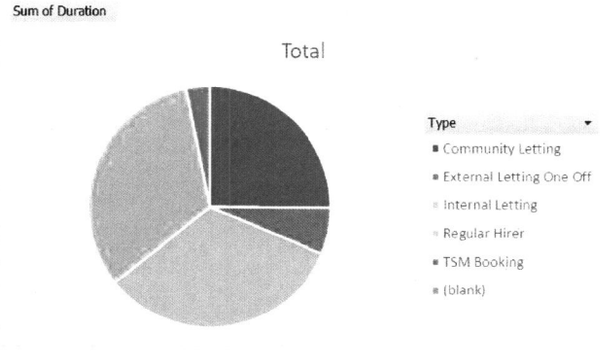
From 1 May, Karen Gray (Parish Nurse) handed over the 'one off' (ad hoc) bookings (e.g. birthday parties) to Mella (Parish Administrator), giving Karen more time for community nursing, outreach and pastoral care. In June, Martin Gray fitted a key box to the entrance of the Vicarage, allowing ad hoc users (e.g. Bridge Family Mediation, Healing Sounds) to access the church even when the Fr Jonathan / Karen / Mella are not available to let them in.

Increased use of Churchsuite

1) Using Churchsuite for one-off bookings invoicing and payments has removed this workload from Margaret (Finance Officer). These lettings can also now submit enquiry forms for bookings where they can easily view and agree to the Lettings and Safeguarding Policies online.
2) By assigning the type of booking to one of 5 lettings categories (community letting, external one-off, internal, regular hirer, TSM school), we have been able to track and measure the usage of the space by hours booked.

Church Usage 2025 and changes for 2026

Of the 3763 hours the church spaces were used in 2025 according to Churchsuite bookings.

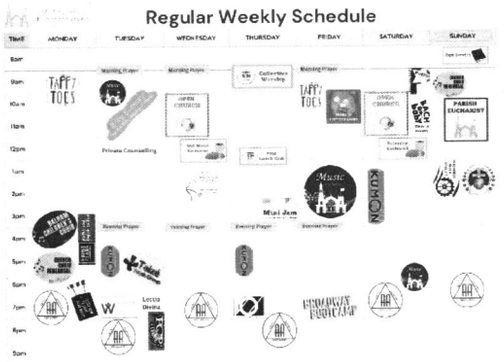


Type of Booking	Hours booked in 2025	Percentage usage
Community Lettings	945	25%
One Off Lettings	230	6%
Internal Letting	1251	33%
Regular Hirer	1219	32%
TSM Booking	119	3%
Grand Total	3763	3763

3) Another category 'Music at St Mary's' was introduced in October to show the increased use of the church by choirs, sight-reading lessons, practise and rehearsals. By sharing the 'free/busy' Churchsuite calendar with these musicians, we are able to process their booking enquiries through a Churchsuite enquiry form and offer a discounted fee, increasing the room utilisation.
4) We participated in the Churchsuite trial of 'tap to donate' which is now working well on the Vicar, Treasurer and Administrator's phones – allowing easier donations, especially when the wifi is not working well.
5) Creating 'events' in Churchsuite allows the church's 'What's On' section of the website to stay current and promote upcoming events. Events can also be shared directly to the church's social media accounts (Facebook and X).
6) In trying to create a 'Perpetual Calendar' for the church to be more prepared for annually occurring events, the 'embeded calendar' function in Churchsuite has allowed us to create one and share internally with the PCC members.

Term-Time 'Regular Weekly Schedule'

St Mary's Balham now has a one-page poster showing all the different groups that use the space on a regular basis during school term-time:



New Lets and New Policies

Petite Performers now use the Music Room on Sat mornings 9.30-11am and Overeaters Anonymous started using the Balcony Meeting Room 7-8pm on Thursdays. We saw an increase in interest to use the space for filming so have created a 'Filming in Church' policy and have requested approval from the Archdeacon for 2 movie scene filmings and 1 choir music video.

