



St Clement with St Peter, Dulwich

Annual Review 2025



Vicar's Report - Executive Summary

“As the Father has loved me, so I have loved you; abide in my love.”

John 15.9

2025 has been a year of change in the life of St Clement with St Peter. For one – we have heating again! My installation as vicar in January 2025 also marked the beginning of our formal partnership with St Barnabas with Christ Chapel, supported by the Diocese's SDF funding.

At the heart of all we do remains our Sacramental life and the weekly sung parish Mass every Sunday at 10am. It is here that we are gathered, nourished, and from where we are sent out to share God's love in our community.

This year we saw especially encouraging attendance at Advent, Christmas, Holy Week and Easter — a full church for our candlelit Carol Service, and a joyful Easter morning full of children and families. We were delighted to welcome Goodrich School back into the building for their Christmas concert, and to host the London Gallery Quire for a free community concert in May.

Our joint Ascension Day service with St Barnabas strengthened our shared ministry, and our monthly All Age service has become a valued

part of our rhythm. Community Coffee Mornings have continued to offer warmth, connection, and simple hospitality.

Pastoral care and home and hospital visits have continued faithfully. We give thanks for the lives of John King, Kim Scott, Joan Drakesmith and Ray Steers — much-loved members of our congregation who remain deeply missed.

Our mission and children's work have grown in confidence and presence "Playtime!", our new toddler church (now in 2026 to be renamed as "Oranges and Lemons"), launched in June with the support of a Southwark 'Children and Young People's' grant, and has been warmly received. Further grant funding has enabled us to invest in our Children and Young People's ministry, including outings, activities, and support for our young servers. The orchard continues to flourish as a place of peace, welcome, and creation care, thanks to the dedication of Leonie and David Saywell, Peter Cattrell, Gini Griffin, Helen Jermyn, Julie Whitney, Tom, and many others — and supported by a generous grant from the Samuel Gurney Foundation.

We have made significant progress in caring for urgent repairs to church building. The new heating system, largely made possible by the generosity of the late John King, has transformed winter worship. Quinquennial works continue, especially in the Lady Chapel.

Our hall bookings, managed with great dedication by Alia Waheed, remain a vital source of income and community connection.

The parish is sustained by the faithful service of many volunteers. We give particular thanks to our Churchwardens, Julie Whitney and Elsa Joseph, whose steady and thoughtful leadership has brought stability at a crucial moment. We also thank Penny Shelley, who stepped down as PCC Secretary, and Brian Scott, who stepped down as Parish Safeguarding Officer after many years of service. Thanks to Julie for taking on this vital safeguarding role. We are grateful to all who serve — readers, intercessors, musicians, singers, sacristans, sidespeople, welcomers, coffee makers, and those who care for our building and grounds. Our young altar servers — Swizz, Heli, Lizzie, Gabriel and Jeremiah — continue to serve with joy and commitment.

Looking ahead, we continue to build on what is growing among us: deeper worship, wider welcome, and stronger relationships. We remain committed to being a parish where people of all ages can belong, where hospitality is generous and real, and where our life together reflects the love of God at work among us.

What we see is not dramatic expansion, but something more enduring: a parish growing steadily growing in numbers, depth of faith, confidence, and joy. For this all this and more we give thanks to God.

Revd. Gemma Lau, Vicar

Vicar's Report to the Annual Parochial Church Meeting

It was a joy to be installed as vicar of St Clement with St Peter in January 2025 and since then it has been a real privilege to serve this congregation and parish.



My appointment marked the formal beginning of the partnership between our parish and our deanery sister parish St Barnabas with Christ Chapel (where I also serve as Associate Priest) as our Hub church, and we are in this endeavour financially supported by the Southwark Diocese Strategic Development Fund (SDF).

I want to express my sincere gratitude to the Revd Liz Barnett, Vicar at St Barnabas with Christ Chapel, and to the Revd Susan Wright, Assistant Curate, together with the wider staff team and congregation there, for their partnership, encouragement, and support over this past year. Their generosity of spirit and shared commitment to St Clement with St Peter have been a real gift to us as a parish and a support to me personally.

At the heart of all that we do and all we are about remains the worship of God, Father, Son and Holy Spirit, expressed above all in the celebration of the Eucharist at our beautiful weekly sung parish Mass every Sunday at 10am. From this we are sent out each week, nourished and sustained to live out our calling to serve and be present for our wider community.

Worship and Hospitality in our Church Building



Our Sacramental life and regular pattern of Sung Parish Mass on a Sunday continues to be the foundation of our congregational and parish life. It is here that the community is always invited,

gathered, formed, and sustained week by week.

In this we have been very wonderfully supported by a fantastic team of new and not so new young altar servers: Swizz, Heli, Lizzie, Gabriel, and Jeremiah. We are very lucky to have you and you all do a terrific job. 2025 saw particularly encouraging attendance and community

participation at key moments in the liturgical year.



