

ST PAUL'S CHURCH, CLAPHAM
ANNUAL PAROCHIAL CHURCH MEETING



SUNDAY 26 April 2026

11.15am



St Paul's Church Clapham

Annual Meeting

Sunday 26th April 2026

*In the Parish Church of St Paul's Clapham, Rectory Grove, London SW4
0DZ at 11:30 after the parish Eucharist*

Annual Parish Meeting

(Open to all residing within the parish and those on the St Paul's Electoral Roll)

1. Opening Prayer
2. Apologies
3. Approval of the minutes of the APM on Sunday 18th May 2025
4. Election of Churchwardens
5. AOB

Annual Parochial Church Meeting

(open to all on the Electoral Roll)

1. Introduction
 - a. Present and Apologies
 - b. Approval of the APCM minutes of Sunday 18th May 2025
2. Achievements and Performance
 - a. Vicar's Report (including the PCC activities over 2025 and section 5 safeguarding compliance)
 - b. Electoral Roll Report – changes in membership
 - c. Churchwarden's Report (including annual fabric report under s.50 EJCMM 2018)
 - d. Financial report including reception of the financial statements of the council for the year ending on the 31st December 2025
 - e. Deanery Synod Report
 - f. Music Report
 - g. Sunday School Report
3. Elections and Appointments
 - a. Election of representatives to the Deanery Synod
 - b. Election of PCC members
 - c. Appointment of independent examiner
4. AOB
5. Closing Prayer

The APCM will be followed by a short PCC meeting

1. Receive apologies and approve the minutes of the PCC on 22 March 2026
2. Appointment of church officers: Electoral Roll Officer, Safeguarding Officer and Deputy, Vice Chair, Treasurer and Secretary
3. Appointment of Standing Committee
4. AOB

**MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING OF
ST PAUL'S CLAPHAM
HELD IN THE CHURCH ON SUNDAY 18th MAY 2025 AT 11:15am**

Fr.Jonathan Boardman- Chair	Joy Mbanude
Charlotte Hendrie PCC	Patricia Ninian
Judith Betts (Outgoing Churchwarden) PCC	Lilyana Baird-Thomas
Sue Roberts PCC	Mark Potter
Michelle Cameron-Knox PCC	Nick Curtis
Rod Clark (Churchwarden & Acting Treasurer) PCC	Will Robinson
Fr Chidi Mbanude ex- officio PCC	Kate Paul
Sylvia Phillips PCC	Lorene Cameron
Tristram Holland PCC	Marvlyn Baird
Lise Robinson PCC	Kees 't Hooft
Rob Cowley PCC	M Mbanude
Stephen Lynch PCC	Eleanor Kempsey
Rosemary Kennedy	Euan Kennedy
Clare Chalmers	Thelma Gordon
Richard Lloyd-Morgan	Philippa Gould
Alan Saggerson (Director of Music)	Emma Chalmers
Mary- Lucille Hindmarch	Anna Roads PCC

Annual Parish Meeting

(Open to all residing within the parish and those on the Electoral Roll of St Paul's Clapham)

1. Opening Prayer
Fr. Jonathan gave an opening prayer and welcomed everyone to the APM, which was open to all residing within the parish.
2. Apologies
Apologies had been received from Anthea Bishop and Roger Hird
3. Approval of the minutes of APM Sunday 12th May 2024
Fr. Jonathan invited any comments or corrections to the minutes of the previous meeting. In the absence of any comments, the previous minutes were approved as an accurate record.
4. Election of Churchwardens
Fr. Jonathan confirmed that Rod Clark was willing to continue as Churchwarden. And that he and Clare Chalmers had received the required nominations. Judith Betts was standing down. Fr Jonathan and those attending, expressed their appreciation of her dedicated service at St Paul's. In the absence of other nominations Rod and Clare were duly elected.
5. AOB
None.

6. Close of Meeting

St Paul's Annual Parochial Church Meeting - Sunday 18 May 2025 held in Church
(Open to all on the Electoral Roll of St Paul's Clapham)

1. Introduction

Fr. Jonathan welcomed those present to the APCM. The reports had already been circulated before the meeting via the Parish Newsletter. The Church Officers were asked to limit their contributions to one or two highlights.

1.1 Present & Apologies

Those present and the apologies were the same as for the APM above.

1.2 Approval of the minutes of APCM Sunday 12th May 2024.

Fr. Jonathan invited any comments or corrections to the minutes of the previous meeting. In the absence of any comments, the previous minutes were approved as an accurate record.

2. Achievements & Performances

2.1 Vicar's Report (including PCC activities and section 5 safeguarding compliance)

- Fr. Jonathan referred to his report. This is one of the most detailed he writes, covering as it does, how busy and committed we are at St Paul's, over a 12 month period as individuals and as a community. Not forgetting that what will happen and what is achieved, is dependent on the will and mercy of our Heavenly Father, through Jesus Christ.
- Fr. Jonathan singled out our work on **safeguarding**. At our away day in January the morning was devoted to safeguarding and the work of the diocesan team. We also benefited from a conversation and meeting with Tim Norwood, the National Ecumenical Chair, following the Makin Report and subsequent resignation of the Archbishop of Canterbury, because of safeguarding failures. A safeguarding audit was completed in March and a number of members of the congregation and PCC members have undertaken training. We are especially indebted to the work of Eleanor Kempsey and Rebecca Fordham our Safeguarding officer and Assistant. We recognise that safeguarding is still a work in progress at all levels of the Church.
- A second part of St Paul's Away Day was devoted to discussions of assessing how our church hall could be improved. Nick Strachan provided some material to assist us. As a result of the Away Day, a "Focus Group" was convened consisting of Fr Jonathan, Nick Strachan, Kees 't Hooft, Clare Chalmers and Mark Potter. Fr Jonathan subsequently gained the consent of the PCC, for the expenditure of £8,000 on a 3D survey. Going forward the PCC will be considering a range of options from a radical reshaping to a more modest

redcoration, repair and updating of facilities.

Part of our Mission is also reaching out to the more deprived areas of our Parish namely the Estates and therefore to add this to our Mission Action Plan. Fr Chidi and Fr Jonathan had met with the Diocesan Dean of Estates Ministry, Gary Jenkins, and subsequently identified a potential group for training to evangelise our estates-the Estate Mission Group.

- Fr Jonathan also commented on his activities outside St Paul's, for example as Kingston Area ecumenical officer, which take up a considerable amount of his time.
- Fr Jonathan also acknowledged the significant contribution of Fr Chidi, over the last 12 months in establishing St Paul's Youth Movement. Now consisting of 15 young people, who were becoming increasingly involved in Church services and other Parish Activities. This year social and spiritual exercises will include a full day retreat and a paintballing event and potential youth leadership for social media platforms.

- Fr Jonathan cited amongst the many individuals to be celebrated amongst our lay team members: our churchwarden, Judith Betts stepping down after two years

of service and support, Michelle Cameron-Knox on our Standing Committee, Deanery Synod and now as temporary church administrator, Anna Roads stepping down as PCC Secretary and special thanks to Rod Clark who has served as treasurer in addition to his responsibilities as warden.

