

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ALL SAINTS, CROXLEY GREEN, DIOCESE OF ST ALBANS

England & Wales · Charity number 1165115

Details

Other names	ALL SAINTS' PCC, CROXLEY GREEN
Status	Registered
Legal form	Previously excepted
Registered	2016-01-11
Register	View on the Charity Commission register

Contact

Address	75 Windmill Drive Croxley Green Rickmansworth WD3 3FB
Phone	01923720319
Email	office@croxleygreenallsaints.org
Website	www.croxleygreenallsaints.org

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: Support to the parish clergy in providing Christian religious services within the Anglican Church open to the whole community, pastoral visiting and educational outreach work within All Saints' Parish. Use of other parish charity funds to relieve poverty and need within and outside the Parish. Donations to other charities . Use of the Church Hall as a meeting venue.

Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£134,212	£127,195	-	-
2023-12-31	£161,593	£163,765	-	-
2022-12-31	£118,323	£120,698	-	-
2021-12-31	£117,919	£92,821	-	-
2020-12-31	£112,773	£115,459	-	-

Trustees

Name	Role	Appointed
Rev MIRIAM RUTH MUGAN	Chair	2007-11-13
ANDREW DAVID NOBBS		2021-05-23
ANN PALMER		2020-09-27
ANNE FRANCES OKE		2020-09-27
Christopher James Fagan		2018-04-07
FRANCES JANE BENNETT		2020-09-27
Gillian Main		2023-04-23
JANE MARGARET BATES		2021-05-23
JANET PATRICIA MARTIN		2018-04-07
JOHN GALLOWAY		2018-04-07
LYNDON DAVID PALMER		2020-09-27
Rev PAUL PALMER		2021-07-01
SAM BEARD		2020-09-27
Samantha Clair Jones		2021-05-23

Accounts



**Annual Report and Financial Statements
of the
Parochial Church Council
For the Year Ended 31st December 2024**

Annual Report to the Charity Commission of the Parochial Church Council of the Ecclesiastical Parish of All Saints', Croxley Green in the Diocese of St Albans for 2024

Registered Charity No. 1165115

The principal address of All Saints' Parish is The Parish Office, All Saints' Church, The Green, Croxley Green, Hertfordshire WD3 3HJ

Tel. 01923 772109

Website www.croxleygreenallsaints.org

Aims and Purposes

To promote the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

Objectives and Activities

The objectives of the PCC are to co-operate with the Vicar and parish clergy in promoting in the parish the whole mission of the Church.

Public Benefit

All Saints' activities included:

- regular public worship open to all free of charge
- Church open for private worship and contemplation
- pastoral work, including visiting the sick, the housebound and the bereaved
- teaching Christianity through sermons, courses and small groups
- promoting Christianity through staging events and meetings, including activities for senior citizens and young people
- supporting other charities, local, national and international.

Achievements and Performance

2024 saw the following achievements at All Saints'; namely:

- Maintaining a full range of services throughout the year and extending intergenerational participation in our regular Sunday worship, with increases in average attendance at regular Sunday services by seven adult worshippers and six new children and substantially larger attendance at services held on Christmas Eve and Christmas Day
- Developing a new course for parents of newborns and reintroduction of a summer holiday café for parents of young children
- Actioning improvements to the Church Hall and planning further improvements, financing and completion of the Church Hall refurbishment
- Achieving a financial surplus for the year and thereby increasing parish financial reserves
- Undertaking and making financial provision for repairs to the Church organ.

Electoral Roll

Following an annual revision the year ended with 99 names on the Roll, an increase of 7 on 2023.

Worship and Study

All Saints' held a weekly communion service at 9.45am, with monthly Book of Common Prayer communions at 8am on the first Sunday of each month and Family Services at noon on the first Sunday of each month. Morning prayers were said in Church with a communion service on Thursdays and livestream reflections were published on the Facebook page on Mondays, Wednesdays and Fridays. Special services were held during Advent, on Ash Wednesday, Lent, Holy Week and on the patronal feast of All Saints', a remembrance service for All Souls' and a Civic Service on Remembrance Sunday. Our Advent services included very popular Christingle and Crib services and we hosted five Carol Services for local schools. We have continued to run Quiet Church, offering a quiet, contemplative space where people can just meet with God as they are,

with 45 minutes of quiet and peace in Church followed by a simple service of Compline. Led by our Pastoral and Evangelism Group, we continued to build on its existing ethos of intergenerational worship, encouraging children to grow in faith, understanding and engagement with worship by serving, reading some lessons, carrying the cross and taking up collections. Two sermons per month were made interactive, aimed at all ages. These services will be continued in 2025.



Harvest Service Talk Participation

Alongside the usual planning and review of services, during 2024 the Pastoral and Evangelism Group explored a new course called Nurturing Newborns. From discussion with mums who attended the August Drop-In Café for children under 5 years, we found that many new parents feel isolated and lonely in the early months of a baby's life. This five-week course, for parents of children aged 6 months and under, will provide a place of welcome and nurture for adults and babies alongside interactive activities that will support and further develop the bond between parent and baby. Detailed planning is under way to identify what the sessions will look like and the plan is to start the course in June/July 2025.

We gained seven new adult worshippers during the year and an average of 10 children attended Sunday morning services.

Courses

During Lent, we joined with the other local churches in Croxley in a course entitled 'A Christian Look at the Environment'. In May, we spent a wonderful afternoon exploring the Labyrinth Prayers with several ways of exploring prayer by interacting, including a walked labyrinth, finger labyrinths, labyrinths made from wool and a great variety of activities.

Safeguarding

The PCC continued to comply with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to safeguarding guidance issued by the House of Bishops. It has adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse Statement. We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Safeguarding Officer. We are committed to safeguarding all within our Church and those who use our Church Hall, whether as Church members, visitors or regular users of the Church Hall.

The following Safeguarding policies were presented to the PCC for review and adoption during 2024:

- The Annual Review of the Parish's Safeguarding Policy
- Formal statement of adoption of the House of Bishops 'Promoting a Safer Church: safeguarding policy statement for children, young people and adults'
- Reinstatement of the Charter on Domestic Abuse which was put on display.
- Reporting of Serious Incidents (SIR) to the Charity Commission

In addition:

- The list of Church Affiliated Activities was agreed
- The list of Non-affiliated Hall Groups was recognised

- The Safeguarding Team ended the year by informing the PCC that Safeguarding cases had arisen during the year and advice had been sought from the Diocesan Safeguarding Advisor.

The Stockport tragedy in July 2024 caused us to review the safety of our Hall users, particularly where young children are involved. In the event, we made changes to increase the safety of all groups:

- a) Letters were sent to regular Hall users that provide activities for children with advice regarding door security and safe collection of children. Reassurance was given that no Church member would gain entry to the Hall when an activity involving children was taking place;
- b) Letters were sent to adult groups laying out the procedure whereby Church members would only access Hall facilities with advance permission; and permission forms were handed out to Church families in relation to the Policy for the Safe Use of Images;

The Safeguarding Officers used the Parish Safeguarding Dashboard to guide them towards meeting their targets and produce our Safeguarding Action Plan. This was presented to the PCC for discussion and approval in July, ensuring that All Saints' was keeping up to date with its Safeguarding requirements. The PCC noted that all Church members had a responsibility for ensuring that All Saints' was a safe place for children and vulnerable adults. During 2024, All Saints' Church made good progress in fulfilling the Parish Safeguarding Dashboard requirements for Level Three.