Our Easter and Holy Week services were very well supported and it was a particular

joy to see so many children come to our Easter Sunday service and enjoy themselves.

Particular highlights over the year also included our Patronal Festivals, to which we welcomed the Bishop of Woolwich, Bishop Alistair, and the Archdeacon of Southwark, the Ven. Jonathan Sedgewick.

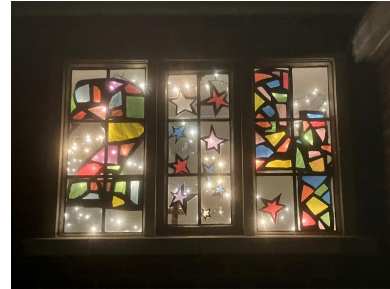


In May 2025 we shared a joint Ascension Day service with St Barnabas with Christ Chapel, strengthening ties of friendship and shared ministry. We look forward to doing this again in May 2026, also inviting the parish of St John The Evangelist, East Dulwich to join us.

In June 2025 we started a regular 'All Age' service, once a month. These have been well received and so will be continued in 2026, happening on the third Sunday of the month. Our All Souls Mass in November was a very beautiful and reflective service, which was well attended and received and we look forward to leading this again in 2026.



Our Advent and Christmas services were very well attended, culminating in a candlelit Carol Service with over 90 people present, filling the church with light, music, and hope.



We were also pleased to welcome, after many years of absence, the pupils, parents, and staff from Goodrich School for their end-of-year Christmas concert. It was a wonderful concert - the church was filled with over 400 people, and we look forward to welcoming them all again very soon.

This year, we had 5 baptisms and 2 members of our congregation were confirmed at the Deanery Confirmation Service held at St Stephen's, South Dulwich in September 2025.



It was a particular honour for us to welcome into the life of the church Bitu, and her children Arshida and Mersham who were all baptised here in August 2025, having arrived here as refugees from Iran at the beginning of 2025.

We celebrated their baptism with a delicious Persian lunch, kindly provided for by Sepi, Farsi ministry assistant from Christ Church Gipsy Hill, who helped me to

prepare the family for their baptism and provide them with pastoral support as they began their new lives here in London.



Finally, a huge thanks to our organist Chris, and our choir: Alia, Kate, Jo, Jane and Marie. Your singing and Chris' playing really breathe life and love into our weekly and special services and lead us in worship so well. You do what you do with

such grace and beauty, and I know I speak for everyone when I say you are very precious to us and we are thankful for all you offer for the glory of God each Sunday.

Pastoral Life and Community

Throughout the year, pastoral care has been carefully and faithfully expressed by a few dedicated individuals regularly visiting, praying with and supporting those who are in transition, illness, and bereavement.

In May 2025, we hosted a free community concert with the London Gallery Quire, open to all and well attended.

This was a great day - a significant moment of outreach through music and hospitality, offering the church as a genuine space for shared cultural life and friendship.. We will be welcoming LGQ for another free concert back to our church in Advent 2026.



Throughout 2025 we have met once a month in church for our Community Coffee morning, a really good opportunity for members of our regular congregation and wider local community to meet, catch up and enjoy one another's company. Thank you to Patricia and Heather

for helping and enabling us to host these lovely sessions!



Thank you to Jane Packman who has faithfully been producing the parish magazine the Anchor and Keys for us all year again. I know from what many have told me what an important link this magazine is to the life of the parish, especially for those who are unable to join us in church on a Sunday.

This year we held funerals for a number of very loved and important members of our small congregation: John King, Kim Scott and Joan Drakesmith. We are also saddened to hear of the death of Ray Steers.

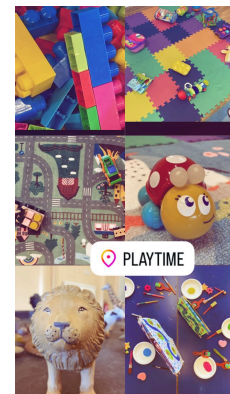
May they rest in peace and rise in glory. John, Kim, Joan and Ray remain much loved and deeply missed.

Mission, Children, and Community Engagement

This year has seen a clear strengthening of our outward-facing ministry, particularly in work with children, families, and in our community Orchard. I am also very grateful to Viv McCotter, our Friern Road neighbour, who has re-established our Food Bank collection and distribution of donations to the Food Bank this year. Please continue to donate generously.



In June 2025 we launched “Playtime!”, our new monthly toddler play and praise session on Monday mornings which was very well received and attended. This was done with the support of Children and Young People’s(CYP) small mission grant from Southwark Diocese which enabled us to



purchase new toys and equipment. Heartfelt thanks to Jane Ball for helping me set this up and to Amanda French and Tracy Kitchen, two members of the congregation at St Barnabas, who also helped us run each of our sessions over the year.



Our wider CYP ministry has also been supported through grant funding, enabling us to invest more intentionally in welcome, activities, and faith activities younger engagement with the generations.



