HOLY TRINITY CHURCH, UPPER TOOTING
74, TRINITY ROAD, LONDON, SW17 7RH

REPORT
AND
ANNUAL ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Vicar
The Revd Angela Rayner

Bank
National Westminster Bank plc, Tooting Broadway

Independent examiners
RPG Crouch Chapman LLP
Chartered Accountants
40 Gracechurch Street
London
EC3V 0BT

Registered charity number and title
1152212
The Parochial Church Council of the ecclesiastical parish of
Holy Trinity, Upper Tooting

HOLY TRINITY CHURCH, UPPER TOOTING
ANNUAL REPORT FOR 2025

Aim and purposes

Holy Trinity PCC has the responsibility of co-operating with the incumbent in promoting the whole mission of the church in the parish, as well as caring for its buildings and finances.

The Parochial Church Council (PCC) is registered with the Charity Commission as Charity No. 1152212 and has prepared accounts in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity. The PCC maintains an overview of worship throughout the parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through worship and prayer, pastoral care and mission and community involvement.

As part of this work it is important to maintain the fabric of the building.

Achievements and performance

The church is keen to offer a range of services over the course of the year that the community find both beneficial and spiritually fulfilling. For example Lent provides a quiet, intimate and reflective environment for worship whilst Easter services starting with the Dawn Service are joyful and uplifting.

The Church has an 'open' door policy and has been available for prayer and reflection every day. All are welcome to attend our regular services either in person or via live-streaming. There were 79 members on the church electoral roll at the 2025 APCM (2024 APCM: 86), of whom 31 were resident in the parish and 48 non-resident.

A rich calendar of social events, including the Christmas Fair, contributed towards the overall total of £24,333 given to good causes in 2025. The church has agreed to give at least 10% of all of its general income to other charities.

The parish magazine, which is produced monthly and is free of charge, keeps parishioners informed of matters affecting the church and is on our website which is at www.holytrinityuppertooting.org.uk, and gives full details of all our activities. The website continues to provide details of worship and church activities and volunteer opportunities.

Our Outreach projects such as our weekly Carer and Baby Group (Trinity Tots), our volunteer-led Mental Health Group (the weekly Thursday Club) and the weekly Trinity Homeless Support Café, the homelessness outreach project, were all active during 2025. A number of services designed for children were held making use of the Children's Corner in church.

Within the local community, we support the Balham and Tooting Community Association and belong to Churches Together in Balham and Tooting. We and others benefit from the use of our Church Halls and other facilities, which were administered by the Benefice Administrator, Zorah Baig.

As a result of very generous donations, new lectern steps were bought and the main church doors were restored.

We said goodbye to our Associate Priest, the Rev Russ Snapp, and wish him and Christopher well in their new life in Salisbury. We also said farewell to our Reader, Sue McKinney, who has moved to a church nearer her home.

Financial Review

Overall funds stood at £687,390 at the end of the year up from £627,924 the previous year. Of this £163,654 (2024: £152,876) was spent providing Christian ministry.

Unrestricted funds in 2025 as per the Statement of Financial Activities showed a deficit for the year of £25,332 (2024: deficit £11,489).

Financial Review (ctd)

This included the income arising on the Glenburnie Road property of £30,892 (2024: £39,600) which, net of expenses of £5,727 contributed £25,165 to unrestricted funds (see note 9(b)). After making provision for the maintenance of the property itself, the balance of this income was transferred to the Building Fund.

The unrestricted funds also include the church's General Fund which showed a deficit for the year of £50,497 (2024: £54,525) (see note 9(a)). This deficit had been budgeted for and was met from the surplus on the Halls. Planned giving through standing orders, envelopes and online giving showed a 5% increase on the 2024 amount (2024: 2% increase during the year). Overall giving including tax recovery was also above the 2024 total. These results were very encouraging.

The PCC had decided to increase their contribution to the diocese by more than inflation. The Parish Pledge was £66,981 (2024: £64,716). This largely provides for the stipends and housing of Southwark clergy.

There was a surplus of £89,089 (2024: £82,508) on the Church Halls Fund (see note 10(a)), of which £50,497 (2024: £54,525 went to restore the General Fund and £38,592 went to the Building Fund (2024: £27,893 Growing Fund).

There has been no further progress on the resolution of the Tower Project contract which was largely concluded in 2022. It is looking increasingly likely that retention costs of £9k will not need to be met. The General Building Fund at the end of the year stood at £202,851 (2024: £140,193).