Anyone experiencing any safeguarding anxieties or concerns is asked to report it immediately to Anne Oke the Parish Safeguarding Officer, Sam Jones the Assistant Safeguarding Officer or the Vicar, Revd. Miriam Mugan, or via the secure email address

safeguarding@croxleygreenallsaints.org

Finance

The financial outcome showed that, against a projected deficit of £3,720, the end-year outcome was a surplus of £6,022.

Reserves Policy

The PCC's policy is to maintain a level of reserves equivalent to three months' cash flow, equating in 2024 to £33,921. The actual end-year level of reserves was £53,418.

Buildings

The Buildings Committee deals with general maintenance and improvements to the Church and Hall. The Quinquennial Inspection and Report in 2022 identified a number of matters of maintenance and repair requiring attention. During 2024 the PCC took the following decisions:

Quinquennial Inspection items actioned by the Buildings Committee

- Replacement of missing Church roof ridge tile and repointing of the brick-built chimney stack to the boiler room. Although a quote for the work has been agreed, unfortunately this work was not completed during the year due to issues with the contractor.
- Repair work to eradicate corrosion to the Church window ferramenta which had resulted in stonework breaking down. Quotations for redecorating the ferramenta and localised repairs to the stonework were received and agreed, to enable the work to progress in 2025.

General Maintenance items actioned by the Committee

- Church Heating. Two valves added in Choir Vestry heating pipes in order to have better circulation through Vestry radiators.

- Church Sanctuary Carpet. New red carpet was laid, financed by a generous donation from a member of the congregation.
- A wall mounted post-box for the Parish Office was installed.
- Quotations were received and agreed for the following works to be carried out in 2025:
 - (a) Treatment of Trees. A number of trees around the grounds of the Hall had ash die-back or needed to be removed.
 - (b) Repairs to a damaged baffle on the Hall roof 'spire'.
 - (c) Repairs to the pigeon netting to one of the windows on the west side of the Church.

The Hall

The Church Hall continued to be a hub of activity for the local community. It was used for several Church activities each week like the Monday Toddlers, the Friday Cafés, the Youth Group and for Church meetings. We hosted quizzes and music gigs as well as charity fundraisers. The Hall was also used by many outside agencies; for NHS Blood Donor sessions, Three Rivers District Council exercise sessions, as a Polling Station and by The Welcome Club social and dance group for older people. Keep fit sessions, Jazzercise exercise classes, badminton, martial arts sessions and dance and drama sessions for young children were held. The Hall was also hired for special events such as family celebrations, parties and by other faith groups. In general, it facilitated a number of activities for local people.



Hall Stage

In 2024, the Committee worked with an external supplier to secure improvements to the condition of the new Hall floor and prepared proposals for the refurbishment of the male toilets which were adopted by the PCC for implementation during 2025. It redecorated the lobby, kitchen and Committee Room. It also reviewed Hall hire fees and produced new terms and conditions for hirers to safeguard children and vulnerable adults and to conform to Government anti-terrorism guidance.

Social and Fundraising Committee

During 2024, the Social and Fundraising Committee organised a number of successful fundraising events including the annual Christmas Market and its associated Grand Prize Draw, a Quiz Night and a parish stall at the annual Croxley Revels held on the Green. Committee members also provided refreshments for a number of services and social events, including two orchestral concerts, the Advent, Christingle and Carol Services and a 'Hymns and Pimms' evening. Members also staffed a mulled wine stall at the All Saints' Christmas Market and another at the Croxley Green Parish Council Christmas Market. In September, the Committee also organised a combined Harvest Festival and Parish Barbecue.

In addition to earning a considerable amount of income, these events served to welcome newcomers and visitors to All Saints', to publicise Church services and activities and to provide enjoyable social activities for parishioners. Committee members also assisted at the Beer Festival in November. Financial outcomes of fundraising activities are set out in the Annual Accounts.

Parish Activities and Outreach

Activities included the Monday Toddlers Group, Friday Drop-In Cafés, two afternoon Community Teas and a Youth Group for children aged 8-11.

Other Church groups continued to contribute actively to parish life, notably the Church Choir, accompanied by visiting organists Simon Dunn and David Heath and the Flower Group, whose work added greatly to the worship at services and to the beauty of the Church.

Monday Toddlers' Group

The Toddlers' Group, run by volunteers, attracted 30-plus youngsters for each session, with their parents, grandparents and carers for two hours of play, multi-sensory activities and a snack. It provided opportunities for carers to chat and it was very popular, with a waiting list to join.

Friday Drop-In Cafés

The Cafés took place weekly from 10.30am to 12 noon in the Church Hall. Coffee, tea, soft drinks and home-baked cakes were provided free of charge, although voluntary donations could be made. Volunteers baked cakes, set up and cleared the Hall and ran the kitchen. The Cafés attracted a regular clientele every week with between 40 and 60 people attending. It was also a place where, from time to time, those attending could speak to local Police Community Support Officers and our Parish Nurse. We are even popular with dogs and their owners after a healthy walk. The donations received contributed to the cost of heating the Hall, the refreshments and the purchase of new serving flasks and tablecloths. Donations received have also funded financial support to charities, including The Macular Society (supporting those with visual impairment), Christian Aid, the RNLI, the Macmillan Cancer Support and the Royal British Legion. Most attendees were not members of our Church, which indicates that the Cafés are valued within the Croxley Green community.

Thursday Pop-up Cafés

During the school holidays in August, we re-introduced our weekly Pop-Up Café on Thursday mornings for parents with children aged 3 years and under. This proved very popular with 15-20 children attending weekly. From discussion with parents and carers, we found out that August was a difficult month for those with very young children as all the toddler and baby group activities were closed for the summer and there was nowhere that mums and carers could go with their very young children. This meant that many felt isolated and lonely at this time. More holiday sessions will be arranged in 2025 providing enough support volunteers are available.



Pop-Up Café in the Hall

Afternoon Community Teas

The two Community Teas were very popular, each catering for more than 60 people. Carols were sung at the December Tea, with music provided by our visiting organist David Heath. Food was prepared in the Hall kitchen by Church volunteers.



Christmas Afternoon Tea

The Youth Group

Run by two enthusiastic and committed Church members, another year of fun was had in 2024 with our monthly Youth Group. We continued to grow, with an average attendance of 8 to 12 youngsters aged 8 years-plus for each session. Friendships among the youngsters were developing as they got to know and interact with each other through games, activities and conversations. The PCC provided a new table tennis table during 2024. Youth Group members helped to run a children's games room during the All Saints' parish Christmas Market in November.

The All Saints' Beer Festival

On 11th – 13th October, All Saints' Church and The Anchor, Tap and Bottle joined together to put on the third "Beer Festival in the Church". Once again, publican Scott McGarvie and his team at the Anchor, Tap and Bottle provided and served a wide selection of real ale, craft beers, wine, spirits and soft drinks. While the team at All Saints' converted the Church into an atmospheric venue to come and meet friends. Games were available for the younger visitors and a number of family groups attended. Volunteers from the congregation helped behind the bar



over the weekend as well as providing a range of delicious food to sell. On the Friday and Saturday evenings the Church was packed and it was very busy throughout the weekend. Publican Scott gave a generous donation to parish funds and the sale of food and sales of parish Prize Draw tickets added to Church income.

The Christmas Market

This major annual fundraising event held in November is a staple part of social life in Croxley Green. It was attended by hundreds of local people with stalls, tombolas and a Prize Draw, with provision of food and mulled wine. It raised £7,400 for parish funds. The Market, like a number of other social events, was organised by the Social and Fundraising Committee.