We also had a couple of fun outings young people, who regularly help altar and lead our services.

with our serve at the Highlights on Lordship

have included pizza and ice cream

Lane with our full YP serving team in August 2025 and a trip to Westminster Abbey for Evensong in November 2025 with Alia, Heli and Swizz.



In September we had a very successful and enjoyable Summer Fayre, a very big thank you to Penny Shelley for



organising this so well again.



We were very grateful to the Air Cadets for coming to help with the set up and clear up for the event, and for joining in with our garden singing with such joy and enthusiasm.



The Church Building and Grounds

This fantastic shot (thank you to Andrew Gould, member of St Barnabas!) help show the size of the grounds and buildings that we are, as a church, blessed with caring and stewarding.

As a charity, and entirely dependent on the generosity of those who contribute money and time to our church through regular and one off donations, and those who support us by renting our hall. Like all Church of England parish churches, we do not receive any money from the government, council or the Church of England to fund the upkeep or care of our grounds and buildings.

I am incredibly grateful to our PCC, especially our Churchwardens Julie and Elsa and our Treasurer Jane Ball for all their help - steady and calm - as we together seek to steward what we have been entrusted with care for within what are currently, very challenging financial constraints. I commend their reports to you.



A particularly significant development for us has been the installation of a new heating system in early 2025 in the church. It has restored comfort, accessibility, and the ability for people to gather here well throughout the colder

months. We understand this improvement as part of a wider commitment to stewardship and investment in the future life of this parish. We are especially grateful for the generous contribution of the late John King, whose gift has made this possible. His legacy continues to serve the parish week by week in a very tangible way.

A big thanks to Alia Waheed who has worked tirelessly and voluntarily as our hall manager this year, fielding enquiries, enabling bookings to take place, and looking after many children's birthday parties in the hall. Alia's time and care have enabled us to rent out the hall regularly, which



has been a vital source of income for us. However, the Hall is in urgent need of repair and refurbishment. This must be a priority for us in the coming year. Our constraints on doing anything drastic to improve the condition of the hall remain financial.

The community heritage orchard continues to develop as an important and significant space of welcome, reflection and creation care.

Thank you to Leonie and David Saywell, Peter Cattrell, Gini Griffin, Helen Jermyn, Julie Whitney, Masum, Tom, Tom, Jane, Ed and many others who have put so much love, care and time into caring for the Orchard. It is clear what a precious place of peace and connection



with nature this is for our wider community, and as a church we are committed to supporting its growth and care. This year we were blessed to receive a very generous grant from the Samuel Gurney Foundation for our work in the Orchard for which we are very grateful.

As a church we are incredibly blessed to be surrounded by such kind and caring neighbours who help us care and keep an eye out for the grounds and buildings here. In particular, many thanks to our neighbours Kirsty and Simon,

and Leonie and David who, together with members of our congregation and churchwardens ensure that the grounds to the church are kept secure and safe overnight. Kirsty, Simon, Leonie and David regularly open and close our gates – it's a regular and significant commitment on their time and personal lives, and we are as a church very grateful to them.

Church Governance, volunteers and parish leadership

The life of St Clement with St Peter depends entirely on the faithful and generous service of many people, and I want to express my deepest gratitude to those who have given their time and energy to support and maintain our parish life.

However, there are particular areas where we are in particular need of more help and volunteers who are able and willing to commit to a pattern of service, whether that be weekly, monthly or even less. It would be wonderful to be able to offer our Community Coffee morning as weekly space for the community to gather, and for us to expand our Foodbank and Orchard/ Gardening teams.

You will see from the minutes of last year's APCM that I spoke of the need for this church to appoint Churchwardens to help us in living out our calling as a church and our Mission Action Plan. At the time, this church had not had churchwardens for almost three years. I am therefore especially grateful to our current Churchwardens, Julie

Whitney and Elsa Joseph. Both were appointed on St Peter's Day 2025. Their willingness to step forward in faith and take on this important role in our parish life has been such a blessing to us as a church. They have brought stability and vital assistance to us at a really crucial moment in our parish life. It has also been a great source of personal support and encouragement to me in my ministry and in my first year of incumbency here for which I am very grateful.

Julie brings valuable prior experience in working as Churchwarden from her previous parish of St John the Evangelist, East Dulwich, and Elsa has a long and caring relationship with this parish. Together Julie and Elsa have offered steady, practical, thoughtful, kind and caring oversight, particularly in relation to services, funding, buildings, and parish governance.

Good governance is a Gospel value. It shows that we take our faith and our commitment to Christ seriously. It enables us to protect the vulnerable, to act with integrity, and to demonstrate faithful stewardship of His Church. When we do this well, we honour God and strengthen the witness of our community. So thank you to all members of the PCC who as trustees of this church have patiently and carefully served us all. Thank you for all you bring and contribute!