- Fr Chidi Mbanude will soon have served two years at St Peter's and St Paul's. And then it will be appropriate for him to apply for incumbency. We hoped to have him here for a little longer, but also wished for him and his family the perfect place when called.
- And of course we are so grateful to our Administrator, Despina Francois, for all her work in the Parish and for her lay ministry as a Reader.

Fr. Jonathan asked if there were any questions.

Nick Curtis 1) What were Fr. Jonathan's own thoughts about the hall?

2) How will we engage with the congregation on any development plans?

Fr Jonathan's view was that establishing a link between the hall and matrimonial place and the Eden Garden would draw the wider community in. He also saw merit in separating the Montessori, based on the upper floor, from the lower part. There was certainly some essential work needed, so that using the hall would be a better experience: warmer and less draughty. Even if it became easier for parishioners and others using the Church, to access the toilets that would be an advantage. We didn't

have a lot of money but providence sometimes surprises. And certainly we'd consult with a larger group in conjunction with the PCC.

Nick Curtis- couldn't some of the longstanding issues e.g. the hall windows be fixed before the halls plans are finalised?

2.2 Safeguarding Report

- Eleanor's report had been circulated. She was grateful to those who had done the training (The last Deanery Synod meeting had emphasised training, and that safeguarding was everyone's responsibility). Eleanor thought there was a lot more community awareness and that the diocese was a lot more "visible"

*Kate Paul had read the Deanery Synod report and asked if we could do some training as a group, in person. **Action: Michelle offered to arrange this***

2.3 Electoral Roll Report*

Tristram Holland referred to the report circulated prior to the meeting which had been updated by Despina. Total numbers on the new roll, as at the publication date (3rd May) were 107. There had been some issues round the reconciliation with last year's total of 133.

Anna Roads asked Michelle (acting administrator) to check the number of 107 and to send her a copy of the roll. This should have been "published" on 3rd May and a copy made available before this meeting. Her understanding was that a reconciliation with preceding years might be difficult as this year everyone on the roll previously, had to re-apply. The PCC Secretary was required to update the Diocese and Deanery Synod as soon as possible after the APCM. Understandably, this year, the process had not run as smoothly as previously, despite best efforts.

2.4 Churchwardens' Report (including an annual fabric condition report)

Judith Betts introduced their report, emphasising:

- No major works had been undertaken in the last 12 months. But we now have a beautiful blue altar carpet to replace the worn red one. Both Nigel (and Stephen during holidays) keep the Church clean. Michelle and her volunteers have provided one off cleaning before the major Church services.
- The issue of repairs to the boundary wall in the burial ground was still outstanding. We have clearly established that Lambeth Council has the legal responsibility but despite the efforts of our legal team at Winckworth Sherwood, we have not had a positive response.
- The issue of the repair and replacement of windows remains outstanding. Firms have been unwilling to quote.
- The change from gas heating to electric has provided savings. We can now heat the office separately from the Church
- Our Director of Music, choir volunteers and the Eden Garden and other volunteers have enriched St Paul's within and without.

Euan Kennedy- Isn't it comical that Lambeth are not accepting their responsibility?

Some discussion as to whether we could enlist our MP Bel Ribeiro-Addy who will be coming to St Paul's Eco Fair on 14th June

2.5 North Lambeth Deanery Synod Report

This report, prepared by Michelle Cameron-Knox, had been circulated prior to the meeting. During the year Sylvia Phillips, Michelle Cameron Knox and Anna Roads have been our lay representatives. One small correction, our new Area Dean is Robert not Richard Faulkner. Fr Jonathan and Fr Chidi also represent St Paul's. Ahead of meetings, Michelle will ask St Paul's congregation for any matters they want to raise. The next meeting (a social one) is 3rd June.

2.6 Sunday School Report

Rod Clark had nothing to add to the report and the children's own presentations during Sunday services. It continued to be great fun. We're delighted Rebecca and Sophie have joined the team.

2.7 Music Report

Alan Saggerson introduced his report as Director of Music. He added his thanks to the choir, all busy people, and within the constraints, the end product was very good and made a real difference to worship. Although from time to time, a number of musicians offer their services, there was little persistence.

A number of comments, with Nick Curtis referring to 8.2 of the report, to please keep the concluding voluntaries at their current length and that we missed Alan's weekly music notes.

2.8 Financial Report (including presentation of Annual Report and Accounts)

Rod's one pager was not included in the documentation. Anna apologised (her omission) and will forward with the minutes. Main points summarised here:

- The accounts show both income and expenditure of around £180k for the year and a marginal deficit of £2k which is trivial in relation to the total funds at the end of the year of just over £200k.
- Our largest single source of income is the high level of generous giving by our congregation (£94k). The second most important is our income from lettings of the hall and church (£52k) which is higher this year due to increases in our charges to reflect the increases in prices over the past few years. Income from the bonfire party and summer fair (£21k) also make a vital contribution to the overall finances. And we have benefited from a good return on the investment of our reserves (almost £9k).
- Looking ahead, we can anticipate increases in utility costs and wages as part of our regular running costs. Where possible, it is extremely helpful if individual giving can keep up with that. And we can also anticipate a need to draw on reserves for major works to maintain our church fabric and to develop the potential of our hall. The latter would however require specific fundraising. It is also clear that we will need to cover a significant period of sickness absence for our administrator in 2025.

<ul style="list-style-type: none"> The Audited Report and Accounts had been circulated in the documentation with the Independent Examiners Report. These were accepted. <p><i>Those present were very grateful for Rod's hard work and hoped that he would be getting some support with the finance function. Euan Kennedy- What proportion of donors were signed up to the PGS. Answer -about 50%. Lise is happy to help out with discrete tasks, for example, inviting those who are not on the PGS to sign up.</i></p>
<p>2.9 News From Eden Nature Garden</p> <p>Philippa expressed her sincere thanks to St Paul's for the contribution to the Eden Garden which funded Benny Hawksbee's work.</p> <p>The Garden was celebrating its 25th year and later that day was holding a major fund raising event.</p> <p>There had been a flurry of activity year to date: Benny had spoken to the Clapham Society in February, in March a new bench had been added, and in April as part of their outreach activities there had been a number of schools visiting. In June they would have the plant sale at the Eco Fair and a Summer Solstice event in July, with the BGD in September. Benny had also discovered 2 rare bees in the garden.</p>
<p>3. The Elections & Appointments</p>
<p>Elections to the Deanery Synod run on a 3 year rolling basis and were due to take place in 2026</p>
<p>Election of PCC members</p> <p>Fr. Jonathan thanked all members of the PCC for their service. Anthea Bishop was stepping down. Tristram Holland had agreed to stand for a second term. The following were elected.</p> <ul style="list-style-type: none"> Tristram Holland (nominated by Rod Clark, seconded by Michelle Cameron- Knox) Eleanor Kempsey (nominated by Rod Clark, seconded by Michelle Cameron-Knox) Nick Curtis (nominated by Rod Clark, seconded by Michelle Cameron-Knox) Roger Hird (nominated by Rod Clark, seconded by Michelle Cameron-Knox)
<p>Appointment of the Independent Examiner/Auditor</p> <p>Reappointment of WSM Advisers Ltd of Wimbledon approved</p>
<p>AOB Alan mentioned two forthcoming concerts at St Paul's on 12th October and 19th October</p>
<p>5. Closing Prayer</p>

2. Achievements and Performance Reports

2.1 Vicar's Report

Introduction

I am nearing my 35th anniversary as a priest having served as your vicar for nearly eight years. Inevitably I am already beginning to think of retirement even though in these days you only have to stand down when you are 70 years old, so I still have about another eight years should I (and you) wish me to stay here. It was however special to discover that at retirement as clergy you can accept a House-for-Duty and work two or three times a week until you reach 75. How fascinating that there has been such on-going calling and delivery of what is revealed to us by God. I am very excited.