Deanery Synod

Two members of clergy and two elected lay representatives were members of the Rickmansworth Deanery Synod. During the summer, the Synod said goodbye to the Rural Dean, Fr Simon Cutmore, who took up an appointment at Hertford, and welcomed the new Dean, Revd. Charles Burch of St Laurence, Bovingdon. Highlights of the year were two guest speakers, Canon Paula Gooder, who spoke of the significance in our spiritual life of doing 'ordinary' things and Revd. Mark Rodel, Diocesan Deputy Director of Mission and Ministry, who spoke of parishes, even without a minister, which were still able to provide Christian mission and outreach to their communities.

Ecumenical Relationships

All Saints' continued to be an active partner in Churches Together in Croxley Green, via both the Ecumenical events organised and the meetings held for the Lay members and the Clergy. All were well attended. The Civic Service at All Saints' on Remembrance Sunday, followed by its observance at the War Memorial, has become particularly popular with an ever increasing attendance. The very successful Lent Course was repeated this year and will be run again in 2025. Churches Together also introduced an additional Walk of Witness at Christmas. Another new venture was at the local music festival, 'Croxfest', where a "Quiet Space" was provided for those attending this very busy day. The Parish Nurse project, run by Churches in Croxley Green CIO, continued to play a major role within the community, dealing with long-term health conditions,

mental health, social isolation and loneliness. There was a concentration on Dementia and Cancer support in 2024 which was very well received by those participating. Fund raising for the Parish Nurse facility remains a vital role for its successful continuance. Its work is carried out alongside other community services including debt agencies, drug, alcohol and domestic abuse services. Further information can be seen at <https://croxleyparishnurse.org>

Charitable Giving

The PCC nominates a number of local, national and international charities chosen each year for the following year, to be funded from donations. In 2024, the chosen charities were UNICEF, ECO Hedgehogs, Alzheimer's UK and the Christian Blind Mission. Additional grants were made to the Mothers' Union, Crisis UK, the Children's Society, Action for Children and Dementia UK. These grants were funded by donations given at Church services, post-service refreshments and the Friday Drop-In Cafés. The total amount of charitable grants given during 2024 was £3,760.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure 1956 and is registered as a charity with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees who qualify as baptised members of the Church of England aged over 16 years are encouraged to register on the Electoral Roll and they may stand for election to the PCC.

The Annual Meeting of Parishioners to elect the Churchwardens was held on 28th April 2024, followed by the Annual Parochial Church Meeting which conducted elections to the Parochial Church Council, appointed the External Examiner and received the Annual Report and Accounts with a report on the Accounts by a qualified Independent Examiner.

Membership of the PCC

Membership during 2024 is shown below.

Ex officio: Revd. Miriam Mugan, Vicar and Chair of the PCC (appointed November 2007), Revd. Paul Palmer, Assistant Priest, and Revd. Tolu George, Curate (from 4 December 2024),

Anne Oke and Lyndon Palmer (Churchwardens);

Deanery Synod Representatives: Fran Bennett and Andrew Nobbs until 2026.

Lay Members:

Jane Bates	Gillian Main, Assistant Churchwarden
Sam Beard	Andrew Nobbs
Chris Fagan	Ann Palmer, Assistant Churchwarden and lay Vice-Chair
John Galloway	Wendy Shafe
Sam Jones	
Janet Martin	

Meetings during 2024

The PCC held seven ordinary meetings and no extraordinary meetings during 2024, with an average attendance at the ordinary meetings of 86%.

Advisers

Bankers Barclays Bank PLC

Independent Examiner Mrs Dorothy Reynolds.

Organisation and Structure

The principal committees and groups are set out below, with memberships appointed by the PCC on 1st May 2024. Most committees included a mixture of PCC and non-PCC members. Chairs of the Committees were either appointed by the PCC or elected at the first meeting of those Committees after the APCM.

The Finance and Standing Committee meets in alternate months between scheduled PCC meetings with delegated financial powers and exercises oversight of the management of the Parish. Members: Revd. Miriam (Chair), Anne Oke and Lyndon Palmer (Churchwardens), Gillian Main and Ann Palmer (Assistant Wardens), Andrew Nobbs (Treasurer), Janet Martin (Planned Giving Officer), Sam Beard (lay PCC member) and Chris Fagan (Secretary). The Committee did not meet during 2024.

The Buildings Committee acts as stewards of the Church, the Hall and the grounds and is concerned with their maintenance and appropriate improvements. Members: Lyndon Palmer (Chair), Anne Oke, (Secretary), Revd. Miriam, Chris Oke and Ann Palmer.

The Pastoral and Evangelism Group is focussed on ensuring that All Saints' has sufficient arrangements in place to meet the pastoral and spiritual needs of the Church members and to enhance the spiritual life and numerical growth of the Church. Members: Revd. Miriam (Chair), Revd. Paul Palmer, Revd. Anne Shaw, Jane Bates (Secretary), Sam Beard, Fran Bennett, Sister Mary Bittles, Sam Jones, Andrew Nobbs, Anne Oke and Ann Palmer.

The Hall Committee exercises oversight of the use, maintenance and improvement of the Church Hall and Kitchen, which are used both by Church groups and a large number of community groups and external leisure activity operators. It recommends levels of lettings fees. Members: Wendy Shafe (Chair and Secretary), Jane Bates, Judith Man, Janet Martin, Anne Oke and Peter Rennoldson.



The Music Maintenance and Development Committee advises on the musical content of services and other matters relating to the Choir and Church music. Members: Revd. Miriam (Chair), Revd. Paul Palmer, David Heath (Visiting Organist), Sam Beard, Chris Fagan (Secretary), John Galloway, Anne Oke and Ann Palmer.

The Communications Team oversees All Saints' social media platforms on the website, Facebook, Twitter and other forms of internal and external communication. Members: Lyndon Palmer (Chair), Sam Jones, Revd. Miriam and Revd. Paul Palmer.

The Magazine Team produces and organises distribution of the monthly parish magazine which is an important means of communication within the Church community. Members: Wendy Shafe (spokesperson) and Fran Bennett with assistance from Shelagh and Tony Booth. It was a very important means of keeping all parishioners in touch with All Saints'.

The Garden Team maintains the Church Garden and the Garden of Remembrance with help from other congregation members. Members: Janet Martin and Andrew Nobbs

The Eco Church Group established in 2021 continued its projects to increase recycling and to qualify for a bronze award from the A Rocha Church Eco Charity. Members: Janet Martin, Jane Manning and Revd. Miriam.

Parish Charities

Following the merger in 2023 of two registered parish charities, the George Gurney Charity for the Sick Poor and the Croxley Green Annuity Fund, in 2024 All Saints' had two charities registered with the Charity Commission. Both were managed by the same Trustees, namely the Vicar and the Churchwardens and operated independently of the PCC. Their registered charity numbers are stated. The Vicar and the Churchwardens are Trustees ex-officio.

1. The Reverend David Kenneth Williams Trust (803706). The objects of the Charity are to support such Christian religious and charitable purposes either within or outside the Parish as the Trustees consider proper. The Clerk to the Trustees has been appointed by the Trustees as an additional Trustee of this Charity. Most of the financial assets are invested for capital growth. In recent years the Trust has relieved individual cases of hardship and has also granted funding to the PCC towards the refurbishment and modernisation of the Church Hall, which is used by Church groups and by a number of community and commercial leisure and exercise organisations, who hire it for their activities. This is a vital part of the church's outreach to the community.
2. The George Gurney Charity for the Sick Poor (212964). The object of the Charity, established in 1923 following a bequest, was to provide a qualified trained nurse for the benefit of the poor inhabitants of Croxley Green. Following the launch of the NHS in 1948 this object was amended by discussion with the Charity Commission to:

"The use of the money from the trust to help individual cases of hardship as a result of illness, and to provide amenities such as invalid chairs for the use of people in the parishes of All Saints' and St Oswald's. The income from the bequest remains to provide help for special deserving cases as well as enabling Christmas gifts to be given to some elderly and sick persons."