Fund-raising policy

The church's approach to fund-raising is to carry this out in line with its Christian values. Any appeal is launched by the PCC and led by a member of the church designated by the PCC.

Fund-raising activities are discussed at PCC meetings so that we can monitor progress and manage key risks. We ensure those raising funds are properly briefed and know who they report to. We follow the law and are open and accountable about the monies raised. No complaints were received about the church's fundraising activities during the year.

The church has a safeguarding policy to protect vulnerable individuals and other members of the public and a privacy policy displayed on the website and abides by these policies during the course of its fund-raising activities in order to prevent undue pressure on and unreasonable behaviour towards individuals.

Reserves policy

It is PCC policy to maintain a balance in the General Fund which equates to at least three months general fund payments, roughly equivalent to £40,000, to cover calls on funds that may arise from time to time. The actual general reserves at December represented just under three month's payments from the General Fund.

Unrestricted, designated and restricted funds are held as outlined in Notes 9, 10, and 11 to the Accounts. Reserves are invested with the CBF Church of England Deposit Fund.

Structure governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All members of the congregation are encouraged to register on the Electoral Roll and stand for PCC.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 9 times during the year.

Structure governance and management (ctd)

The Growing Groups structure operates through four groups. Growing Friendship (building up the congregation through pastoral care and social & support activities), Growing Faithful (providing a programme of learning & prayer to nurture & strengthen Christian faith), Growing Family (gathering & sustaining families, children & young people on a journey with God) and Growing Fruitful (raising engagement with the parish, pioneering new mission & evangelism).

The Churchwardens are members of the Buildings Committee. Financial matters are dealt with by the Treasurer with occasional and informal advice given when requested. Appeals are dealt with by the PCC as and when necessary. In addition, to support her in operational matters the Vicar appoints an Operations Team which includes the Churchwardens and Readers.

Trustees' statement of responsibility in relation to the accounts

The Charities Act 2011 requires the trustees to ensure that accounting records are kept in respect of the Charity which are sufficient to show and explain all the Charity's transactions, and which are such as to:

a) disclose at any time, with reasonable accuracy, the financial position of the Charity at that time
b) enable the Trustees to prepare in respect of each financial year of the Charity a statement of accounts complying with the requirements as prescribed by regulations made by the Secretary of State.

Administrative information

Members of the PCC are either ex-officio or elected by the annual parochial church meeting (APCM) or co-opted by the elected members in accordance with the Church Representation Rules. During the 2025 year and 2026 to date the following served on the PCC: -

Incumbent:	The Revd Angela Rayner
Licensed Clergy:	The Revd Sarah Whitehouse The Revd Russ Snapp **(to 12 October 2025)**
Church Wardens:	Mrs Ferelith Hordon **(to 18 May 2025)** Mrs Jean Cooper Mr Tung To **(from 18 May 2025)**
Representatives on the: Deanery Synod:	Dr Judith Coles Mrs Jane Milligan Mr Julian Ware
Elected members:	Mrs Kate Allan Mr Emmanuel Bouyer Mr Ethan Glackin-McColgan Ms Rosalind Graham-Hunt **(from 18 May 25 to 15 December 2025)** Miss Carol Harrison **(to 18 May 2025)** Mr Andrew Jones Ms Carol May Mrs Yvonne Panton **(to 18 May 2025)** Ms Bernadette Reyneke Mr Tung To **(to 18 May 2025)** Mr Peter Watts **(from 18 May 2025)** Ms Alison Williams **(from 18 May 2025)**

A. Rayner

The Rev Angela Rayner, Vicar on behalf of the PCC.
24 March 2026

HOLY TRINITY, UPPER TOOTING
INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOLY TRINITY, UPPER TOOTING ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025, which are set out on pages 6 to 18.

RESPONSIBILITIES AND BASIS OF REPORT

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

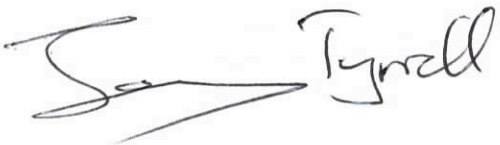
2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HOLY TRINITY, UPPER TOOTING ('the charity') (continued)

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

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Signed:  Dated: 03/06.2026

JEREMY TYRRELL FCA

RPG Crouch Chapman LLP
Chartered Accountants
40 Gracechurch Street
London
EC3V 0BT