We also record our sincere thanks to Penny Shelley, who stepped down as PCC Secretary at the end of the year. Her service has been marked

by diligence, care, and commitment, and she has made an important contribution to the governance of the parish. Thanks also to Brian Scott who stepped down as Parish Safeguarding Officer after many years of faithful service. Thank you to Julie Whitney for taking on this vital post in our parish.

But thanks are of course also due to all who serve in every area of parish life: readers, intercessors, musicians, singers, sacristans, welcomers, coffee makers, those who quietly help behind the scenes in different ways to keep our services running smoothly. Most of all thank you to everyone who cares and prays for the church, its people and our common life.

Finances and Stewardship

We remain grateful for the generosity of those who sustain the parish financially. Careful stewardship continues to be essential, and we are mindful of the challenges faced while seeking to maintain a faithful and outward-looking parish.

Please do read Jane Ball's financial report, and join me in thanking her for all she does to support us over the year as our Treasurer.

Looking Ahead

The year ahead invites us to continue strengthening what is already growing among us: confidence in our ministry, beautiful times of worship, warm welcome for all, and stronger relationships within our

community. We look forward to continued partnership with St Barnabas with Christ Chapel, and the opportunities that the SDF project provides.

A major challenge for us is stewardship and fundraising, and I continue to look for someone who will come and help us with a stewardship campaign. I have done much of the groundwork for this already , and have successfully put together bids for the PCC that have raised a significant amount of money for specific mission projects and repairs (nearly £25,000 has been pledged to us by external organisations in the last year). Looking ahead, it is not possible for me to continue to spend as much time on raising money and on our stewardship initiatives as I have without significant impact on my ability to be present in other ways in the parish. I would be glad to support, teach, guide and enable anyone who would like to take this on with me, and they would receive my, and wardens and treasurer's full support.

I am so grateful for the privilege of serving as Vicar of St Clement with St Peter, and for all who share in the life and ministry of this parish. We continue in hope, trusting that God is already at work among us, drawing us forward in grace and love.

**Revd. Gemma Lau,
Vicar**

The Churchwarden's Report

The past year has been a significant one in the life of our church, marked by essential maintenance, restoration work, and ongoing stewardship of our buildings and grounds. We are grateful for the support of the PCC, volunteers, and professional advisers who have helped us navigate a busy programme of repairs and upkeep.

Appointments

At the St Peter's Day service on 29 June 2025, attended by Archdeacon Jonathan Sedgewick, Elsa and Julie were formally admitted as churchwardens. We are thankful for the trust placed in us and for the support of the congregation as we step into this role.

Fabric and Building Works

Work began in January 2025 on installing the new electrically powered heating panel system, restoring heat to the nave after a period without adequate heating.

Our quinquennial inspection took place in July 2025, providing a thorough assessment of the condition of the church fabric. Prior to the inspection, plans were already underway to repair the Lady Chapel roof, which had been leaking for some time. Grant funding for this work had fortunately been secured.

The quinquennial report highlighted further urgent roof repairs, including recent water ingress on the southern side of the east nave

wall. Investigation revealed loose pointing in the brickwork and coping stones, as well as deteriorated lead flashing. After consultation, the PCC agreed that these nave repairs should be prioritised ahead of the Lady Chapel roof, since the scaffolding required in the nave risked damaging any new work completed on the chapel.

Trees and Grounds

Significant work was also required to maintain the churchyard trees. The four lime trees along the north side of the car park were due for pollarding, and a 'List B' DAC archdeacon's approval was obtained for this work. Additional DAC advice was sought concerning diseased or dying trees. As a result:

- A Rowan tree was felled due to disease.
- A faculty application has been submitted to remove the Lime tree near the Hall, following professional advice that it too is diseased and should be felled.

Routine Maintenance

Alongside major works, regular maintenance has continued throughout the year. This has included lightning conductor testing, gutter cleaning, and general upkeep to ensure the building remains safe and cared for.

Dr. Julie Whitney & Elsa Joseph, Churchwardens

The Treasurer's Report

Receipts & Payments

- Total receipts on general funds were £87,096. Total payments on general funds were £87,219 giving a small deficit of £123.
- We closed 2025 with a large amount of £21k in our current account again. This is pending further spend in early 2026 on the Lady Chapel Roof (which will largely be covered by forthcoming grants), the sound system and tree work in the grounds.

Receipts

- Within the receipts was a £20,000 transfer from the deposit account which was required to pay the residue bills associated with the new heating installation in Spring.
- Subsequently, the church received a total of £12,700 in Grants and Loans in 2025, with thanks to Rev Gemma, in particular, for her work in securing these. We received:
 - A £5,000 loan from St Barnabas Church Legacy Fund, which has gone into the general funds.
 - A £450 grant for Children & Young People from Southwark Diocese, of which £384 has been spent so far on resources for the monthly Playtime group for babies and toddlers.
 - A separate £450 grant for Children & Young People from Southwark Diocese, of which £138 has been spent so far on Youth Work.