To consider the commitment and abilities across the wide range of age in our congregations is something that APCM assessment regularly focuses upon. Our PCC and Standing Committee members, our Churchwardens, Acting Secretary and Treasurer can be older or younger, however we find the right direction to appoint those who are inspired to deliver what is needed and lifts us up.

Thanks

I am so very grateful to Rod Clark becoming a churchwarden following his personal retirement; but that he has over the past two years also delivered what the treasurer needs to do, and many times acted as secretary too, has been a gift of incredible commitment. I feel sure that he has the ability to keep it all going, but thank goodness he won't have to. We are delighted that Nick Curtis has recently agreed to act as Treasurer, and we look forward to Anna Roads returning to act as secretary next year. Clare Chalmers has become a deeply inspired churchwarden with the ability to assess everything that needs consideration and work, and she reaches out to everyone in our community to boost what their calling is to create and deliver. Congratulations to Michelle Cameron-Knox as she has been a regular member of the Standing Committee, has inspired major congregational cleaning activities, and has been elected as the Lay Chair of our Deanery Synod – what a great deal to give, learn and deliver. Her activity as acting administrator in the period during which Despina Francois was off work following cancer surgery was also spectacular. So much for what we should give thanks for.

Thanks to all who contributed to our classic public community events, from leadership to delivery via volunteering.

The fifth Big Green Day was yet again worked and delivered by Cynthia Woodhouse with many volunteers, and the assistance of Kate Paul as leader of the Eco Church Group. Pausing from it happening every year is entirely appropriate because it delivers a break which could lead to a further and more deliverable out-reach on this major matter during Climate Change. Fingers crossed for the 6th Event whenever it is decided for.

The Lifeline Party events has increased its numbers and truly appears to be a gathering of elderly persons who deserve to be treated kindly and with joy. Great work on this

matter comes from Sylvia Philips and Denize Bellingy, with a brilliant group of volunteers, and we certainly should not forget how Ginny Rolfe as a classic professional chef commits to its delivery as well as regular assistance within our local Robes Project events.

Eco Summer Fair and Bonfire party have of course been regular over many years, and work on how to grow and inspire these events as a reach out to our whole community has in the past year been especially successful. The increasing commitment from Mandish Khebbal has been a gift of incredible kindness and ability – we owe her and her family many thanks. It was a great pleasure to welcome our MP, Bell Ribeiro-Addy, as the Opener for the same event. She spoke to so many volunteers and visitors and appeared to adore the event herself.

Thanks to our servers, readers, the flower arrangers, the welcomers, choir members and cantors, sacristans, Sunday School leaders and every other delivery of commitment. Alan Saggerson's continuing attempts to boost musical events and the upgrading of religious festival speciality has been a wonderful step forward. Thanks to him as ever.

Hello and Farewell

Since September the consideration of receiving Fr Dan Grayson as Assistant Curate was a serious set of work, but undoubtedly a pilgrimage which has delivered us a gift. He has been working with us prior to his official diocesan licensing in December, and he has brought his spectacular abilities from his personal academic work together with a commitment to learning and being engaged with classical pastoral matters which are new for him. He didn't celebrate his first Eucharist here but he has repeatedly delivered many more in a regular and special way. I've never acted as a Training Incumbent for someone who could well be the age of any child I had ever been able to have, but it certainly feels like being in a special family relationship. May it go on for as long as it can or should. Saying farewell to Fr Chidi Mbanude who has always acted for nearly three years like a personal brother of mine has been a true delight because he deserves and is called to become an incumbent as soon as possible. I truly pray that will occur soon, and undoubtedly we will always remember what he delivered to us. Celebrating his farewell with his family and so many worshippers who have adored his presence and liturgical depth was delightful. In this twelve month period I was only called to preach and preside at one other church: Christ Church at Larkhall Park on Christmas Eve. A great pleasure.

The request from the Dean of Limerick to discover where Bishop John Jebb had been buried in our churchyard in the 1830s was fascinating and to discover that his body was placed in the Thornton vault led to Limerick Diocese paying us a substantial gift to upgrade it. The sending from Australia of a gold watch delivered to the former vicar Simon George Allnut (1900-1931) to mark his 20th anniversary (even though clearly he continued for eleven more years) was present generosity from his descendant family. These were both creations of clerical 'hellos' to two clergymen long after both of their 'farewells': incredible gifts.

Assistant Ministers

Richard Lloyd-Morgan has helped so many local churches and beyond for many years, but he has never stopped assisting St Paul's church – we have so much to thank him for. His serious conversation for my working on a special series of four visiting preachers during Advent Season (Diocesan Bishop Christopher, Bishop David Hamid, The Rev'd Canon Caroline Clark and The Very Rev'd Frances Ward) was a huge gift. And his regular and committed assessment and delivery of what we should do in our liturgical format is enormously helpful. Juliette Gawade and Liz Urben delivering the regular Christian

Meditation service has resulted in a serious sense of growth in such an important way. Even our weekly Morning Prayer events and our monthly Eucharist for Healing and Wholeness have gathered a larger regular group. It all strikes us as a Godly gift. Getting Despina Francois back to us following her extended post-surgery break as a lay minister in many ways is once again the delivery of God's commitment to us in what can uplift us. Praise to him in every sense.

Conclusion

Time ticks but everlasting moments can be discovered. Committing to prayer and bible readings, Lent Study and Newsletter sharing has been special this year. May it go on and grow and may we find what God calls us to deliver whether we have retired or not.

Fr Jonathan Boardman 16th April 2026

2.2 Safeguarding Report

- For the past year Eleanor Kempsey taken the role of the Parish Safeguarding Officer (PSO) with Rebecca Fordham joining as second Parish Safeguarding Officer.
- There have been no reported incidents or situations where the Child Protection Officer has been required to act. No adult safeguarding incidents have been reported.
- There is a register kept for any Safeguarding issues reported and the PSO, Churchwardens and Incumbent have access to this register.
- There is also a register recording those members of the congregation who have completed the online Diocesan Safeguarding training.
- All current Sunday School teachers have been DBS checked and are up to date with their checks. The Diocesan Safeguarding Team continues to make the PSO aware of any renewals.
- The up to date policies, procedures and guidelines put together by the DSA (Diocesan Safeguarding Advisor) can be found online at Safeguarding - The Diocese of Southwark (anglican.org). Safeguarding literature and updated information from the diocese office is noted and passed on when required.