HOLY TRINITY CHURCH, UPPER TOOTING
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds	Designated funds	Restricted funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
		£	£	£	£	£
INCOME FROM:						
Donations and legacies	**2(a)**	90,116	274	14,259	104,649	103,048
Church activities	**2(b)**	34,325	123,669	-	157,994	165,341
Ancillary income	**2(c)**	7,200	-	-	7,200	8,901
Investments	**2(d)**	7,060	-	-	7,060	13
TOTAL INCOME		138,701	123,943	14,259	276,903	277,303
EXPENDITURE ON:						
Raising Funds	**3(a)**	379	-	-	379	836
Church activities	**3(b)**	163,654	36,258	17,146	217,058	207,215
TOTAL EXPENDITURE		164,033	36,258	17,146	217,437	208,051
NET INCOME/(EXPENDITURE)		**(25,332)**	**87,685**	**(2,887)**	**59,466**	**69,252**
TRANSFERS BETWEEN FUNDS	**11,12,13**	25,332	(25,027)	(305)	-	-
NET MOVEMENT IN FUNDS AFTER TRANSFERS		**-**	**62,658**	**(3,192)**	**59,466**	**69,252**
RECONCILIATION OF FUNDS						
BALANCES BROUGHT FORWARD AT 1 JANUARY 2025		40,000	573,267	14,657	627,924	558,672
BALANCES CARRIED FORWARD AT 31 DECEMBER 2025		**40,000**	**635,925**	**11,465**	**687,390**	**627,924**

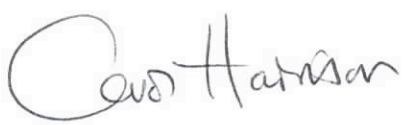
The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derives from continuing activities.

The notes on pages 8 to 18 form part of these accounts.

HOLY TRINITY CHURCH, UPPER TOOTING
BALANCE SHEET AT 31 DECEMBER 2025

		Note	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS						
Tangible fixed assets		5		366,663		364,964
CURRENT ASSETS						
Stock		6	64		58	
Debtors		7	22,160		20,871	
Cash			356,788		295,520	
			379,012		316,449	
LIABILITIES : Amounts falling due within one year		8	(58,285)		(53,489)	
Net current assets				320,727		262,960
NET ASSETS		15		687,390		627,924
FUNDS OF THE CHARITY						
Unrestricted	General	9(a)		40,000		40,000
Designated	Church Halls Fund	10(a)	-		-	
	Building funds:					
	General Building Fund	10(b)	202,851		140,193	
	Taylor Legacy - 59 Glenburnie Road	10(c)	364,964		364,964	
	Taylor Legacy - Dementia Project	10(d)	4,438		4,438	
	59 Glenburnie Road Maintenance Fund	10(e)	3,000		3,000	
	Growing Fund	10(f)	60,672		60,672	
				635,925		573,267
Restricted	Moses Family Fund	11(a)	547		547	
	Dementia Project (Clover Café)	11(b)	750		750	
	Children's Corner Fund	11(c)	2,880		2,898	
	Children's Worker Fund	11(d)	4,000		4,000	
	Homelessness Outreach Project (Support Café)	11(e)	-		1,774	
	After School Choir Fund	11(f)	3,000		3,000	
	Lectern Steps	11(g)	288		1,688	
				11,465		14,657
TOTAL CHARITY FUNDS				687,390		627,924

Approved by the Parochial Church Council on 24 March 2026 and signed on its behalf by Carol Harrison:-



The notes on pages 8 to 18 form part of these accounts.

HOLY TRINITY CHURCH, UPPER TOOTING
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the accounts are as follows:

Basis of preparation of accounts

The accounts have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The PCC is a public benefit entity with the meaning of FRS102. The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

The accounts have been prepared in GBP and all amounts have been rounded to the nearest £.

Preparation of the accounts on a going concern basis

During the year the church had net income of £59,466 (2024: net income of £69,252).

During the period the PCC continued to keep under review the trading and financial activities of the church for the current and future years. In the year to 31 December 2025, we saw good trading and cash flow leading to an improved balance sheet.

The members of the PCC are not aware of any circumstances which might affect the going concern status of the church in the foreseeable future.

For this reason, the members of the PCC are of the opinion that the church can be considered a going concern for the foreseeable future, this being a period of at least 12 months from the date of approval of the balance sheet.

Funds

Unrestricted funds are funds set aside by the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated funds are general funds set aside for a particular purpose by the PCC. They are also unrestricted.