Following the merger in 2023 of the George Gurney Charity with another parish charity the trustees intend, during 2025, to combine the merged charity with two other separate charitable bank accounts, to change the name of the George Gurney Charity to the All Saints' Croxley Green Parish Church Charity and to amend its current charitable purposes to the relief of poverty and the advancement of health.

Anyone resident in or having links to Croxley Green who has financial or health needs is welcome to apply in confidence to Christopher Fagan, Clerk to the Charity Trustees, for assistance.

Revd. Canon Miriam Mugan, Vicar of All Saints' Parish

Christopher Fagan, PCC Secretary

2. ELECTORAL ROLL 2024

All Saints', like all other Anglican parishes, maintains an Electoral Roll, which is revised annually. Inclusion on the Electoral Roll is voluntary, but inclusion is a sign of commitment. It entitles those on the Roll to attend the Annual Parochial Church Meeting, to vote in elections of lay members to the Parochial Church Council (PCC) and the Deanery Synod and to stand for election to these bodies and to the Diocesan Synod. To qualify for inclusion on the Roll you must be:

- aged 16 or over
- a member of the Church of England and a resident of All Saints' Parish, or
- a non-resident of the Parish who has habitually attended worship at All Saints' during the last six months or
- a member in good standing of another church which believes in the Holy Trinity who declares her/himself a member of the Church of England and who has habitually attended worship at All Saints' during the last six months before enrolment.

Those on the Electoral Roll can ordinarily be expected to attend services and participate in activities of the church, including giving financial support to defray its costs of operation. Numbers on the Electoral Roll are used as one factor in determining the amount of the annual Parish Share which the parish is expected to contribute towards the expenses of the Diocese.

The revision undertaken in 2024 resulted in the numbers enrolled rising from 92 to 99.

We remembered Derek Wakefield who died in December 2024 and we welcomed to the Roll Chima and Winston Agha, Gillian Barrett, Lisa Coughlan, Rosemary Daines, Geordee George, Cecily Naliyath and Bob Sheminant.

Every six years, a full new Roll is produced and this will be the case in 2025. Everyone who wishes to be on the new Roll will need to complete an application. Forms will be available from February and the new Roll will be published in April 2025. I would ask anyone who qualifies to seriously consider enrolment on the Electoral Roll. Please speak to me or to Revd. Miriam if you wish to obtain further information or an application form.

Christopher Fagan, Electoral Roll Officer

3. CHURCHWARDENS' REPORT ON THE FABRIC OF THE CHURCH AND BUILDINGS

Church Fabric

We had a Quinquennial Inspection conducted in June 2022. The Quinquennial inspection report gives an overview of the condition of the Church, what needs doing and what is most important. These five-yearly snapshots show how much, and in what way, a building has changed over time. Quinquennial inspection reports give a solid, professional basis for making decisions about maintenance, repairs and managing the building. Above all, they are intended to help parishes look after their churches and churchyards. The findings of the report are handed to the Buildings Committee who look at the items from the report and prioritise any work that is required to be carried out.



The Fabric of the Church is in good condition, and it was not necessary to undertake any major repairs during 2024. Routine maintenance continued to be carried out inside and outside the Church during 2024 which includes the roof gutters and valleys.

Church Organ

John Galloway presented a report, which included an assessment by organ tuner and builder Tarquin Wiggins, on the measures required to achieve a permanently satisfactory playing condition for the organ. Work was carried out during 2024 to improve the organ's current performance in the short term and to provide a costed improvement programme for the longer term.

Church Inventory

No items were removed but a new set of red vestments consisting of pulpit, lectern, legilium and, nave altar falls, High and Side Altar Frontals, Stoles and Chasubles were added.

Faculties

One faculty has been applied for and granted during the year:

- Upgrade of the installed EE telecommunications infrastructure in the Bell Tower.

Statutory Compliance

The safety checks for fire extinguishers, electrical/gas appliances, fire alarm system and the lightning conductor were conducted during 2024. Fire extinguishers condemned due to age were replaced and defects to the lightning conductor were rectified.

Thanks

A big thank you to all who helped to keep All Saints' Church in such good condition, be it inside or outside. There are so many different jobs undertaken by a very small number of dedicated volunteers such as gardening and all kinds of maintenance around the Church and Hall. In Church, welcoming people on Sunday mornings, reading the lesson, leading intercessions, serving, helping prepare activities for the children, arranging flowers, working the projector, helping with refreshments, baking cakes and helping at the Friday Café.

On behalf of everyone at All Saints', we would like to record our thanks for the excellent and very dedicated Pastoral Team we have at All Saints' – Miriam, Paul and Anne, who left All Saints' in November to begin a new life chapter in Cornwall.

Lyndon Palmer and Anne Oke, Churchwardens



New Frontals and Chasuble

4. ARCHDEACON'S ANNUAL INSPECTION

The 2024 Archdeacon's Annual Inspection took place on 12th September and this year we were visited by Revd. Canon Charles Burch, Vicar of St Lawrence Bovington and Rural Dean of Rickmansworth.

This year, the focus was primarily on registers, inventories and Safeguarding. There were some other issues briefly addressed, and we were given the opportunity to raise issues of concern or discuss new ideas or initiatives that we are working on.

The topics and matters that were discussed during the inspection, with comments added, were as follows:

Mission Action Plan (MAP)

How is the Church doing with its Mission Action Plan? - *Progress has been made against all four priorities. e.g. A monthly youth group has been set up; the Friday Cafe is a great success.*

Has the parish renewed or redone its MAP in the last 2 years? - Yes

What date was the MAP renewed or redone? - *January 2022*

Any further comments about their MAP? - *They intend to continue the work of the current MAP and focus on spiritual health and growth.*

Fire Risk Assessment

What date did the parish last complete a Fire Risk Assessment for the Church?- *April 2022*

Would the parish like help on their fire risk assessment from our Diocesan Team?- *No*

Any further comments about their fire risk assessment? - *The Fire Brigade also visited and gave advice.*

Safeguarding

Is the Safeguarding blue poster displayed in the Church? – Yes

Do you have any concerns about the management or practice of safeguarding? - *Yes, difficulty of getting volunteers to undertake training and DBS clearance*

Employment

Is the current Employers Liability Insurance Certificate displayed? - Yes

Who is the Church's insurer? – *EIO*

Do all members of staff employed by the PCC, have contracts of employment? – Yes

Church Property Inventory - Plate

Were you able to view all the Church plate? - Yes

Are photographs recorded for each item? - Yes

Are weights recorded for each item? - Yes

Are measurements recorded for each item? – Yes

Are engravings recorded for each item? - Yes

How is this information stored? - *Electronic Church Property Inventory (formerly 'Terrier')*

Has the Church disposed of any Church plate in the last 5 years? - No

Any further comments about inventory? - *Well documented.*

Small Groups

Which enquirers course has the Church held within the last 2 years? - *None*

Which regular prayer and/or study groups does the Church hold? - *Advent Group, Fellowship Groups, Lent Group, Quiet Day*

Any further comments about small groups? - *There is an online reflection 3x a week and regular Lectio Bible readings.*

Other Matters

How are things generally? - *Church life is good. Attendance still fluctuates post Covid. New people are being attracted via the Friday Cafe and Monday Toddlers; they would like to see more families with children attending. There is financial uncertainty as the phone mast contracts, which bring in an income of over £20,000pa, are due for renewal in January 2025. The Vicar is due to retire within the next two years and the Wardens would like to talk to the Diocese about what might happen at that point.*

Time was made available for us to raise any matters of concern about the life of the Parish, Deanery or Diocese.