Safeguarding referrals / general enquiries: safeguarding@southwark.anglican.org

Telephone: 0207 939 9441 (Mon to Fri 9am – 5pm)

Emergencies: If you suspect you or someone is at risk of immediate harm, phone 999.

If you are worried that a child, young person, or adult is at risk of being harmed, abused or neglected, contact social services within your local authority area. You can find your local council via the following link: <https://www.gov.uk/find-local-council>

- In the past year there have continued to be updates and changes to the Diocesan Safeguarding policies and procedures. This is in light of recommendations made following the various reports and investigations around abuse in the Church. The PCC passed a formal resolution to delegate to the Diocesan Safeguarding Officer (DSO) reporting of serious safeguarding incidents to the Charity Commission in accordance with guidance from the National Safeguarding Team.

- A new provider of DBS checks for use by parishes has been arranged. The organisation is Thirtyone:eight - a not for profit organisation, which has a long history of working with dioceses and other faith-based organisations as an umbrella body for the processing of DBS checks.
- There is a standing item on the PCC agenda for the discussion of safeguarding children and vulnerable adults. The PSO provides a report and attends the PCC at least annually to update PCC members of any safeguarding issues.

If anyone has any safeguarding concerns or questions, please feel free to raise them with

Eleanor at Eleanor.dallman@gmail.com, the Churchwardens or speak to Father Jonathan.

2.3 Electoral Roll Report

At 28th April 2025 there were 107 members on our Electoral Roll. Since then, there have been 5 additions and 4 removals, and so, the number as at **26th April 2026 is 108.**

To provide clarification regarding the membership figures for last year.

I have verified the figure of 107 and can confirm it is correct. The initial confusion stemmed from several applications arriving after the 3 May 2025 deadline.

The decrease in membership from 133 to 107 last year was due to the Church Representation Rules, which require a new church electoral roll to be prepared every six years. As 2025 was a renewal year, all previous members were required to re-register. Consequently, 38 individuals did not re-register at that time.

We remain hopeful that these members will sign up again in the future. We will continue to encourage registration and expect this to be reflected in next year's figures.

Despina Francois- Electoral Roll Officer – 26 April 2026

2.4 Churchwardens' Report

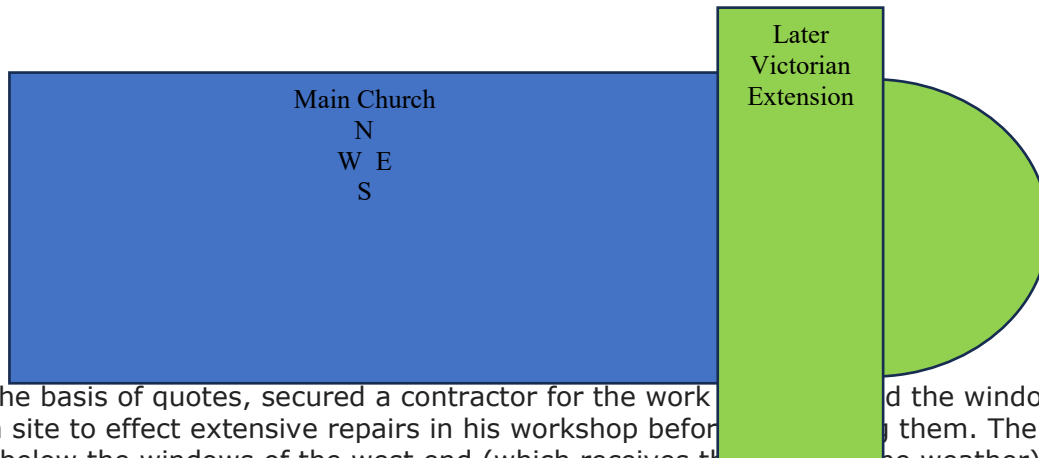
Churchwarden's Report for 2025 on the Condition of Church Fabric and Grounds

We are lucky at St Paul's to have a historic listed church building in beautiful grounds. These do however need care and attention not only to preserve the historic fabric but also to maintain and improve the facilities that the church, hall and grounds offer and their energy efficiency and environmental impact.

The major outstanding item from our previous **quinquennial inspection** of the church carried out in 2021 was that a number of our leaded windows were in such poor condition that running repairs in 2023 on the rest of the windows were judged inadequate to address their condition. The windows in question were in a poor condition due to the age of the lead, environmental conditions and movement of the stonework. There were also signs of further in situ repair which had caused further weakening of the lead. Thorough going refurbishment was required.

The windows in question were:

The three upper windows above the gallery at the West end of the Church and one on the most North Easterly corner of the church on the North side immediately above the organ. See the rough plan with location of windows in red below:



On the basis of quotes, secured a contractor for the work and the windows from site to effect extensive repairs in his workshop before installing them. The oak sills below the windows of the west end (which receives the brunt of the weather) had also largely rotted away and required removal from the surrounding brickwork and replacement. Our contractor sourced kiln dried oak timber in order to replace the existing material. The windows at the West end were fully accessible from the flat roof above the office/vestry and the inside gallery. However access to the window above the organ required internal and external scaffolding.

The works were carried out in February and March and the work was completed in time for the Easter services.

The cost of these repairs was considerable totalling £12,459.43 in all. The Listed Places of Worship scheme for funding VAT costs of repair to listed buildings unfortunately ran out of funding before the end of the 25/26 tax year however we were in time to submit applications for an initial invoice for the windows and the cost of the scaffolding – receiving £800 towards the cost. The balance will come from generous private donation and drawing on our church and churchyard fund. The refurbished windows should now be in good shape for many years to come.

Other less major works included a redecoration of the church porch entrance.

The PCC has commissioned a further architects' quinquennial inspection for 30 April 2026. That should give us an authoritative guide to further work required including what would be needed to progress the building towards net zero carbon footprint.

Many of the issues around the utility, efficiency and environmental impact of the church relate to the dilapidated and poorly designed space at the East end of the building that constitutes the church hall and community centre. The PCC is actively continuing to consider how we might address these issues with a major building project. However the cost of anything beyond cosmetic refurbishment would be considerable and require considerable fundraising.

We are fortunate in having such extensive and attractive **church grounds**. With our financial support, the Eden Nature Garden continues to maintain and develop the formerly derelict area of the burial ground to the East of Matrimony Place as an outstanding and award winning haven for wildlife and natural beauty. Church volunteers have also helped to maintain the appearance of the upper and lower churchyards and the garden of remembrance. The work of church and Eden volunteers is a vital addition to the minimal work undertaken by Lambeth outside spaces (who mow the grass and will need to undertake work to fell some of the mature trees which are reaching the end of their natural lives).

With the support of Diocesan Solicitors, we have finally been successful in getting Lambeth to agree their wider legal responsibility for maintaining the walls of the burial ground under the 1855 Burial Act (as was accepted by Wandsworth Borough Council when they had responsibility prior to transferring it to Lambeth in 1965). An area of wall behind the Eden shed abutting the garden of the Wandsworth Road properties is in a

dangerous state. Lambeth contractors are supervising the project for repair, we have obtained the necessary faculty permissions and Lambeth hope that, after a tendering process, work can be undertaken in late May into early June.