Restricted funds represent (a) income from bequests which may be expended only on those restricted objects provided in the terms of the bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund.

1 ACCOUNTING POLICIES (ctd)

Income and endowments
All income is recognised in the Statement of Financial Activities once the PCC has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations and capital sources
Collections are recognised when received by or on behalf of the PCC.
Planned giving receivable under gift aid is recognised only when received.
Income tax recoverable on gift aid donations is recognised when the income is recognised.
Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due can be measured reliably and its ultimate receipt by the PCC is considered probable.

Funds raised from events by such as the Christmas Fair are accounted for gross i.e. before any related costs that may have been deducted from the gross proceeds.

Other ordinary income
Rental income from the letting of church premises and other buildings is recognised when the rental is due.

Income from investments
Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

Expenditure

Liabilities are recognised in the Statement of Financial Activities as expenditure as soon as there is a legal or constructive obligation committing the PCC to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants payable
Grants and donations are accounted for by the PCC once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Activities directly relating to the work of the church
The diocesan share is accounted for when paid. Any parish share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Irrecoverable VAT
Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1 ACCOUNTING POLICIES (ctd)

Fixed assets

Consecrated property and movable church furnishings.
Consecrated and beneficed property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are accounted are inalienable property. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 1 January 2000 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January have been capitalised and depreciated in the accounts over their current anticipated useful economic life (initially over 4 years) on a straight line basis.

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

Property
The house currently vacant at 59 Glenburnie Road, London SW17 7NG is included at value at the date of bequest plus refurbishment costs.
No provision has been made for depreciation as the PCC consider the property to be of greater value currently than when initially recognised.

Other fixtures, fittings and office equipment
Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Hall fixtures and fittings
Hall fixtures and fittings are depreciated on a straight line basis over 10 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Church organ
The organ purchased in December 2004 is estimated to have a useful life of twenty years. As such it has been depreciated on a straight line basis over twenty years, against the organ depreciation reserve, commencing in January 2005.

Investments
Investments are valued at market value at 31 December.

Current assets
Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Stock is included at the lower of cost or net realisable value.

Short term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

1 ACCOUNTING POLICIES (ctd)

Financial instruments

The church only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Debtors
Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Liabilities and provisions
Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

Judgements and estimates

Critical accounting estimates and areas of judgment
Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions
The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. However, the trustees are of the opinion that there are no estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

HOLY TRINITY CHURCH, UPPER TOOTING
NOTES TO THE ACCOUNTS (ctd)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds	Designated funds	Restricted funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	£	£	£	£	£
2 INCOME					
2(a) Donations and legacies					
Donations towards the work of the church					
Planned Christian Giving	67,549	-	-	67,549	64,121
Planned Christian Giving tax recovery	14,598	-	-	14,598	14,161
Collections at services	4,927	-	-	4,927	3,157
Collections at services tax recovery	1,233	-	-	1,233	780
Other giving	465	-	-	465	1,064
	88,772	-	-	88,772	83,283
Wider ministry	-	-	8,320	8,320	8,351
Congregational collection : Easter lilies and flowers	402	-	-	402	513
Listed Places of Worship Grant Scheme - vat recovery	627	274	-	901	2,263
Donation - Thursday Club	232	-	-	232	-
Donation - Support Café	83	-	-	83	200
Donation - Church Doors Fund	-	-	5,939	5,939	-
Grants - After School Choir - Southwark Diocese	-	-	-	-	3,000
Donations in memory	-	-	-	-	5,438
Legacies	-	-	-	-	-
	90,116	274	14,259	104,649	103,048
2(b) Church activities:					
Church and halls lettings	153	123,669	-	123,822	121,555
Glenburnie Rd lettings income	30,892	-	-	30,892	39,600
Magazine sales	40	-	-	40	39
Service fees	928	-	-	928	966
Trinity Tots user contributions	308	-	-	308	348
Thursday Club user contributions	2,004	-	-	2,004	1,890
Support Café contribution	-	-	-	-	943
	34,325	123,669	-	157,994	165,341
2(c) Other ancillary income					
Mobile Mast licence fee	6,750	-	-	6,750	8,541
Magazine adverts	450	-	-	450	360
	7,200	-	-	7,200	8,901
2(d) Income from investments					
Interest	7,060	-	-	7,060	13
	7,060	-	-	7,060	13
TOTAL INCOME	**138,701**	**123,943**	**14,259**	**276,903**	**277,303**