Parking

Karen handed over the Parking Space lettings to the Parish Administrator from September. We sent out a request to the Car Parking Space Users asking them to confirm agreement to the Policy that assigns one payee per space (but 2 registration numbers to allow for shared days) and to confirm they have amended their direct debits to £50/month.



Social Impact

For the Stewardship Sunday in July, we created and shared a one-page 'Impact Report' on volunteer groups (e.g. Gardening, Sewing Bees, Church

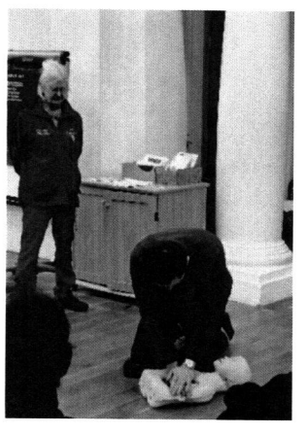
Children's Parties and now Lectio Divina, Grapevine Newsletter and Play Reading), partner charities (Restart/Repair, Friends of TSM, Wandsworth Welcomes Refugees, Family Empowerment Network) and school groups (e.g. TSM, Balham Faith Trail) and community events (concerts, carol service, VE Day Garden Party and St Mary's Big Green Fair.

The letting committee meet regularly, to discuss safety, storage, health concerns and any complaints from users. Thanks to Jonathan, Graeme, Diane and Karen. Thanks also to Margaret our financial advisor who coordinates invoices / payment.

Mella Drewienkiewicz – Administrator

8. Parish Nursing

1) Parish Nursing is an additional community nursing support which is based in the church. We aim to enable people to maintain physical, mental and spiritual health by supporting those with existing health problems, those nearing end of life, those grieving and those who are at risk in some way.
2) As a qualified Registered Nurse I have been the Parish Nurse here since Sept 2024. Parish Nursing Ministries UK (PNMUK) provide training and clinical support and oversees the service.
3) As well as offering health advice to our parishioners I assessed health needs of 10 people at our summer Green Fair event.
4) My focus is very much on Community care. I coordinate with other churches in Balham and Tooting to provide free monthly Health Advice Sessions, every month on the last Wednesday. These are going well and continue to attract around 20 people, each session, they have included advice on Dementia, Vaccinations and Cardiac Arrest.



5) I helped organise a Christmas dinner in church which 36 people attended. About 1/3rd were not regular church goers but were from our local community. Deacon Judy and myself put together Christmas goody bags which were taken to those members of our congregation who found it difficult to get to church this Christmas.
6) The monthly Healing Services are well received, sharing God's love and healing.
7) Fr Jonathan and myself are working on providing a Pastoral Support Team to coordinate visiting the sick and needy; communicating with those who have had a special service in the church for baptism, funerals etc and

working with our local school to enable children and elders to work / play together more in the church.

8) I would like to thank those who help to deliver the service within this church and our community. Thanks to Fr Jonathan for his love and vision in supporting the delivery of Parish Nurse service to St Mary's.

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 - RGN

9. Health and Safety

Church attendance continues to grow and there has been no major incident in relation to health and safety to report. 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.

Bruce Knight

10. The Church Garden

The gardening team have arranged for a tree surgeon, Graftin Gardeners, to prune 4 trees and the rose and wisteria. Graftin Gardeners will also remove the bamboo to prevent it undermining the tarmac. We hope to keep some of the plant to put in a pot. In December a group of volunteers spread compost on the beds to enrich the soul over the winter months. The gardening team have tidied the area by the shed, sweeping leaves to make leaf mold and cutting back a buddleia. There are now 5 members of the team: Lynn Beattie, Lillian Mathieson, Christine McCluskey, Caroline Lock and a new recruit, Georgie Shaw (no relation to Marian!) - we work 10 - 12 on Saturday mornings. The garden is in good shape - we could do a few more tools - the wheelbarrow has been really useful - and some more plants.

Caroline Lock

11. Trinity St. Mary's School

2025 was a difficult year for many schools including TSM but, thanks to the hard work and good management put in by Head Teacher Lynn Anderson and her team, the school has continued to flourish. The PTA and many parent helpers are also to be thanked for their important contributions to the life of what continues to be a happy and successful school.