- A £5,300 Southwark Diocese Community Grant which will mostly be spent in 2026 to fund a new sound system, signage and community outreach activity.
- A £1,500 Samuel Gurney Foundation grant for the Orchard which will be spent in 2026. This includes money for a new shed, tools and removal of the container.
- The church is also due to receive two grants in 2026 (approved in 2025) of £12,000 from the Marshalls Trust and £4,700 from Southwark Diocese to cover work to replace the Lady Chapel Roof.
- Other receipts in 2025 have remained broadly stable compared to 2024. Within this, planned giving and collections at services have increased, and social/fundraising and investment income has reduced. Fundraising fell due to only have one fayre in 2025 and investment income decreased due to the church drawing down on the entirety of the John King fund in late 2024 to pay for the heating.
- Hall Lettings continue to be the single most significant source of income and have remained stable at just over £27k.

Payments

- Payments have remained steady compared to 2024. This included:
 - Nearly £32k on church repair and maintenance, of which around £27k was for remaining payments for the installation of the church heating.

- o £6.3k was spent on hall repair and maintenance which included work to unblock and clear drains.
- o Church administration costs were significantly higher in 2025 at £1.9k which included printing costs, signage, advertising and mailchimp costs as well as two-years' worth of accounts examination fees. This is partially offset by lower clergy expenses, which previously would have covered some of these costs.
- o £907 was spent on mission giving and donations, of which £522 was for our children and young people mission, and covered by the grants received above.
- o Work is underway to ensure the church is getting better value out of the electricity and gas tariffs that we are on as these contribute nearly £6k to our total payments. Thanks to Radha Daniel and for ongoing work on this.

Statement of Assets and Liabilities

The statement of assets and liabilities includes the 'unrestricted' and 'restricted' funds.

The 'unrestricted' funds comprise of £21,019 cash in our bank current account and £17,038 in the deposit account at 31 December 2025.

There was no cash in hand at year end.

The 'restricted' fund balances carried forward at 31 December 2025 totalled Capital of £44,814.

The Bervon and Elan Bequests Trust Funds are both solely for use for the beautification and upkeep of the Church and cannot be used for any

other purpose. Whilst the Kelson Bequest can never be accessed by the parish apart from receiving the benefit of the interest gained. These funds are all held by the Diocesan Church Trust and are subject to the rise and fall of the FTSE.

In 2025 we have £5,000 in liabilities due to receiving a loan from St Barnabas Church which needs to be repaid by 2030. The loan is interest-free.

Looking Forward

With the heating project complete and the successful grant applications covering the majority of some of the large expenses we expect to have in early 2026 (e.g. Lady Chapel Roof) the church finances are now more stable than in recent years. However, reserves are relatively low with £38k in unrestricted funds (although within this around £7k is ringfenced for community, children's activities and orchard as per the grant applications) and around £6k in restricted funds that can only be accessed in certain circumstances.

Priorities for 2026 will include maximising hall occupancy, getting better value on our utilities, and focusing on stewardship, including asking parishioners whether they can increase their regular giving.

Thank you to everyone who regularly gives to the church and contributes to our fundraising and community events. Please continue to be generous with your gifts. Thank You.

Jane Ball, Hon Treasurer



St.Clement with St.Peter, Dulwich



Summary Receipts and Payments Table

Total 2024 £	GENERAL FUND UNRESTRICTED	Total 2025 £
	RECEIPTS	
	Voluntary receipts:	
12,989	Planned giving	14,499
2,153	Collections at services	3,744
3,535	All other giving/donations	968
376	Gift Aid recovered	3,428
19,053		22,639
1,942	Social & Fundraising	1,346
1,630	Investment income	246
1,592	Church Fees	3,097
28,262	Hall Lettings	27,069
37,000	Transfers from Deposit a/c	20,000
0	Utility Refunds	0
0	Grants	12,700
89,479	Total receipts	87,096
	PAYMENTS	
1,367	Clergy Expenses	140
21,873	Parish Share	22,529
229	Church Administration	1,932
3,478	Church Worship	3,930
769	Church Fees	1,282
28,463	Church Repair & Maintenance	31,957
11,118	Church Utilities & Insurance	10,504
5,995	Hall Utilities & Insurance	2,878
5,016	Hall Repair & Maintenance	6,291
3,175	Grounds Maintenance	4,442
195	Social & Fundraising	427
0	Mission Giving (Other) and Donations	385
0	Mission Giving (Children & Young People)	522
0	Transfers to Deposit a/c	0
0	Hall Refunds	0
81,677	Total payments	87,219
7,802	Excess of receipts over payments	-123
0	Cash in hand	0
13,340	General Fund Balance at 1 January	21,142
21,142	Fund Balance at 31 December	21,019