HOLY TRINITY CHURCH, UPPER TOOTING
NOTES TO THE ACCOUNTS (ctd)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds	Designated funds	Restricted funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	£	£	£	£	£
3 EXPENDITURE					
3(a) Raising Funds					
Christian Giving costs	379	-	-	379	836
TOTAL OF RAISING FUNDS	**379**	**-**	**-**	**379**	**836**
3(b) Church activities					
Wider ministry					
Expenses of fundraising for wider ministry	273	-	546	819	373
Wider ministry - grants (see note 12)	16,559	-	7,774	24,333	25,025
Carer and Baby Group (Trinity Tots)	80	-	-	80	124
Homelessness Outreach Project (Support Cafe)	287	-	1,774	2,061	2,345
Mental Health Group (Thursday Club)	2,457	-	-	2,457	2,198
	19,656	-	10,094	29,750	30,065
Running costs					
Ministry: Parish Pledge	66,981	-	-	66,981	64,716
Clergy & layreaders expenses	1,316	-	-	1,316	1,237
Insurance	11,140	-	-	11,140	8,273
Heating, lighting, water rates etc	13,742	-	-	13,742	14,431
Organists, music and organ	7,850	-	-	7,850	7,112
Church maintenance and architects fees	12,674	-	-	12,674	12,155
Magazine costs	758	-	-	758	756
Learning & worship (Growing Faithful)	3,295	-	-	3,295	2,927
Engagement & mission (Growing Fruitful)	4,515	-	-	4,515	2,687
Pastoral & social activities (Growing Friendship)	938	-	-	938	997
Families, children & young people (Growing Family)	301	-	-	301	47
Children's Corner	-	-	18	18	178
Flowers	975	-	-	975	1,355
Gardening	2,640	-	-	2,640	2,400
Depreciation of organ	-	-	-	-	1,185
Other costs	255	-	-	255	70
	127,380	-	18	127,398	120,526
Church halls costs					
Cleaning	-	15,099	-	15,099	17,335
Refuse collection	-	3,615	-	3,615	3,424
Benefice Administrator	-	6,694	-	6,694	6,436
Maintenance	-	4,133	-	4,133	3,695
Heating	-	4,962	-	4,962	2,244
Halls administration & legal costs	-	135	-	135	6,199
Depreciation of fixtures and fittings	-	189	-	189	-
	-	34,827	-	34,827	39,333
Church management and administration					
Vicarage Office expenses, equipment & telephone	530	-	-	530	883
Benefice office expenses, equipment & telephone	3,189	-	-	3,189	2,384
Benefice photocopier depreciation	-	-	-	-	91
Benefice Administrator	4,728	-	-	4,728	4,537
Benefice Awayday	-	-	-	-	100
Governance costs: Independent Examiner's fees	2,309	-	-	2,309	2,383
Bank charges	135	27	-	162	2
	10,891	27	-	10,918	10,380
Property costs					
59 Glenburnie Road letting & running costs	5,727	1,404	-	7,131	6,911
	5,727	1,404	-	7,131	6,911
Major building works					
Lectern Steps	-	-	1,400	1,400	-
Church doors repair	-	-	5,634	5,634	-
	-	-	7,034	7,034	-
TOTAL OF CHURCH ACTIVITIES	**163,654**	**36,258**	**17,146**	**217,058**	**207,215**
TOTAL EXPENDITURE	**164,033**	**36,258**	**17,146**	**217,437**	**208,051**

4(a) STAFF COSTS

	Unrestricted funds	Designated funds	Restricted funds	2025	2024
	£	£	£	£	£
Wages	4,590	6,499	-	11,089	12,348
Social security costs	-	-	-	-	-
Pension	138	195	-	333	370
	4,728	6,694	-	11,422	12,718

During the year the PCC employed a part-time administrator. The Benefice Administrator is shared with St Augustine's PCC and the net recharge to them was £6,286 (2024: £6,050).

4(b) PAYMENTS TO PCC MEMBERS

The members of the PCC did not claim any expenses or remuneration for their work on behalf of the PCC in the year.