Lyndon Palmer and Anne Oke, Churchwardens

5. TREASURER'S REPORT FOR THE YEAR ENDING 31st DECEMBER 2024

It is pleasing to be able to report that, for the year ending 31st December 2024, the Church made a surplus of £6,022 against day-to-day income and expenditure. Receipts into the general fund in 2024 were £131,703 with expenditure of £125,682.

The accounts have been prepared on a receipts and payments basis and have been independently examined.

Income

After Covid, Hall booking income struggled. The recent investment in the refurbishment of the Hall has resulted in increased Hall bookings and consequently, in 2024, booking income was some £8,000 ahead of budget. 2024 was also an excellent year for fundraising. The Christmas Market produced another excellent result and along with the amazing Beer Festival and highly successful Quiz Night brought in an additional £7,500.

Due to their one-off nature, income from donations is always hard to predict, but at the end of 2024 they were £2,700 ahead of budget. With interest rates not falling as fast as some had predicted, this generated additional revenue of £870.

Church giving was some £1,200 ahead of forecast thanks to the generosity of our congregation and visitors who support the work of our Church.

Expenditure

Restricted and Designated Funds

The Church holds a number of funds where money has either been given for a specific purpose or else the PCC has decided to set money aside for a particular project.

As in previous years, the PCC set aside £2,500 towards the on-going refurbishment of the Hall. £1,500 was also set aside against the Church Redecoration Fund to facilitate the redecoration of the Church interior in the future.

In 2024, the red Sanctuary carpet was replaced using a very generous donation given the previous year that was held in the Vestment and Sanctuary Fund. Funds in the restricted Hall Fund and the designated Hall Refurbishment Fund were used to pay for the redecoration of the hallway and Committee Room.

The legacies of the late Brian Squire and Margaret Hobbs, held in the Legacy Fund, along with donations in memory of the late Martin Harris, were used to pay for the new red frontals and vestments.

Employees

In 2024, the Church employed two members of staff. A pension scheme is available to employees through the NEST Pension Scheme. Contributions are paid by the Church on behalf of one employee.

Reserves

At the end of 2024, the reserves in the general fund rose by £6,022 to £53,418.

It is incumbent on the PCC, as Trustees of the charity, to maintain a reserves policy and it is the policy of All Saints' to retain three months cash in reserve.

The budget, set by the PCC for 2025, forecasts a deficit of £9,110 to be funded from the reserves.

The contract for the telecommunications phone mast, located in the Bell Turret, is due to expire in 2026. Until a new proposal is received, it is not clear how this will compare to the current contract that provides £22,000 of rental income per annum. It is therefore important to hold our reserves until the picture becomes clearer.

Acknowledgements

I would like to express my gratitude for the work done by Janet Martin each week, in counting and banking the offertory income, and for maintaining the records. I would also thank Judith Man for her management of the Hall bookings.

Andrew Nobbs, Treasurer

6. DEANERY SYNOD

We had two excellent speakers at our meetings this year. Paula Gooder, who is Canon Chancellor at St Paul's Cathedral, gave us a very uplifting talk about embracing ordinariness. 'Ordinary' is often used to describe something or a situation which doesn't hold much excitement or a great deal of interest but Paula's talk gave us a very different viewpoint and through some Bible readings, poetry and personal experiences she gave us much to think about. She said that being ordinary and doing ordinary things gives us much time to reflect on who we are, to listen for God to guide us and to find our own rhythm in life. She gave us an example; if we find it easier to pray while gardening or dusting or washing up we should embrace it. God doesn't mind where we are or what we are doing when we speak to Him.

Later in the year Revd. Mark Rodel, who is the newly appointed Deputy Director of Mission and Ministry in St Albans Diocese, told us about the work he has been carrying out on how Christian life develops in parishes. He'd noticed how people, especially in parishes without an incumbent, often feel very down and are exhausted. They felt that the language of mission and outreach wasn't present in their parish but, in fact, he could see that it really was embedded in their village life. He encouraged us all to look at what mission is going on in a parish and encourage and stimulate that rather than focus looking for gaps in our ministry.

Father Simon Cutmore, from St Peter's Mill End, took up a new position at All Saints', Hertford over the summer. At our July Deanery meeting we joined together to thank him for his committed work as Rural Dean over the last few years and his leading role in establishing the Trinity Project that has helped many children feel more secure in their surroundings, create friendships and have time to talk about their worries and concerns. He will be greatly missed, especially by his congregation at St Peter's, and we wished him well in his new post.

We warmly welcomed our new Rural Dean, Revd. Canon Charles Burch from St Lawrence, Bovingdon, at our meeting later in the year.

Fran Bennett, Parish Lay Representative

7. SAFEGUARDING

This year has seen some tragic events unfold across the country, and has also caused the Church of England's standard of safeguarding to be placed under severe scrutiny. The Stockport tragedy in July 2024 caused us to review the safety of our hall users, particularly where young children are involved. In the event, we made changes to increase the safety of all groups.

Safeguarding Actions

- c) Letters were sent to regular Hall Users that provide activities for children with advice regarding door security and safe collection of children. Reassurance was given that no church member would gain entry to the hall when an activity involving children was taking place.

- d) Letters were sent to adult groups laying out the procedure whereby church members would only access hall facilities with advance permission.
- e) Permission Forms were handed out to church families in relation to the Policy for the Safe Use of Images.

The following policies were presented to the PCC for review and adoption:

- The Annual Review of the Parish's Safeguarding Policy
- Formal statement of adoption of the House of Bishops 'Promoting a Safer Church: safeguarding policy statement for children, young people and adults'
- Reinstatement of the Charter on Domestic Abuse and to be put on display.
- Reporting of Serious Incidents (SIR) to the Charity Commission

In addition:

- The list of Church Affiliated Activities was agreed
- The list of Non-affiliated Hall Groups was recognised
- The Safeguarding team ended the year informing the PCC that Safeguarding cases had arisen this year and advice was sought from the Diocesan Safeguarding Advisor.

The Safeguarding Officers have oversight of all those required to have Safeguarding training (at the relevant level), Domestic Abuse training and DBS checks repeated every three years. Training updates of our PCC members and those with specific roles involving children, young people and vulnerable adults ensures that we are kept abreast of real and potential safeguarding matters.

The Safeguarding Officers use the Parish Safeguarding Dashboard to guide them towards meeting their targets and produces our Safeguarding Action Plan. This was presented to the PCC for discussion and approval in July, ensuring that All Saints' was keeping up to date with its Safeguarding requirements.

On the resignation of the Archbishop of Canterbury in November 2024, following the publication of the Makin Review, comments were made on the need for 'a change of culture' at senior leadership level. However, it was pointed out by Dr Ian Paul that on a local church level, *'on the ground' the Church of England churches are a safe place.*

It is up to each one of us at All Saints' Church to ensure that this is the case and continues to be the case.

If at any time you have any safeguarding anxiety or concern, please report it immediately. Contact the Safeguarding Team – Anne Oke, Sam Jones or the Vicar, Miriam Mugan, in person or via the secure email address safeguarding@croxleygreenallsaints.org.

Anne Oke and Sam Jones, Safeguarding Officer and Assistant Safeguarding Officer

8. BUILDINGS COMMITTEE

The work of the Buildings Committee is guided by the five-yearly Quinquennial Inspection report which was carried out in 2022. The Committee also ensures general maintenance and improvements to the Church building and the surrounding areas are carried out.

The Quinquennial Inspection report is a detailed assessment of the condition of the Church building. In the context of church buildings, this inspection is crucial for ensuring proper maintenance and repair of the building.