We would also like to record our gratitude and appreciation for the ongoing work that Nigel Daley does in maintaining and cleaning the church and (with support from Despina Francois our administrator) in identifying and addressing minor issues of maintenance, pest control etc. to keep St Paul's in good condition.

Clare Chalmers

Rod Clark

Churchwardens – April 2026

2.5 North Lambeth Deanery Synod Report

Your representatives

The Lambeth North Deanery continues to meet four times a year. Revd Robert Faulkner continues to serve as our Area Dean, supported by Revd Georgia Ashwell as Assistant Area Dean, Michelle Cameron-Knox, serves as Lay Chair and Anna Rhodes and Sylvia Phillips represent the laity at St Paul's. Rev'd Canon Jonathan Boardman, Rev'd Chidiebere Mbanude and recently Rev'd Dan Grayson also represented St Paul's during this period.

This past year has been a series of welcomes and gatherings across the Deanery, allowing us to meet both formally and socially. Following our summer social, we joined together for the licensing of The Revd Dr Sharon Moughtin as Priest in Charge at St Anne and All Saints, Vauxhall. Sharon also continues her important work as Vicar of St Mary's in the Wilderness (the Eco Church). More recently, I was glad to attend The Collation and Induction of The Revd Canon Joabe Cavalcanti for Christ Church and St John. It was wonderful to see members of the St Paul's congregation in attendance to offer their support and congratulations.

For the year ahead the Deanery is working on ways to better serve all parishes with a goal to highlight activities taking place. By staying informed about what is happening in our neighbouring churches, we can be there for one another and enjoy getting to know our wider community. We hope this improved connection will allow us to share our successes and learn from one another to improve any challenges parishes may have.

The Deanery continues to support and highlight racial justice and inclusive ministry. We were pleased to welcome Reg Amoah, the Racial Justice Training and Resources Officer, who delivered a talk on unconscious bias. His session highlighted how these biases impact our daily parish interactions and, crucially, the PCC recruitment process for new clergy. Several churches have already provided feedback on how these discussions are helping to shape their church life. St Paul's no longer has a racial justice group, it would be good to see a programme of practical workshops and activity-based sessions implemented. These could greatly help us to better understand the makeup and needs of our specific parish, helping us with the growth of the congregation.

St Paul's Clapham



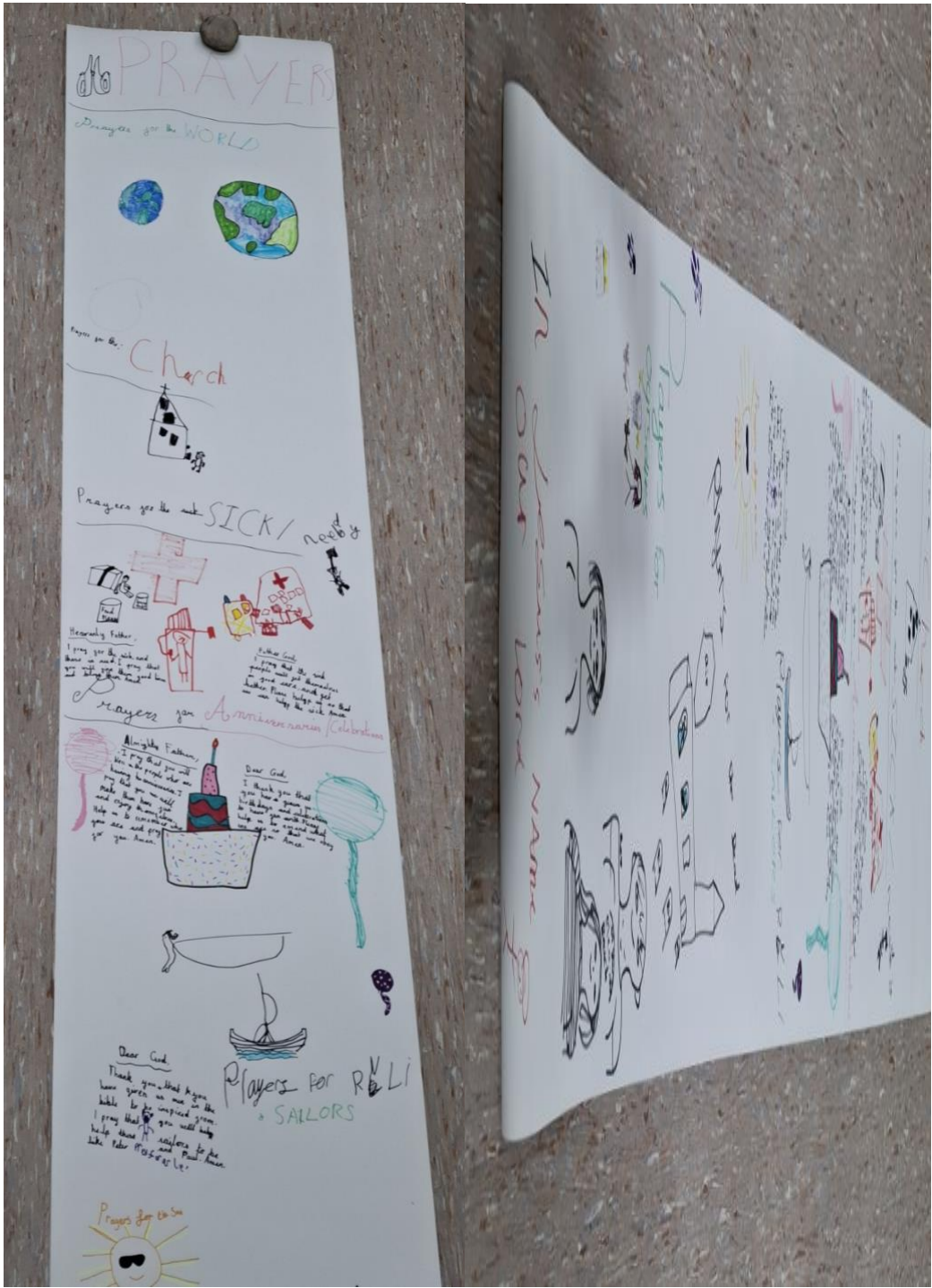
Sunday School Report for 2025

Aiming to have a good time and discover about God and the Bible.