5 FIXED ASSETS FOR USE BY THE PCC

Tangible fixed assets		Freehold land & buildings 59 Glenburnie Road	Church equipment	Organ	Halls fixtures and fittings	Total
		£	£	£	£	£
Cost	At 1 January 2025	364,964	1,458	23,695	14,334	404,451
	Additions in the year	-	-	-	1,888	1,888
	Disposals in the year	-	-	-	(2,084)	(2,084)
	At 31 December 2025	364,964	1,458	23,695	14,138	404,255
Depreciation	At 1 January 2025	-	1,458	23,695	14,334	39,487
	Charge for the year	-	-	-	189	189
	Disposals in the year	-	-	-	(2,084)	(2,084)
	At 31 December 2025	-	1,458	23,695	12,439	37,592
Net Book Value	At 31 December 2025	364,964	-	-	1,699	366,663
	At 31 December 2024	364,964	-	-	-	364,964

The house at 59 Glenburnie Road had been re-let commercially to provide income for the church but is currently vacant after the tenants gave notice at the start of 2026. The current market value of the property is in the region of £1,056,000 (2024: £1,001,000). Church equipment comprises a half-share of a photocopier bought in March 2020, which is housed in the Benefice Office based at Holy Trinity and is fully depreciated. The church organ was installed in December 2004 and is fully depreciated. Hall fixtures and fittings includes new chairs bought in the year.

6 STOCK

	2025	2024
	£	£
Refreshments wine stock	64	58
	64	58

HOLY TRINITY CHURCH, UPPER TOOTING
NOTES TO THE ACCOUNTS (ctd)
FOR THE YEAR ENDED 31 DECEMBER 2025

7 DEBTORS

	2025	2024
	£	£
Income tax recoverable	4,578	5,129
Shared expenses of United Benefice to be reimbursed	4,479	6,902
Listed Places of Worship Grant Scheme - Vat recovery	1,225	627
Prepayments and accrued income	5,436	2,316
Hall rent due	6,442	5,897
	22,160	20,871

8 CREDITORS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Hall deposits	2,001	1,901
Hall income in advance	24,369	25,286
Accruals for hall expenses	2,497	823
Collections to be paid to charities	19,811	21,160
Other creditors and accruals	9,607	4,319
	58,285	53,488

9 UNRESTRICTED FUNDS

	Balance 1 January	Income	Expenditure	Transfers	Balance 31 December
	2025	2025	2025	2025	2025
	£	£	£	£	£
General Fund	40,000	107,809	(158,306)	50,497	40,000
59 Glenburnie Road Letting Fund	-	30,892	(5,727)	(25,165)	-
	40,000	138,701	(164,033)	25,332	40,000

9(a) The General Fund includes all the general activity of the church apart from the letting of the Glenburnie Road property.

9(b) This fund received £30,892 in rent and incurred legal and letting charges of £5,727 in the year. £1,404 was set aside for property maintenance repairs and the balance of £23,761 transferred to the Building Fund.

10 DESIGNATED FUNDS

	Balance 1 January	Income	Expenditure	Transfers	Balance 31 December
	2025	2025	2025	2025	2025
	£	£	£	£	£
10(a) Church Halls Fund	-	123,943	(34,854)	(89,089)	-
10(b) General Building Fund	140,193	-	-	62,658	202,851
10(c) Taylor Legacy - 59 Glenburnie Road	364,964	-	-	-	364,964
10(d) Taylor Legacy - Dementia Project	4,438	-	-	-	4,438
10(e) 59 Glenburnie Road Maintenance Fund	3,000	-	(1,404)	1,404	3,000
10(f) Growing Fund	60,672	-	-	-	60,672
	573,267	123,943	(36,258)	(25,027)	635,925

10(a) Church halls income in 2025 amounted to £123,943 (2024: £121,841). After costs there was a surplus of £89,089 on this fund (2024: £82,508). £50,497 was transferred to the General Fund to cover the in year church fund deficit leaving £38,592 to be transferred to the Building Fund.

10 DESIGNATED FUNDS (ctd)

10(b) The General Building Fund was started in 1996. During the year, balances of £38,592 from the Church Hall Fund and £23,761 from lettings at 59 Glenburnie Road were transferred into the fund. There was no expenditure (2024: £Nil) and no income (2024: £nil) leaving a balance after a transfer of £305 from the Church Doors Fund of £202,851.

10(c) The house at 59 Glenburnie Road is let commercially. It is part of the Taylor Legacy and had a probate valuation of £325,000 in 2010 to which the costs of refurbishment have been added.

10(d) In 2012 the PCC set aside £41,000 of the Taylor Legacy to implement the concept of Holy Trinity becoming a "Centre of Excellence" for people with dementia and their carers. There was no expenditure in the year (2024: £nil) on the 'Clover Café'.