Quinquennial Inspection items actioned by the Committee:

- Missing Church roof ridge tile and repointing of brick-built chimney stack to the boiler room. Although a quote for the work has been agreed, unfortunately this work has not been completed during the year due to issues with the agreed contractor.
- Corrosion to the Church window ferramenta which has resulted in stonework breaking down. Quotes for the work of redecorating the ferramenta and localised repairs to the stonework have been received and agreed so that the work can progress in 2025.

General Maintenance items actioned by the Committee:

- Church Heating. Two valves added in Choir Vestry heating pipes in order to have better circulation through Vestry radiators.
- Church Sanctuary Carpet. New red carpet laid. Thanks to a generous member of the congregation for their donation.
- Wall Post-box for Parish Office.
- Treatment of Trees. A number of trees around the grounds of the Hall have ash die-back or need to be removed. Quotes received and agreed for repair to be carried out in 2025.
- Damaged baffle on the Hall roof 'spire'. Quotes received and agreed for repair to be carried out in 2025.
- Repairs to the pigeon netting to one of the windows on the west side of the Church. Quotes received and agreed for repair to be carried out in 2025.



New Sanctuary Carpet

We only have five members of the Committee, so if you think you would like to get involved in the valuable work that is carried out by the Buildings Committee please contact me, Anne Oke or Revd Miriam.

Lyndon Palmer, Buildings Committee Chair

9. HALL COMMITTEE

After all the work that was carried out in the main Hall during 2023, the Hall Committee decided to continue the programme of work to refurbish other areas. We wanted the entrance Hall to be a bright, warm, welcoming space so work was carried out in January to replace the radiator with a more efficient one, the area was redecorated to match the Hall and new lights, and a new notice board completed the job. New



Laying new stage carpet

radiators were also fitted in the Ladies' Toilet and the Accessible Toilet. A new stage carpet was generously donated and fitted by Steve Penney to make the stage a safe place to use.

Later in the year, the Committee Room and Lobby area outside the kitchen were redecorated to match the Entrance and main Hall and new radiators were fitted in the Committee Room.

In the kitchen, we had the dishwasher repaired so that it can be used for larger functions and the cooker was cleaned professionally. All the cupboards and drawers were cleared out, cleaned and organised to make the space more efficient. Thank you to Marjorie Stevenson and Rosemary Daines who carried out this work.

Our Hall has a lot of available storage space, but a lot of unwanted things were being stored so we set about disposing of the items we did not want and reorganising the storage areas to better fit our needs. Most of this work has been completed but there is still more to do and it's an ongoing process.

On the administration front, we updated our Terms and Conditions for Hall Users. We also produced a promotional pamphlet to advertise the Hall. More bookings resulted from our advertising and Hall improvements. The Hall letting fees had remained the same for some time. Now that the refurbishment of the Hall had been completed, we reviewed and increased the charges.

The new Hall floor that was laid in 2023 caused a lot of concern in the first half of the year as it was showing premature signs of wear. We consulted with the company who had fitted it and had many meetings to inspect and assess what was happening to the floor. It was eventually resolved with a deep clean and the application of two layers of lacquer to seal and protect the wood. To protect it further, new mats were purchased for the front and back doors and an outdoor rubber mat at the back door to stop small stones being carried in on people's shoes.

At the end of the year, the Committee proposed that we refurbish the Gents' toilets. A lot of the research has been done for this and the PCC voted for this work to go ahead next year.

Our Church Hall continues to be a hub of activity for the local community. It is used for a variety of Church activities each week such as Toddlers, Friday Café, Youth Group and for Church meetings. We also host quizzes and music gigs and concerts as well as charity fundraisers. It is also used by many outside agencies; NHS Blood Donor sessions, Three Rivers District Council exercise sessions, as a Polling Station and by The Welcome Club. You can keep fit on a daily basis with Jazzercise, badminton, Tai Chi sessions, Scottish dancing and Balance and Strength development. The Parish Nurse holds a Cancer Support meeting in the Hall too. There are also dance and drama sessions and Brownie meetings for younger members of the community. The Hall is hired for special events such as family celebrations, parties and group meetings as well as by faith groups who meet for prayers and to celebrate different festivals.

To achieve all this takes a lot of time and energy and I would like to thank all those on the Hall Committee (Jane Bates, Judith Man, Janet Martin, Anne Oke and Peter Rennoldson) for their commitment and hard work over the past year.

Wendy Shafe, Hall Committee Chair

10. PASTORAL AND EVANGELISM (P&E) GROUP

The purpose of the P&E Group is to plan and review all aspects of worship, explore opportunities for running Courses, Retreats etc, and generally looking at how we as a church can support individuals in their journey of faith. The group met 6 times during 2024.

Alongside the usual planning and review of services, during 2024, the P&E Group explored a new course called Nurturing Newborns. From discussion that we have had with mums who attend the August Drop In Café for children under 3, we found that many new parents feel isolated and lonely in the early months of a baby's life. This 5 week course for parents of children 6 months and under, will provide a place of welcome and nurture for adults and babies alongside interactive activities that will support and further develop the bond between parent and baby. Detailed planning is underway to identify what the sessions will look like and the plan is to start the course in June/July 2025.

Following on from the successful installation of angels during Advent and Christmas 2023, the P&E Group supported a plan to decorate the church with white doves, each with a prayer written by members of the congregation for Pentecost. This was very well received and the church looked amazing for Pentecost Sunday.

In August, we re-introduced our Pop Up Café on Thursday mornings for parents and carers of children aged 3 years and under. This proved to be very popular and greatly appreciated. Again, it was from discussion with parents and carers that we found out that August is such a difficult month for those with very young children as all the Toddler and Baby group activities closed for the summer and there was nowhere that mums and carers could go with their very young children and again it meant that many felt isolated and lonely at this time. The feedback from those who came was so positive. Comments like, 'this has been a lifesaver for me', 'I can't tell to how much we appreciate this group', 'please can you do this during every school holiday,' reassured us of the importance and value of running this café. We had hoped to run a café during half term in October but were unable to do so due to a lack of volunteers. If you can help in any way in the kitchen, setting up and clearing away or just being someone who welcomes people when they arrive please speak to Reverend Miriam. It would be great if we could run these Cafés during halt term breaks as well.



Holy Week Meal

Another big area that we have been pondering about is our multigenerational worship at our Sunday 9.45am services. Over the last year we have tried various ways of involving the children more actively in our worship to support their growth in faith, understanding and engagement with worship. These include encouraging the children to sing with the choir, serve, carry the cross, take up the collection etc. We also aim to have two sermons per month which are suitable for all ages and are interactive. One of the things that we have come to realise is that in many ways, we are trailblazers in relation to developing a model of multigenerational worship within our regular Sunday morning Holy Communion service. When looking at other models, intergenerational worship is either something a church does once or twice a month in the main service or is separate from the main service. It has therefore been really difficult to look at other models of multigenerational worship in contexts similar to ours and get ideas of how it can work well. Having said that, we do think that the model we are developing is working well albeit there is still some work to do. We are very grateful to the adult members of our congregation for their support and understanding as we journey along this path.

Revd. Miriam, Group Chair

11. WORSHIP AT ALL SAINTS'

During 2024 we have continued to have a broad range of services including a monthly 8am Book of Common Prayer Service of Holy Communion and Quiet Church with the church lit by dozens of candles spread around the church.