St.Clement with St.Peter, Dulwich



Statement of Assets & Liabilities at 31 December ~~2024~~ 2025 *R. Law*

ASSETS	2024	Unrestricted Funds	Restricted Funds	2025
	£	£	£	£
Investments held by the Diocesan Church Trust				
327 Units M & G Charifund (Bervon Bequest)	3,829	-	4,498	4,498
1022 Units M & G Charifund (Trust 1226)	0	-	-	0
1743 CBF Investment funds Units (Kelson Bequest)	40,303	-	38,692	38,692
CBF Deposit Accounts in Trust (Elan)	1,572	-	1,624	1,624
TOTAL INVESTMENTS	45,704	0	44,814	44,814
Other Parish Assets				
Deposit Account with the General Board of Finance	34,500	17,038	-	17,038
Cash at Bank and in Hand	21,142	21,019	-	21,019
TOTAL OTHER PARISH ASSETS	55,642	38,058	0	38,058
TOTAL ASSETS	101,346	38,058	44,814	82,872
LIABILITIES				
Loan from St Barnabas - outstanding amount to be repaid	0	5,000	0	5,000
TOTAL LIABILITIES	0	5,000	0	5,000
TOTAL NET ASSETS	101,346	33,058	44,814	77,872

Approved by

Signed:

Aemundau

GEMMA LATU, vicar

Signed:

Jane Ball

JANE BALL
Hon Treasurer

Date

10 May 2026

Dulwich St. Clement with St. Peter P.C.C.

Independent examiner's report to the Parochial Church Council (PCC) of Dulwich St. Clement with St. Peter P.C.C.

This report on the accounts of the PCC for the year ended 31 December 2025, which are set out on pages 1 to 3, is in respect of an examination carried out under Church Accounting Regulations 2006 and S145 of the Charities Act 2011 ('the Act') and that an independent examination is needed.

Respective responsibilities of the PCC and examiner

As a member of the PCC you are responsible for the preparation of the accounts; you consider that the audit requirement of S144 of the Act does not apply.

It is my responsibility to :-

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

Basis of this report

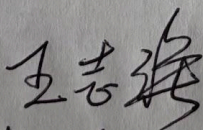
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to the matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me a reasonable cause to believe that in any material respect the requirements
 - (a) to keep the accounting records in accordance with section 130 of the Act; and
 - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed : Z Wang



Date: 11/04/2026.

The Music Report

Preface

Once again, I extend my thanks to all who have supported the choir during the last year – the Vicar, congregation, visiting clergy and extra singers who have helped us during special services.

Similarly, I am immensely grateful to members of the choir who have devoted their time to leading the singing and music of the church. Now that coffee is served in the church after the service, members of the congregation will have a heightened awareness of the practice that is involved, both before and after the Mass. That is not to mention the time the individual practice time during the week. I feel very lucky to have such a devoted band of singers.

Looking Back

I would like to acknowledge the commitment of Jo Froude – a talented singer with a beautiful voice. For personal reasons, Jo has stepped away from the choir. We miss her greatly and thank her for all that she has done. Inevitably, this leaves the core of the choir with even more responsibility and I'm very grateful to Jane Ball for stepping back as an alto when her other commitments as mother and Treasurer permit.

As members of the church will be aware, we lost a dear friend – John King – who had previously served as organist and who subsequently sang faithfully in the choir for many years. It was an honour to be asked to provide the music for his funeral, music that was very dear to John's

heart and which he had put together for the choir during his time as organist.

Once again, apart from the weekly singing, highlights of the year include the 2025 Carol Service and it was an immense honour and pleasure to have so many guest singers contribute to the service, including members of Gemma's family and other friends of the church. This was the first time in my tenure as organist that we have been able to sing in four-parts – a real enrichment of the music for the service.

We continue to build new anthems and liturgical music to the repertoire so as to keep the music fresh and provide variety and challenge for the choir.

Looking Forward

We are grateful for Gemma's continuing support for the choir and music of the church. Obviously, our resources are stretched, and a larger core body would be desirable. For the moment, there is no obvious and quick solution, but we are committed to maintaining the quality and variety of our musical offering as best as we can and to working flexibly to achieve this.

The Organ

Regarding our organ, there is little to add to my previous report other than to state that this has been a stable year and the organ is working reasonably well within the constraints of its age, wear and tear. Long may it continue to function! **Chris Caine, Organist**

The Community Heritage Orchard Report

The regular team of volunteers has worked steadily throughout the year, usually two Sunday afternoon sessions a month, plus individuals doing extra time during the week when possible. The addition of cups of tea and biscuits helps the group on cold days. New volunteers appear and help out which makes a big difference. Use of social media and articles has helped the profile of the orchard in the community.

The early months of the year are quiet as there is not much growth, but the often wet soil makes it easier to remove weeds. The Spring and Summer brings rapid growth and a bigger effort to control the weeds and nettles. We often fill the brown bins, and also build up compost by adding to the beds at the back of the garden.

This year we were happy to be joined by a new volunteer: Masum, a refugee from Bangladesh, who was staying locally with his family.