Topic	Grade	Comments
Attendance	<i>B-</i>	<i>Variable. Would be good to attract more young families. But usually enough to be properly fun.</i>
Games, stories and art work	<i>A</i>	<i>The children enjoy energetic games and creative art activity linking to or illustrating the biblical basis of the lesson and its themes.</i>
Integration with main services	<i>A+</i>	<i>The feedback from Sunday School is much appreciated. They often pick up on the lectionary reading that has featured in the main service.</i>
All age services	<i>B+</i>	<i>It would be good to see more integration with special services. The children contributed beautifully to the service for St Peter and St Paul in June but Christmas was a missed opportunity. Already contributing more in 2026.</i>
Safeguarding	<i>A/B</i>	<i>We are careful to carry out the necessary checks and are alive to risks with Eleanor and Rebecca, our safeguarding team, both being active Sunday School teachers. We had a worthwhile and informative training session on safeguarding at our parish Awayday in January 2025.</i>
Overall	<i>A/B</i>	<i>Children and teachers continue to have a good time and it is wonderful to have such an engaged</i>

		team of volunteers to lead sessions so creatively.
--	--	--

April 2026



Sunday School Prayer Scroll – for the outside service on St Peter's and St Paul's Day 29th June 2025

2.7 Music Report

1. The Organ

- 1.1 The instrument is doing well with just a few inevitable glitches here and there addressed by the tuner/builder as necessary. Tuning has been delayed until 27 May 2026 due to the pre-Easter window works.
- 1.2 The organ is used by a number of players for practice, some of whom stand-in as deputies when I am not available (e.g. Sarah Best, Brian Parsons, Oliver Condry, Nick Shaw & occasionally others). Use it or lose it!
- 1.3 It is worth reinforcing that accomplished and experienced players covet the chance to play this organ due to its historic importance, confirming the value of the inestimable efforts employed to have it sympathetically rebuilt in the "teens".
- 1.4 Access to the church outside office hours for trusted visitors can be an issue. Is an external key safe an option to reduce the burden on those who try to provide access?
- 1.5 Window repairs - happily, as far as the organ is concerned - we seem to have got away with it without damage or undue disruption.

2. Outreach

- 2.1 We did not have any organ concerts in 2025 – a break from the previous 4 years.
- 2.2 However, we have links with the *Royal Academy* and have hosted 4 Sunday afternoon concerts for pianists and other instrumentalists (e.g. Lithuanian Kankles) in autumn 2025 and spring 2026.
- 2.3 These have been modestly, but appreciatively, attended. They break even.
- 2.4 The purpose is that the performers need concert experience as part of their professional and academic qualifications. The opportunity is very popular with RA students.
- 2.5 I have had embryonic discussions with Amanda Lake (Clapham Chamber Concerts) about coordinating mailing lists – and hope to initiate similar with the Opera. Well-intentioned but often misunderstood "data protection" rules (the new 'elf & safety) gets in the way.

3. Parish Choir

- 3.1 Playing the organ is the easy bit.
- 3.2 In 2025 we had 11 "Parish choir events" (with attendance ranging from 4 to 24)
- 3.3 Our loyal, core participants and cantors are to be congratulated.
- 3.4 We still operate on a landscape where the choir is something one does when there is nothing else to do. Rehearsals are elective. Planning and improvement are, therefore, challenging for a mixed ability cohort.
- 3.5 We are caught in something of a vicious circle. I have had to provide candid information to two seemingly accomplished enquirers about what we can realistically achieve, and as

a result have not heard further from them. The truth is that they want to join established, reliable 4-part choirs, and we simply can't offer this.

3.6 I circulate audio-visual practice links and pdf music sheets for almost everything in advance and prepare dedicated service files for singers.

3.7 All the paper and files are recyclable and recycled.

3.8 I continue to invite singers from St Peter's & CHS to all special services.

4. Congregation

4.1 The congregation remains very supportive.

4.2 Generally, congregational participation in the singing is robust and musical.

4.3 It has been spoilt intermittently by a tiny cohort who "shout" & "wail" rather than sing and can't follow a beat, but this seems to have largely resolved itself.

4.4 I am interested in introducing another new general Mass setting to add to our three – but fear the backlash. I may try later in 2026 – using choir singers weekly to "lead" will help minimise the inevitable, clunky introductory period.

4.5 Amongst other options, I have easily accessible "metrical" (hymn tune) settings available but when tried in early Lent 2020 the option was not universally well-received (although the nay-sayers no longer attend).

4.6 Change/New is not always considered by everyone to be a good thing.

4.7 From Pentecost we will revert to the "red" hymn book to ensure our hymn selections remain eclectic.

4.8 I am plotting a women's event for International Women's Day (Mothering Sunday) 2027 – in its early stages of planning as I write.

5. Preparation - Communication

5.1 Late availability of service sheets for special services, festivals, "All Age" and outdoor events & some bookings can cause problems, and we have sometimes been faced with embarrassing incongruities as a result. It is also quite stressful.

5.2 Sharper (or any) responses to draft music proposals, cantor rotas & choir timetables would be helpful, although one appreciates that people operate on different timelines.

5.3 Whenever any works are being planned, we should misappropriate the advertising slogan: "*Think once, think twice, think ORGAN*". Just ask me at the planning stage. A few flakes of paint, falling grit and dust, can cause expensive damage.

6. Times Change.

6.1 I am asking that serious consideration be given to dropping choral Midnight Mass. It is not now a well-attended service and the (mostly) visitors in the congregation can't sing the Mass. Cantors/choir will no longer turn out for this. There are several options (not necessarily mutually exclusive). Many parishes have made such a change (though that *in itself* is not a reason for doing the same).

6.2 More difficult: several (choir & congregation) are incensed by incense. It doesn't bother me, but (at least psychologically) I am faced with much "throat clutching" and complaining – it is only a slight exaggeration to note that on Christmas Day 2025, the front 2 rows of the congregation fled the building!

Alan Saggerson

April 2026

2.8 Financial Report

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, CLAPHAM

REPORT OF THE TRUSTEES - 2025

STRUCTURE

The Parochial Church Council of St Paul's Church, Clapham (the "PCC"), is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council (Powers) Measure 1956, as amended, and the Church Representation Rules and is also registered with the Charity Commission with charity number 1172605. This report covers the year ended 31st December 2025.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

St Paul's principal mission in our parish in the heart of Clapham is to provide a place of welcoming Anglican worship in a modern catholic tradition. The PCC has the responsibility of supporting our Vicar Rev. Canon Jonathan Boardman and managing the wider team that works with him, promoting in the ecclesiastical parish the whole mission of the Church, pastoral, social and ecumenical.

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

During 2025 St Paul's continued to focus on spiritual growth, growing the congregation and aiming to develop parish and wider community links. We believe that there is a strong opportunity to raise our profile within Clapham, as a church with a clear offering. We need to see growth in the congregation as a priority, in particular more young families, but without becoming representative of one section of society to the exclusion or discouragement of another. St Paul's is committed to treasuring God's creation through our commitment to environmental sustainability and Eco-church (for which we have a silver award). As well as our commitment to supporting the Eden Nature garden for the benefit of the community in part of our burial ground, we again held a Big Green Day in 2025 as a free eco-themed event drawing in the local community.

FINANCIAL REVIEW AND RESERVES POLICY

In 2025, St Paul's continued to benefit from the generous giving of the church's many supporters, which much assists the work of St Paul's. It was also possible in 2025 once again to arrange both a Summer Fair and a November Bonfire Party, each of which is an important welcoming and fund-raising event for St Paul's.

For 2025, St Paul's voluntary income (including tax reclaimed) rose to £101,236 from £94,262 in 2024. Income from events rose to £24,302 from £20,654 in the previous year. Church and hall user contributions rose to £53,023 from £52,089 in 2024. Investment and parish fees income fell to £9,100 from £11,478. Total PCC income in 2025 rose to £189,088, from £178,483 in 2024.