Our pattern of regular services continues to be as follows:

Sunday mornings:

8am service from the Book of Comon Prayer on the 2nd Sunday of the month

9.45am Parish Communion Service

11.30am 1st Sunday Service on the 1st Sunday of the month

Thursday morning

8am Morning Prayer in church

9.30am Said Service of Holy Communion

Monday, Wednesday and Friday

Livestream Daily Reflection available on our Facebook page from 8am

In addition to these services we have also held the following:

Holy Week Services

Sung Evensong at Harvest and All Saints' Day

Service for All Souls' to remember loved ones who have died

Civic Service on Remembrance Sunday

Blessing of Animals service

Advent Service

Carol Service

Christingle

Crib Service

School Carol Services x5.

Four very special services marking key points in the lives of some of our clergy were also celebrated.

On 21st April we celebrated with Reverend Anne Shaw the 30th anniversary of her ordination to the priesthood. Revd. Anne celebrated at our 9.45am service and her dear friend and the first incumbent that she was placed with after her training as a Deaconess (because at this time women were not allowed to be priests) Canon Hugh Wybrow was our guest preacher. It was such a joyous occasion and a reminder of the struggle and challenges that the women had 30+years ago as they waited, prayed and lobbied for their voice to be heard, their vocation to the priesthood to be recognised and their ministry affirmed.



Revd. Anne Shaw 30th

Reverend Anne and her husband Don moved to Cornwall in November and she celebrated at our Sunday Holy Communion service for the last time on 17th November. This was a bitter sweet service as we celebrated and gave thanks for Revd. Anne's wonderful, caring and gentle ministry with us for over 10 years and sadly had to say goodbye as she moved on.



Revd. Paul Licensing

On Pentecost Sunday, 19th May, we welcomed Bishop Jane to our church to license our Assistant Curate Revd. Paul to be our Associate Priest having finished his curacy training. It was another service of joy, thanksgiving and affirmation for Revd Paul's ministry with us at All Saints'.

We welcomed Revd. Tolu George as our new full time Assistant Curate on Sunday 24th November when Bishop Jane came to licence her at a special 9am service. It was lovely to welcome Revd. Tolu and her family at this service and into our church community.

Lent

During Lent, we joined with the other churches in Croxley Green for a Lent Course based on The Environment. It was good to join with fellow Christians from across Croxley as we explored the changes we

face regarding climate change and what action we as individuals and as church communities we can put in place to minimise the impact of global warming in our own small ways.

Holy Week

For Holy Week, we gave out Holy Week Bags to the children and young people. The bags contained 6 plastic eggs each with an item relating to the trial and crucifixion of Jesus, one to be opened each day. A reflection booklet helped to guide their thinking and prayers as they opened each egg. The feedback from the children, young people and their families was very positive.

We also introduced two additional services during Holy Week. On the Monday evening we introduced a service of Reconciliation, and on the Wednesday evening we introduced a service of Anointing. Both services were very intimate and were valued by those who attended. We plan to do these services again into 2025.

Other Holy Week services followed the usual pattern. For the Reflection on Good Friday we used readings from Archbishop Stephen Cottrell's book 'The Nail'. These readings, which were read dramatically, focussed on people who had been involved in the crucifixion, each giving a compelling reason as to why the crucifixion of Jesus was not their fault. It was a moving and thought provoking time of worship.



Easter Garden

Easter

As always, our service on Easter Day was full of joy as we celebrated the Resurrection of our Lord Jesus Christ.

Service for All Souls' to remember loved ones who have died.

This service continues to be very important for those whose loved ones have died. It is always so well attended and so greatly appreciated. Journeying alongside those who grieve is a privilege. Whether their loved one has died recently or in years past, the opportunity to come into church to remember them, place a flower and light a candle in their memory and share precious memories over tea and home-made cake is such an important part of their journey with grief.

Civic Service on Remembrance Sunday

Our Civic Service on Remembrance Sunday, which is organised by Croxley Green Parish Council and hosted by us at All Saints' in conjunction with the other churches in Croxley, is an important event for our community. The number of people who attend the service and also on The Green continues to grow which is really encouraging in terms of people's ongoing commitment to honour, remember and give thanks to all those who have given their life in the world wars and more recent conflicts. *'They shall not grow old as we who are left grow old. Age shall not weary them or the years condemn. At the going down of the sun and at its rising, we will remember them.'*

Advent and Christmas

It was a joy, as always, to welcome five local schools to our church for their Carol Services. It is wonderful to have good links with the schools and to be able to host these services.

Our Christingle Crafts and Carols was very popular. The children (and some adults!) enjoyed the various Christmas crafts which included making a paper lantern (which Kelly Buckle had designed) and cut out various silhouettes to stick on.

Alongside these activities, the children made a Christingle for use in our service which followed in church.

Carol Service

A mixture of bible readings, poems and traditional carols was enjoyed by all who attended our carol service. This year we had twice as many people attending (230) compared to last year. It was wonderful to welcome so many people to this service.

Crib Service

Always a popular service, once again the church was full to overflowing with adults and children all enjoying both traditional and modern Christmas carols and listening to the story of the first Christmas.

Christmas Eve and Christmas Day

The celebration of the birth of Jesus at midnight and on Christmas morning is always such a wonderful service and both services had good attendances.



Crib Service

Family Service / 1st Sunday Service

Since Covid, the number of baptisms has significantly reduced which has had an impact on the attendance at the Family Service. There are a small group of about 5 families who still attend, one on a regular basis and the others more infrequently. When we chatted to the parents, it seems that Sunday morning sports activities take priority over church and new groups have started on Sunday mornings for toddler aged children too. The Family Service team is committed to continuing a service once a month to reach out to these families that are on the fringes of our church. During the year, we trialled moving the start time to 12 mid-day to enable families to come when the morning sports activities had finished. However, this didn't bring about an increase in numbers attending and meant that leaders were often not getting home until 2pm so it was decided to revert back to an 11.30am start. In addition to this, we moved the service to the first Sunday of the month (in the hope that it would be easier for parents to remember) and we changed the name of the service from Family Service to 1st Sunday Service. We continue to send a text out to families on our data base a few days before the service to remind them it is happening as well as promoting it on Facebook. We will continue to keep this service under review.

Holy Communion 8am Book of Common Prayer

This service happens once a month on the first Sunday of the month. In light of the decisions regarding the 1st Sunday service, we moved this service to the second Sunday of the month. This change does not seem to have caused any issues for those who attend.

Annual Statistics

Each year we are required to submit a series of statistics to the Church of England to enable a national monitoring of the health of the church. These statistics include numbers of communicants at Christmas Eve/Day, Easter Eve/Day services and attendances, average church attendance over the year, numbers of baptisms, weddings and funerals along with various other bits of information.

Information that you might find interesting from these returns are:

Average number of adults attending a Sunday morning service is 50 (45 in 2023).

Average number of children attending a Sunday morning service is 10 (8 in 2023.)

Number of people receiving communion on Easter Day = 71 (84 in 2023)

Number of people receiving communion on Christmas Eve/Day = 114 (80 in 2023)

Number of people attending worship on Easter Eve and Easter Day = 95 (123 in 2023)

Number of people attending worship on Christmas Eve and Christmas Day = 435 (337 in 2023)

Number of people attending special services held for the congregation and local community during Advent = 436 (253 in 2023)

Number of people attending special services held specifically for schools = 1,817 (1710 in 2023)

Number of adults who have joined the church during 2024 = 7

Number of children who have joined the church during 2024 = 6

Number of people baptised during 2024 = 11 (9 in 2023)

Number of Weddings during 2024 = 1 (0 in 2023)

Number of funerals held in church during 2024 = 7 (4 in 2023)

Number of funerals conducted by our clergy at a Crematorium = 4 (6 in 2023)

You will see from the figures above that in many areas we are seeing growth which is very exciting. Please continue to pray for the work, mission and ministry of our church as we seek to grow spiritually and numerically.