He was energetic and enjoyed helping. He had a fear of the log piles as in Bangladesh this is where snakes would live. He and his family have now moved to Margate, so he left us after contributing a lot.

Tom, who joined our team this year has grown vegetables at the back of the orchard, and comes in each week to tend to these. He also has other raised beds of flowers, is well known in the community and has been passing on his knowledge of planting and tending the place. He has ideas for improvements and planting flowers and would like financial help to do so.



The summer months mean extra watering for the trees, and plants, with a long hose and some do this as extra care during the hot and dry weeks. The lawn has been an issue as it is hard to mow, so strimmers have been used a lot to keep it at bay, but there is a long term plan to get the

commercial gardeners who care for the church grounds to cut with their mowers.

Helen Jermyn has recently joined the team - she is an expert on community orchards, and she has helped advise on pruning the trees and putting down cardboard around their bases to prevent weeds. In October she wrote a 'Young Orchard Care Plan' which she sent to everyone, and which gives guidelines for what to do each month and season.

Helen discovered the orchard by chance when walking through the church grounds. Many walk their dogs regularly, and develop a bond with the place, even if not connected to the church, and many have said they enjoy the quiet and tranquility of the orchard and church grounds. It is poignant that the trees are planted in memory of others, so it is a place of reflection for some.

There have been applications for grants to develop and improve the space and buy new equipment, so we hope these bear fruit. A new shed with more tools would be a big help, and the removal of the old giant container will open up the entrance and make it more visible and welcoming.

**Peter Cattrell & Leonie Saywell,
Orchard Team**

The Safeguarding Report

The PCC takes its duty of care seriously and is committed to safeguarding the welfare of all who attend worship, use the parish hall, and visit the church gardens and orchard, with particular regard to children, young people and vulnerable adults. The PCC has had due regard to the House of Bishops' safeguarding policy and practice guidance, as required by section 5 of the Safeguarding and Clergy Discipline Measure 2016.

During 2025, the parish continued work to meet the requirements set out in the Church of England Parish Safeguarding Dashboard. Brian Scott stepped down as Parish Safeguarding Officer in November 2025 and Julie Whitney was appointed to the role. The PCC records its thanks to Brian for his service.

The PCC seeks to manage safeguarding risk and promote a safer culture by:

- adopting and reviewing safeguarding policies and procedures, including the Church of England safeguarding policy A Safer Church (agreed by the PCC in 2025);
- working with the diocesan safeguarding team and statutory agencies, as appropriate, when concerns are raised;
- ensuring that relevant safeguarding training is completed and kept up to date by clergy, staff, officers, PCC members and volunteers;
- undertaking risk assessments for activities and events involving children, young people, or vulnerable adults;
- following safer recruitment processes and carrying out DBS checks commensurate with roles, in line with Church of England guidance; and
- maintaining up-to-date safeguarding information on the church website in line with diocesan requirements.

The PCC is aware of its responsibilities for reporting serious incidents to the Charity Commission. There were no serious incidents during the year that required reporting.

Dr. Julie Whitney
Parish Safeguarding Officer

The Electoral Roll Report

Following a complete renewal at the beginning of 2025 and 40 being reported at that APCM, there have since been 3 of our members who have deceased and therefore removed and 1 new member who has been added. This gives a total Roll number as at 16th April 2026 of 38 members.

Jane Packman,
Electoral Roll Officer

The Dulwich Deanery Synod Report

There were three meetings in 2025, and St. Clement with St. Peter was represented by Elsa Joseph and Peter Cattrell. Each meeting starts with a review of the minutes of the previous one.

27 February 2025

A talk on modern slavery, with posters to be sent out to parishes to show how it can be recognised and reported.

23 July 2025

Mention of the recent Diocesan synod which had focussed on 'Living in Love and Faith'.

A report on the General Synod which covered the threat of war; financial issues including improving Clergy pensions, stipends, compensation to victims of abuse; and the assisted dying bill.

The main item was the discussion of work with children in the parishes with each representative explaining what their church is doing, replies included 'messy church', junior altar servers, art classes, sunday schools, and play groups.

The Copleston Centre had held a service to celebrate Pride, and another for Inclusion/ Celebrating Diversity to honour Pride, and Windrush Sunday.

The importance of safeguarding was raised, with each parish to have its own Safeguarding Dashboard.

26 November 2025

The main event was Reg Amoah, Southwark's Racial Justice Trainer, doing a talk on promoting racial awareness in the diocese of Dulwich. His lecture mentioned the famous 'Windrush' generation, but also included later waves of immigration including from Nigeria and West Africa. He gave out copies of the Anti Racism Charter leaflet - a parish study resource. There followed a discussion of different ethnic communities in Dulwich. There was also a discussion about LGBTQI+ people and the place of same sex relationships and marriage in the life of the Church. We recognised that different parishes hold different views and that some offer a more explicitly affirming welcome than others. There was a mention again of the importance of safeguarding, and a general discussion about what is happening in each parish - both

highlights and challenges. Over the year there were discussions about supporting the new Archbishop of Canterbury, Dame Sarah Mullally, the first woman to be appointed to this role. The ongoing want for recognition for same sex marriages, about these being accepted within the Anglican church, and the importance of diversity and inclusion including more acceptance of women priests. It is recognised that there is opposition to all of these issues by some people, and that there is a need for change, tolerance and understanding.