In addition, the vicar of St Mary's, Father Jonathan, has continued to make a considerable contribution to the school's wellbeing, through his presence as a governor and elsewhere.

'Nurturing minds, filling hearts, flourishing together.'

Mark Synge

12. Music at St Mary's

The main event of 2025 was the two evensongs we sang at All Saints' Fulham and St Mary Abbots, High Kensington. It was a great experience for the choir, both children and adults, and we are keen to repeat it this year in other places. The meeting with Jonathan and his choir at All Saints clearly contributed to the decision to hire two choral scholars.

We were unable to hold the concert in May, as too many choir members were away at that time, but we have been able to organise things differently this year.

In September, we were pleased to welcome several new members to the choir; however, some of them have unfortunately had to withdraw, either partially or entirely, due to health or personal reasons. As a result, our overall numbers have remained broadly stable.

As every year, the choir took part in the Christmas celebrations, with the Nine Lessons and Carols service being particularly well received. This remains a highlight for us—a great joy to celebrate in such a special atmosphere and in the presence of a large and appreciative congregation.

Sophie Garbisu, Music Director

Saturday Concerts

In the summer of 2025 we hosted five evening concerts ranging from individual song and instrumental recitals to a jazz quartet. Audience numbers range from 22 to 100 with an average of about 50 attending.

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 have dropped slightly 12 Brownies 8 Guides 2 Young Leaders we also have a new Duke of Edinburgh volunteer Lily. Sadly Helen who has been working with the Guides for a long time has decided to step down due to poor health. We wish her well.

Throughout the year both units have been busy with a variety of badgework and skills. The Brownies have developed their communication skills including making telephones from cups, strind and paper clips and learning morse semaphore. They made mosaics and did perspective drawings as part of their Artist badge. They also enjoyed the new Games badge which included playing lots of games and designing their own.

The Guides worked hard to gain Stage 4 First Aid and also became Interior Designers. Sophie was awarded the Jack Petchey award. This is a grant of £300 which has to be spent on the unit. Sophie decided on the Escape Room and Pizza night and all the girls enjoyed it. We have also joined in District events including Thinking Day, District Camp and a Night Hike. Many thanks to Hena, Cammie and Church volunteers who ensure the girls are safe and happy.

Diane Holmes Brownie and Guide Guider

14. Sunday School

We have enjoyed welcoming some new children and leaders to Sunday school this year, including some younger leaders. We continue to learn from each other, deepening our understanding of God together.

We have started a bible verse challenge, which encourages the children to look up verses in their bibles at home and apply the message to their day to day lives. We look forward to hearing what they learn from this.

We currently have 8 volunteers, with another 4 due to start soon. This will help bring us back to previous numbers after we have had a few people leave. There have been 33 Sunday School sessions over the year with the average attendance of 7. The age range of our regular attendees is still 4-12yrs.

In October most of our leaders attended a session about how to support children with special educational needs. This has helped us to gain a better understanding and to change some of our practices to help support these children. For example, we have made the structure of our sessions simpler and use more visual aids, as well as doing a weekly breathing exercise together.

Our current focus is on training up new volunteers with regards to safeguarding. We have also been supporting more volunteers to use the Roots material to plan and lead sessions, and will continue to build on this.

Helen MacNeaney

15. Deanery Synod

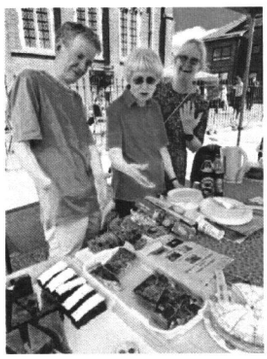
Deanery Synod is a church council comprising of clergy from the deanery and elected lay members from the local churches. Synod comprises 11 parishes with a geographical boundary that ranges from The Church of the Ascension in Balham Hill to St. Mary's in Summerstown. It also includes Wandsworth Prison, 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. We welcomed the new Archdeacon of Wandsworth, Bridget Shepherd and Father Jonathan MacNeaney was appointed Area Dean of Tooting by Bridget Shepherd. There were 4 meetings during 2025. Topics included Fund raising, Engaging with Children and Young People, and Building a Safe Church. 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)