Total PCC expenditure in 2025 rose to £190,849, compared to £180,537 in the previous year. This rise reflected an increase in expenditure on major repairs to the church, which were £8,960 and had totalled £6,719 in 2024. Most other regular PCC outgoings in 2025 were broadly comparable to the previous year with some increases reflecting wage increases and an inflationary increase in the contribution to the Parish Support Fund. However in 2025 there was an exceptional demand to cover a period of long-term sickness for our Parish Administrator as she underwent major surgery. This involved the temporary employment of a part-time administrator to provide cover for the absence and some other consultancy costs. Altogether, the total costs of this were just in excess of £4,100. Happily our Parish Administrator has been able to make a return to work by the end of the year. Expenditure included giving by St Paul's in 2025 to a range of other causes of £14,526 (£16,289 in 2024). This total included a grant of £12,480 to Eden Nature Garden, at St Paul's Clapham (a registered charity No 1055769).

Hence in overall terms, St Paul's incurred a deficit of £1,760 in 2025, compared to a deficit of £2,054 the year before. This 2025 deficit resulted in a decrease in PCC Net Funds at 31 December 2025 to £200,065, from £201,825 at the end of 2024. Of the 2025 PCC Net Funds, £192,322 is held in the General Fund, with £5,856 in the Church & Churchyard Designated Fund and £1,887 in two small Restricted Funds. Given that all the PCC's Net Funds are held in cash or other liquid assets, the PCC continues to be in a resilient financial position to address its future mission.

In the General Fund the PCC aims to hold a minimum of six months' regular outgoings, which for 2025 was approximately £85,000, (2024 £80,000). This was well covered by the level of the General Fund.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, CLAPHAM

RISK MANAGEMENT

The PCC seeks to identify and to mitigate the key risks that it encounters in all aspects of the activities of St Paul's Church. This includes risks to the spiritual life, financial matters, meeting statutory and legal requirements, operations and reputation. The PCC plans to review once a year each area of risk. The PCC considered safeguarding at all its meetings and in 2025 St Paul's held an excellent half day training on safeguarding at a parish awayday at St Katherine's Foundation in January as part of its commitment to being a safe church.

GOVERNANCE AND MANAGEMENT

The members of the PCC (all of whom are also the charity's trustees) who acted during the year were as follows:

Rev. Canon Jonathan Boardman (Vicar and Chair of the PCC)
Rev. Chidi Mbunade
Rev Daniel Grayson
Judith Betts
Anthea Bishop
Michelle Cameron-Knox
Clare Chalmers
Rod Clark
Robert Cowley
Nicholas Curtis
Charlotte Hendrie
Roger Hird
Tristram Holland
Eleanor Kempsey
Stephen Lynch
Stacey McEwan
Sylvia Philips
Anna Roads
Susan Roberts
Elisabeth Robinson
Nicholas Strachan

Certain PCC members are appointed ex-officio (e.g. our Vicar, other clergy and the Churchwardens). Other PCC members are elected at the Annual Parochial Church Meeting. All members are inducted informally by the existing and past PCC members. Strategic decisions are made by PCC members at meetings of the PCC and policy is carried out by a smaller PCC Standing Committee, by individual PCC members and by volunteers. The PCC maintains working links with a wide range of other local charitable and other organisations.

KEY MANAGEMENT PERSONNEL REMUNERATION

PCC members consider that they represent the key management personnel of the charity, in charge of directing and controlling, running and operating St Paul's church, Clapham on a day to day basis. All PCC members give of their time freely and no PCC member received any remuneration from the PCC during the year, in respect of their PCC membership duties. One PCC member was employed part-time by the PCC to undertake parish administration duties unconnected with PCC membership duties.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Members of the PCC are responsible for preparing this report of the Trustees and these Financial Statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires members of the PCC to prepare financial statements for each financial year which give a true and fair view of the PCC's financial activities during the year and of its financial position at the end of the year.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, CLAPHAM

In preparing those Financial Statements, members of the PCC are required to:

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

PCC members are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the PCC and which enable them to ensure that the financial statements comply with the Charities Act 2011 and the applicable Charity (Accounts and Reports) Regulations. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the website of St Paul's Church, Clapham.

Address for correspondence

Parish office
St Paul's Church
Rectory Grove
Clapham
London
SW4 0DZ

22nd March 2026



Rev. Canon Jonathan Boardman
Vicar and Chair of the PCC

INDEPENDENT EXAMINER'S REPORT

TO THE PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, CLAPHAM

I report to the Parochial Church Council on my examination of the financial statements of St Paul's Church, Clapham ("the charity"), for the year ended 31 December 2025, set out on pages 5 to 14.

Responsibilities and basis of report

As the members of the Parochial Church Council you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the 2011 Act") and the Church Accounting Regulations 2006 governing the individual accounts of Parochial Church Councils.

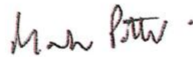
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's statement

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 financial statements do not accord with those records; or
- 3 the financial statements 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.

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 financial statements to be reached.



MARK POTTER MA DipArch RIBA FRSA

90 Balham Grove
London SW12 8BE

9th March 2026

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, CLAPHAM

BALANCE SHEET AS AT 31ST DECEMBER 2025

	Notes	2025 £	2024 £
CURRENT ASSETS			
Debtors and prepayments	6	11,205	9,550
Cash at bank	7	191,907	196,440
		203,113	205,990
LIABILITIES			
Creditors: Amounts falling due in one year	8	3,048	4,165
TOTAL NET FUNDS		200,065	201,825
Represented by:			
DESIGNATED FUND			
Church & Churchyard Fund	9	5,856	10,733
RESTRICTED FUNDS			
Growing Leaders Fund	10	1,243	1,243
Lifeline Fund	10	644	953
		1,887	2,196
GENERAL FUND		192,322	188,896
		200,065	201,825

These Financial Statements were approved by the Parochial Church Council on 22nd March 2026 and signed on its behalf by:



ROD CLARK
PCC Churchwarden

Notes 1 to 12 form part of these Financial Statements.

PAROCHIAL CHURCH COUNCIL OF ST PAUL'S CHURCH, CLAPHAM

NOTES TO THE FINANCIAL STATEMENTS -

YEAR TO 31ST DECEMBER 2025

1 ACCOUNTING POLICIES

Basis of Accounting

The PCC is a public benefit entity within the meaning of FRS102. 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 PCCs, and with the Regulations' "true and fair view" provisions, together with FRS102 (2022) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)). The financial statements have been prepared under the historical cost convention.

Designated Funds are those which the PCC has received or generated and which have been designated by the PCC to be applied over time to a specific object. Any balance remaining unspent over time may be redesignated by the PCC to the General Fund.

Restricted Funds represent donations 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 each year must be carried forward as a balance on that fund.

The General Fund includes general funds which can be used for PCC ordinary purposes.

Income Recognition

Regular giving, collections and similar donations are recognized when received. Tax reclaimed on giving is recognized at the same time as the donations to which it relates. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends and interest are accounted for when receivable. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

Expenditure Recognition

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. Parish Support Fund contributions are accounted for when due. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed Assets

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 inalienable property and listed in the church's inventory, which can be inspected at any reasonable time.