10(e) The Glenburnie Road Maintenance Fund was established in 2015 to provide for repairs to the Glenburnie Road house. Expenditure in the year was £1,404 (2024: £3,347) and a further £1,404 has been set aside from the 2025 lettings income leaving a balance of £3,000.

10(f) The Growing Fund was started in 2024 to take forward the work of the Growing Groups. Balances of £27,983 from the Church Halls Fund and £32,689 from lettings at 59 Glenburnie Road were transferred into the fund. There was no expenditure in the year (2024: £Nil).

11 RESTRICTED FUNDS

	Balance 1 January 2025 £	Income 2025 £	Expenditure 2025 £	Transfers 2025 £	Balance 31 December 2025 £
11(a) Moses Family Fund	547	-	-	-	547
11(b) Dementia Project (Clover Café) Carers' Support Group	750	-	-	-	750
11(c) Children's Corner Fund	2,898	-	(18)	-	2,880
11(d) Children's Worker Fund	4,000	-	-	-	4,000
11(e) Homelessness Outreach Project (Support Café)	1,774	-	(1,774)	-	-
11(f) After School Choir Fund	3,000	-	-	-	3,000
11(g) Lectern Steps	1,688	-	(1,400)	-	288
11(h) Church Doors Fund	-	5,939	(5,634)	(305)	-
11(i) Wider Ministry (Grants)	-	8,320	(8,320)	-	-
	14,657	14,259	(17,146)	(305)	11,465

11(a) In 2011 a donation of £2,000 was received from the Moses family in memory of their son Richard. These monies are to be spent in accordance with particular purposes they have specified. During 2025 no monies (2024: £nil) were donated from this fund leaving a balance of £547.

11(b) In 2013 a grant of £3,000 was received from the Church Commissioners' Parish Mission Money Special Grants 2013 scheme towards running a Carer's Support Group alongside the Clover Café. During 2025 no monies (2024: £nil) were spent from this fund.

11(c) In 2022 a grant of £4,790 was received from the Diocese of Southwark towards the Children's Corner project. The Children's Corner continued in use during the year. Expenditure in the year was £18 leaving a balance of £2,880 (2024: £2,898) at the year end.

11(d) In 2023 a grant of £4,000 was received from the Diocese of Southwark towards the Children's Worker project. No work was undertaken on this during the year (2024: £Nil) and the year end balance remained at £4,000.

11(e) In 2023 grants of £3,500 and £4,000 were received from the Thrale Almshouse and Relief in Need Charity towards the Trinity Homeless Outreach Support Café but in July 2024 the Café became volunteer-led. The unspent balance arising on the fund of £1,774 was returned to Thrale in the year.

11(f) In 2024 a grant of £3,000 was received from the Diocese of Southwark towards the After School Choir project. No work was undertaken on this during the year (2024: £Nil) and the year end balance remained at £3,000.

11(g) In 2024 a gift aided donation of £1,688 was received in memory of Don Lewis to purchase new Lectern Steps. These were bought in the year for £1,400 leaving a balance of £288.

11(h) In 2025 a gift aided donation of £5,000 was received in memory of Peter Milligan to repair the Church Doors. The remaining balance of the gift was designated for the General Building Fund.

11(i) During 2025 £8,320 (2024: £8,351) was raised towards Wider Ministry giving. After deducting expenditure of £546 (2024: £373), £7,774 (2024: £7,978) was donated to charity. See note 12.

12 WIDER MINISTRY (GRANTS)

	Unrestricted funds	Designated funds	Restricted funds	TOTAL FUNDS 2025	TOTAL FUNDS 2024
	£	£	£	£	£
From specific events:					
Society for the Relief of the Homeless Poor (Western Lodge)*	3,765	-	699	4,464	4,927
Church Urban Fund	3,765	-	1,377	5,142	5,523
Wandsworth Prison Welfare Trust	3,765	-	1,377	5,142	5,468
McCabe Educational Trust	1,882	-	689	2,571	-
Friends of the Holy Land Institute for the Deaf	1,882	-	689	2,571	-
Bishop's Lent Appeal	-	-	1,205	1,205	-
Hygiene Bank	-	-	787	787	-
The Children's Society**	-	-	796	796	1,909
Christian Aid**	-	-	155	155	175
Amref Health Africa UK	-	-	-	-	5,523
Total from specific events	15,059	-	7,774	22,833	23,525
From general funds:					
Christian Aid Sudan Crisis Appeal	500	-	-	500	-
DEC Myanmar Earthquake Appeal	500	-	-	500	-
Balham and Tooting Community Association (Fun Day)	500	-	-	500	500
DEC Middle East Humanitarian Appeal	-	-	-	-	1,000
Total from general funds	1,500	-	-	1,500	1,500
Total giving	16,559	-	7,774	24,333	25,025

*£678 raised at an event was banked directly by Western Lodge to satisfy specific fund-raising rules bringing their event total to £2,381 (2024: £723 banked directly bringing their event total to £1,791).