**Peter Cattrell and Elsa Joseph, Deanery Synod Lay
Representatives**

The PCC Secretary's Report

The Parochial Church Council (PCC) holds overall responsibility for the governance, mission and financial stewardship of St Clement with St Peter. It is chaired by the Vicar and includes the Churchwardens, the Deanery Synod representatives and up to six elected lay members. During 2025 the PCC met seven times, including one Extraordinary Meeting in June.

Governance and Structure

The PCC's work this year included several important governance developments. At the Extraordinary PCC Meeting on 4 June, held with the Archdeacon present, the PCC agreed that if the Bishop were to appoint a Churchwarden from another parish, there must also be a

Churchwarden appointed from within St Clement with St Peter to ensure continuity and local representation.

On St Peter's Day, Sunday 29 June 2025, two Churchwardens, Dr Julie Whitney and Ms Elsa Joseph, were appointed by The Ven. Jonathan Sedgewick, Archdeacon of Southwark, acting on behalf of the Bishop. At the meeting on 7 July, the PCC formally established a Standing Committee made up of the Vicar, the two Churchwardens and two additional PCC members. The Standing Committee supports the PCC by looking after day to day matters relating to the hall, gardens and church maintenance, and holds delegated spending authority up to £500. It met six times during the year.

Further governance appointments were made during 2025.

- Julie Whitney was appointed Vice Chair on 7 July and later unanimously appointed Parish Safeguarding Officer on 16 November.
- Billy Chan was appointed Foundation Governor of St John's and St Clement's School on 7 July.
- The PCC expressed its support for Elsa Joseph in her Reader Ministry training on 7 July.
- Tom Birt was appointed Interim PCC Secretary on 16 November.

Safeguarding remained a priority throughout the year, with safeguarding training required for all PCC members at the July and September meetings.

Buildings, Fabric and Church Grounds

The PCC oversaw several decisions relating to the care of the church building and grounds as set out in the Churchwardens' report above. On 30 September, the PCC approved the felling of the tree next to the Hall, subject to Faculty approval, and agreed to proceed with urgent Quinquennial works on the southeast nave ahead of the flat roof repairs. The PCC also supported the removal of the orchard container, funded by a grant, and endorsed further grant applications for a shed, tools and an orchard noticeboard. In November, the PCC approved an additional £5,000 of nave roof repair work, as identified by the Quinquennial Inspection, and delegated oversight of this to the Standing Committee.

Finance

At its meeting on 30 September, the PCC confirmed the Parish Support Fund contribution for the coming year at £23,813, reflecting our commitment to the wider diocesan family and the shared mission of the Church.

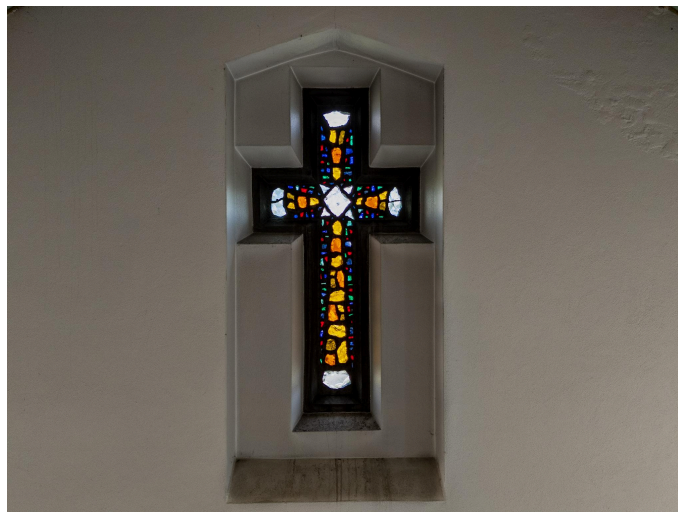
Worship and Community Life

In November, the PCC agreed to suspend the Thursday Mass due to consistent non attendance. The PCC continues to monitor patterns of worship and community engagement as part of our wider discernment about sustainable rhythms of prayer and presence.

Thanks and Acknowledgements

At the end of 2025, Penny Shelly stepped down as PCC Secretary and as a co-opted PCC member after many years of dedicated service. I would like to record my sincere thanks, along with the Vicar's, for her faithful commitment to the life and governance of the parish.

Tom Birt, PCC Secretary



Thank you to Andrew Gould, member of the congregation and PCC of St Barnabas with Christ Chapel, who kindly took the time to visit us and take many of these photographs for us, with the help of his drone!