Equipment used within the church premises and certain renovations to those premises are capitalised and depreciated on a straight line basis over four years. Individual items of church equipment with a purchase price of under £2,500 are expensed when acquired.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities including creditors are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future

payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Financial instruments

The PCC has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the PCC's balance sheet when the PCC becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously

Going concern

At the time of approving the financial statements, PCC members have undertaken an assessment of the adequacy of the resources available to the PCC. PCC members have a reasonable expectation the PCC has adequate resources to continue in operational existence for the foreseeable future and accordingly continue to adopt the going concern basis of accounting in preparing the financial statements.

	2025	2025	2025	2025	2024
	General	Designated	Restricted	Total	Total
	Fund	Fund	Funds		
	£	£	£	£	£
2 INCOME					
2.1 Voluntary income					
Regular giving	67,776	-	-	67,776	69,743
Other giving and collections	4,115	-	-	4,115	4,209
Donations and legacies	12,310	-	120	12,430	2,372
Tax reclaimable on giving	16,915	-	-	16,915	17,938
	101,116	-	120	101,236	94,262
2.2 Activities for generating funds					
Summer Fair	8,863	-	-	8,863	8,249
Bonfire Party	14,620	-	-	14,620	11,805
Other events	819	-	-	819	600
	24,302	-	-	24,302	20,654
2.3 User contributions					
Church user contributions	-	4,083	-	4,083	4,580
Community Hall user contributions	48,940	-	-	48,940	47,509
	48,940	4,083	-	53,022	52,089
2.4 Income from investments					
Bank and other interest	7,347	-	-	7,347	8,978
2.5 Income from charitable activities					
Parochial fees	1,753	-	-	1,753	2,500

4 GIVING BY ST PAUL'S CHURCH

	2025	2024
	£	£
Hibbert's Almshouses Charity	-	1,000
Bishop of Southwark's Lent Call: Matebeleland Link	-	750
Ace of Clubs, Clapham	700	
Médecins Sans Frontières	870	1,200
The Robes Project	-	650
Lifeline (from Restricted Fund)	48	48
Other	429	120
	-	50
	2,047	3,818

5 STAFF COSTS

	2025	2024
	£	Note 2 £
Administration staff	22,666	17,942
Cleaning staff	19,738	18,437
Pension and social security costs	1,980	1,716
	44,384	38,095

During 2025 St Paul's Clapham PCC employed two persons part-time plus a further person part time for 9 weeks to cover for a period of long-term sickness for our Parish Administrator (2024 - two persons part-time).

6 DEBTORS AND PREPAYMENTS

	£	£
Tax reclaimable via Gift Aid	3,350	2,397
Income payments in process	818	575
Church user contributions	-	-
Hall user contributions due	5,416	3,503
Interest receivable	1,621	2,079
Parochial fees	-	252
Prepayments	-	744
	11,205	9,550

7 CASH AT BANK

	2025	2024
	£	£
NatWest Business Current account	10,886.26	2,440
NatWest Business Reserve account	21,021.23	19,000
CBF Church of England Deposit Fund	160,000.00	175,000
	191,907.49	196,440

4 GIVING BY ST PAUL'S CHURCH

	2025	2024
	£	£
Hibbert's Almshouses Charity	-	1,000
Bishop of Southwark's Lent Call: Matebeleland Link	-	750
Ace of Clubs, Clapham	700	
Médecins Sans Frontières	870	1,200
The Robes Project	-	650
Lifeline (from Restricted Fund)	48	48
Other	429	120
	-	50
	<u>2,047</u>	<u>3,818</u>

5 STAFF COSTS

	2025	2024
	£	Note 2 £
Administration staff	22,666	17,942
Cleaning staff	19,738	18,437
Pension and social security costs	1,980	1,716
	<u>44,384</u>	<u>38,095</u>

During 2025 St Paul's Clapham PCC employed two persons part-time plus a further person part time for 9 weeks to cover for a period of long-term sickness for our Parish Administrator (2024 - two persons part-time).

6 DEBTORS AND PREPAYMENTS

	£	£
Tax reclaimable via Gift Aid	3,350	2,397
Income payments in process	818	575
Church user contributions	-	-
Hall user contributions due	5,416	3,503
Interest receivable	1,621	2,079
Parochial fees	-	252
Prepayments	-	744
	<u>11,205</u>	<u>9,550</u>

7 CASH AT BANK

	2025	2024
	£	£
NatWest Business Current account	10,886.26	2,440
NatWest Business Reserve account	21,021.23	19,000
CBF Church of England Deposit Fund	<u>160,000.00</u>	<u>175,000</u>
	<u>191,907.49</u>	<u>196,440</u>

8	CREDITORS	2025 £	2024 £
	Amounts falling due within one year:		
	Giving due to others	0	1,150
	Deposits held	550	200
	Accruals	2,498	2,815
		<u>3,048</u>	<u>4,165</u>

9	DESIGNATED FUND	2025 £	2025 £	2024 £	2024 £
	Church & Churchyard Fund				
	Balance brought forward		10,733		12,872
	Income:				
	Donations	-		-	
	Tax reclaimed	-		-	
	Church user contributions	<u>4,083</u>		<u>4,580</u>	
			4,083		4,580
	Expenditure:				
	Church major works		(8,960)		(6,719)
	Churchyard major works		-		-
	Balance carried forward		<u>5,856</u>		<u>10,733</u>

The Church & Churchyard Fund includes donations and income designated for improvement of the church building and curtilage.

10	RESTRICTED FUNDS	2025 £	2025 £	2024 £	2024 £
	Growing Leaders Fund				
	Balance carried forward		1,243		1,243
	Lifeline Fund				
	Balance brought forward		953		1,073
	Income:				
	Donations		120		-
	Expenditure:				
	Cost of events		(429)		(120)
	Balance carried forward		<u>644</u>		<u>953</u>

The Growing Leaders Fund supports the costs of training church members in the deanery.

The Lifeline Fund exists to support the work of Lifeline, a local support group founded by St Paul's, Clapham

11 FUNDS - ALLOCATION OF ASSETS AND LIABILITIES

2025	General	Church & Churchyard	Growing Leaders	Lifeline	Total
	£	£	£	£	£
Debtors and prepayments	11,205	-	-	-	11,205
Cash at bank	184,165	5,856	1,243	644	191,907
	195,370	5,856	1,243	644	203,113
Creditors	(3,048)	-	-	-	(3,048)
Net assets	192,322	5,856	1,243	644	200,065

2024	General	Church & Churchyard	Growing Leaders	Lifeline	Total
	£	£	£	£	£
Debtors and prepayments	9,550	-	-	-	9,550
Cash at bank	183,511	10,733	1,243	953	196,440
	193,061	10,733	1,243	953	205,990
Creditors	(4,165)	-	-	-	(4,165)
Net assets	188,896	10,733	1,243	953	201,825

12 RELATED PARTY TRANSACTIONS

There were no related party transactions in the course of the year (2024 none).