**In some cases more was raised in addition as congregation members filled out gift aid forms for the charities directly or wrote cheques directly to the charity. In the case of the Children's Society, an additional £279 was raised this way (2024: £323). For Christian Aid it was another £520 (2024: £470).

13 CONTINGENCIES

No contingency provision was made.

14 RELATED PARTIES

During 2025, the church received donations of £33,059 from 16 PCC members (2024: £33,006 from 16 PCC members).

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds 2025	Restricted funds 2025	Total funds 2025
	£	£	£
Tangible fixed assets	366,663	-	366,663
Current assets	362,517	16,495	379,012
Creditors due within one year	(53,255)	(5,030)	(58,285)
Creditors due over one year	-	-	-
	675,925	11,465	687,390

16 COMPARATIVES FOR STATEMENT OF FINANCIAL ACTIVITIES ANALYSED BETWEEN FUNDS

	Unrestricted funds	Designated funds	Restricted funds	TOTAL FUNDS 2024
	£	£	£	£
INCOME FROM:				
Donations and legacies	89,523	286	13,239	103,048
Church activities	43,786	121,555	-	165,341
Ancillary income	8,901	-	-	8,901
Investments	13	-	-	13
TOTAL INCOME	142,223	121,841	13,239	277,303
EXPENDITURE ON:				
Raising funds	836	-	-	836
Church activities	152,876	43,865	10,474	207,215
TOTAL EXPENDITURE	153,712	43,865	10,474	208,051
NET INCOME/(EXPENDITURE)	**(11,489)**	**77,976**	**2,765**	**69,252**
TRANSFERS BETWEEN FUNDS	18,489	(18,489)	-	-
NET MOVEMENT IN FUNDS AFTER TRANSFERS	**7,000**	**59,487**	**2,765**	**69,252**
RECONCILIATION OF FUNDS				
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024	33,000	513,780	11,892	558,672
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024	**40,000**	**573,267**	**14,657**	**627,924**

17 COMPARATIVES FOR DESIGNATED FUNDS ANALYSED BETWEEN FUNDS

	Balance 1 January 2024	Income 2024	Expenditure 2024	Transfers 2024	Balance 31 December 2024
	£	£	£	£	£
Church Halls Fund	-	121,841	(39,333)	(82,508)	-
General Building Fund	140,193	-	-	-	140,193
Organ Depreciation Fund	1,185	-	(1,185)	-	-
Taylor Legacy - 59 Glenburnie Road	364,964	-	-	-	364,964
Taylor Legacy - Dementia Project	4,438	-	-	-	4,438
59 Glenburnie Road Maintenance Fund	3,000	-	(3,347)	3,347	3,000
Growing Fund	-	-	-	60,672	60,672
	513,780	121,841	(43,865)	(18,489)	573,267

18 COMPARATIVES FOR RESTRICTED FUNDS ANALYSED BETWEEN FUNDS

	Balance 1 January 2024	Income 2024	Expenditure 2024	Transfers 2024	Balance 31 December 2024
	£	£	£	£	£
Moses Family Fund	547	-	-	-	547
Dementia Project (Clover Café) Carers' Support Group	750	-	-	-	750
Children's Corner Fund	3,076	-	(178)	-	2,898
Children's Worker Fund	4,000	-	-	-	4,000
Homelessness Outreach Project (Support Café)	3,519	200	(1,945)	-	1,774
After School Choir Fund	-	3,000		-	3,000
Lectern Steps	-	1,688		-	1,688
Wider Ministry (Grants)	-	8,351	(8,351)	-	-
	11,892	13,239	(10,474)	-	14,657

19 COMPARATIVES FOR ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds 2024	Restricted funds 2024	Total funds 2024
	£	£	£
Tangible fixed assets	364,964	-	364,964
Current assets	295,899	20,550	316,449
Creditors due within one year	(47,596)	(5,893)	(53,489)
Creditors due over one year	-	-	-
	613,267	14,657	627,924