Over the last year ChTBT have organised the following events;



1. Week of Prayer for Christian Unity in January 25, across the churches celebrates worship and learning activities.
2. Coffee mornings at Upper Tooting Methodist Church in March and October 25
3. Prelude to Easter March 25, held at All Saints Church with singing, music, readings and prayer in preparation for Easter.
4. The Good Friday Worship and witness on 3rd April 2025 held in the community space at the side of Sainsbury's car park.
5. A refreshment stall at Broadwater Road Fun Day, Tooting in June 25
6. Visit to St Mary's Balham and Salvation Army to learn about the history, community engagement and worship at these churches in Sept 25.
7. Walk round Springfield Park - lead by Rose in Sept 25.
8. Prelude to Christmas concert in November 25

Kate Allan, Chair of ChTBT sends out regular updates of events in our area, please watch out for these as they appear in our weekly newsletter and support them if you can. These offer opportunities to find out what is happening in other churches in our area and meet others.



Thanks to all at SMB who support the ChTBT leadership team including Jonathan, Julia De Cruz and Rose Harley, and to those who have taken part or attended any of our events.

Karen Gray Secretary ChTBT

17. Vicar's Report

The Honeymoon period is only meant to last a couple of years, if you are lucky. I have now completed three years of ministry in Balham and I am as happy as I was when first appointed. And I was pretty excited then, let me tell you.

This year I felt familiar patterns begin to emerge amidst the growth. Our church community and its mission continue to grow and morph, meeting the needs of our parish. We bring the timeless truths of the Gospel and the rich history of the church to the 21st century lives of the residents of Balham. Leading this community and ministering alongside you as fellow workers with Jesus Christ is a profound delight. As St Paul wrote to the Philippians:

"I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy".

I have become increasingly convinced over the course of the year that the only life worth living is the life of sacrificial service. You have taught me that by your example of selflessness and your investment of time, energy and financial resources into the Kingdom vision.

This year we studied the wisdom of the Desert Fathers, those early Christian monastics whose simple lives were centred on love for God and neighbour. Their words remind us that our life together is a spiritual mystery where we find Christ in one another.

Abba Anthony once said:

"Our life and our death is with our neighbour. If we gain our brother, we have gained God".

Every time we support each other, we are drawing closer to the Divine. I am reminded of this every time I see you caring for the sick or those in need. In particular this ministry is evident in Karen's work as Parish Nurse.

As I have learnt from you so I hope that I too am a model of faithful living. Abba Poemen was once asked if he should give commandments to those he lived with. He replied:

"No, be to them an example, and not a lawgiver".

It is my hope that I live in such a way that you see Christ's love through me, just as I see it through you.

We welcomed two new personnel in 2025. First, at the beginning of the year Mella joined us as administrator. Her organisation, good ideas, forethought

and insight into community transformation have been invaluable. We are much the richer for her labours.

In the summer we welcomed Judy as our curate. Judy quickly settled into parish life. She is characterized by a deep-rooted, infectious faith and a natural ability to connect with people. In the short time we have spent together she has proved herself a reliable, trustworthy colleague. Each week I look forward to hearing her laugh and soaking in her humble prayerful presence.

There are many more people I could praise but there is one person I want to highlight. Susanna Long shared with me her vision of taking teenagers away to Taizé. I said "let's do it" and she made it happen. With support from Rory and Tiffiny we took six teenagers to spend a week at Taizé in late August. It was a trip which changed their lives and ours. From it we have developed a fortnightly teenage ministry and we will be returning with a larger group to Taizé in summer 2026. We are indebted to Susanna for the meticulous planning and tireless organising which made the trip a success.

As always, I am indebted to the PCC, standing committee and particularly the wardens, Diane Holmes and Nicky Morton. With my love,

Father Jonathan