Revd. Miriam

12. FIRST SUNDAY SERVICE

Our First Sunday Service is a very informal service for everyone. It's packed full of singing, dancing, craft activities, listening to stories and sharing our thoughts and ideas... not forgetting the refreshments. It usually lasts about half an hour but is sometimes a bit longer when we get engrossed in the activities or discussing what we have been doing.

One of the parts that I really enjoy is when we share our prayers and this year we made prayer cards that were cut out into a shapes related to the themes of our services. We've written our prayers on rockets, birds, butterflies, Easter egg shapes, Christmas trees and many more. We have a special place in Church where the children hang their prayers for everyone to read and we also include them as part of our intercessions at our Thursday morning service. We also made a lovely sunshine collage that we hung up in Church for everyone to see. The sun's rays had our ideas of how we would 'let our lights shine' written on them and many of the adults from the congregation followed our idea and wrote some as well. In July, we had our service outside in the Church garden and we followed a bug trail and thought about how ants work together. They can carry 10 – 50 times their body weight and they work together and achieve so much to keep their colony working.

Wouldn't it be great if the world could work together like ants, think what we might achieve!

Fran Bennett

13. COURSES AND LEARNING

2024 has been relatively quiet but saw a range of learning opportunities with activities that were aimed to widen our spiritual experience being available.

During Lent, we participated in an ecumenical Lent Course alongside other churches in Croxley entitled 'A Christian Look at the Environment'. These took place on Wednesdays in the afternoon, with the session repeated in the evening. The course allowed us to appreciate the marvel of God's creation and our commission to look after it and called on us to be active in advocating for the environment. There were some interesting round-table Bible studies and discussions and some good practical takeaways from each session.



Labyrinth Afternoon

In May, we spent a wonderful afternoon exploring the Labyrinth Prayers with several ways of exploring prayer by interacting, including a walked labyrinth, finger labyrinths, labyrinths made from wool and a great variety of activities, all put together by Sam Jones. Thank you Sam!

Our online reflections on our Facebook page each Monday, Wednesday and Friday have continued throughout the year. If you haven't discovered these yet, you can view previous reflections up to a month after they are posted. It would be lovely if you could join us.

We have continued to run Quiet Church through the year, offering a quiet, contemplative space where people can just meet with God as they are, with 45 minutes of quiet and peace in Church followed by a simple service of Compline. We have been encouraged by those who have come and would love to welcome more people to come along and spend a quiet hour with God in the beautiful, peaceful surroundings of our Church building.

We would love to hear what kind of learning or courses you would like to take part in during the coming year and if you have any ideas on other events we could run, please contact Revd. Miriam, Revd. Paul or Revd. Tolu.

Revd. Paul Palmer

14. MUSIC MAINTENANCE AND DEVELOPMENT COMMITTEE

The Committee comprising of representatives from the clergy, the choir, the organists and the congregation, met twice in 2024 – in August and November - to reflect on past services and music, to discuss forthcoming services and church music.

The terms of reference were recently updated and adopted by the PCC:

"To provide a forum for planning and discussion concerning the contribution of music for services."

The Choir has generally held 2 practices each month during the term time and is extremely grateful to David Heath for his accompanying skills, guidance and good humour. We have been pleased to welcome additional members from the congregation joining us this year for our occasional but special evening services on Palm Sunday, Advent Sunday and the Christmas Carol service and we look forward to this continuing.

The overall feedback has been that the current mix of traditional and modern hymns and anthems sung in our regular services is appreciated by both the congregation and the choir.



Christmas Carol Service

The choir was very pleased to have an older child join the choir and the appropriate safeguarding forms were completed by their parents. As regular junior choir practices on Sundays or weekday had not been viable for younger children, it was agreed that youngsters should be encouraged to take an interest in singing with the choir on Sunday mornings when they wished. However, all the children would be specifically invited to participate in special services, and it was lovely to have 5 children sing on their own and as part of the full choir at the Christmas Carol Service.

Over the years, the church organ has gained an increasing number of faults, major and minor, which make the playing of it quite challenging. Dr. John Galloway, who was part of the Organ Restoration Steering Group in 2015, has been reviewing the current state of the organ with our organists, David Heath and Simon Dunn.

John was fortunate in finding an organ tuner and restorer, Tarquin Wiggins, who has made some recent repairs and improvements, but it is clear that a lot more work is needed. The Committee received a written report from John Galloway, together with a paper containing the thoughts of our organist Simon Dunn.

Five possible options were presented:

Option 1: Do nothing more; which would over in time render the organ unplayable;

Option 2: Employ Tarquin Wiggins to carry out further improvements to enhance the organ's capabilities at an approximate cost of £1,200, to be carried out in October, which would provide a breathing space for longer term planning if desired;

Option 3: Replace the present electro-pneumatic action by a digital multi-media 'solid state' action as part of a rebuilt console;

Option 4: Revisit the recommendation made by the Organ Restoration Steering Group in 2015, involving obtaining quotes for new keyboards, pedal board and stops with upgrading or replacement of the console. This option had been recommended by the Diocesan Organ Adviser, Andrew Lucas;

Option 5: Replace the organ with an electronic organ while keeping the present pipework which is a key feature of the church's architectural heritage. This option would require both a new organ and external speakers.

The PCC approved the Committee's suggestion that Tarquin Wiggins be authorised to undertake the further improvements to the organ referred to in Option 2, in consultation with David Heath and Simon Dunn. Unfortunately, Mr. Wiggins has been indisposed and it is now anticipated that the work will be carried out in February 2025.

Anne Oke, Committee Member

15. THE FLOWER GROUP



Harvest Flowers

We have had a very interesting and sometimes challenging year this year in sourcing flowers for our displays. We try and keep our budget to a minimum and up until about four or five years ago we found a good choice at a good price in the local supermarkets. However, gradually, over time, the choice of variety of flowers and colours has become less and less and this year has been particularly tricky.

Wendy and I usually put some thoughts and ideas together, over a cup of coffee, about the colours and types of flowers we would need to buy for the arrangements that we would like to do. The need for flexibility has been essential as time has gone on.

During the week before Christmas, I visited all the supermarkets and noted down what would be the best flowers for us to use. When we went to shop for them the next week

the shops were displaying completely different options but we have enjoyed the challenge of just going along with what we could get and planning on the day. Flexibility has been our plan and has worked pretty well.

We are a merry little band of flower arrangers and would always welcome others to come and join us when they can. Thank you to Gill, Rae and Alice for their help and ideas and to everyone who has given us donations so that we can help to keep our Church looking festive and bright.

Fran Bennett

16. GARDEN REPORT

This year has been another busy one keeping the area around the Church buildings tidy and colourful. It is a never-ending job with different seasonal jobs to do and an enormous thank you goes to all those who have helped with this: Alick Burge for cutting the grass and keeping it looking lovely; Margaret Paddick and Marjorie Stevenson who have looked after the bed by the Choir Vestry; the Parish Council Ranger for trimming the hedges a couple of times, Alice Tims for looking after the birds – filling their water containers and the bird feeders and to Andrew who works for hours tidying the edges, looking after the back garden and clearing the wildlife area so that we can further develop it to encourage a wider selection of birds and creatures. He has also cut the hedge all the way round the Church perimeter, reducing the height and width so that the public footpaths are safer, a massive task!

We tried a new environmental initiative this year with No-mow May. During May, we didn't cut the grass in the back garden in a bid to encourage wild flowers, grasses and insects. Some pathways were strimmed but, other than that, the area was left to grow and it was beautiful. There were lots of grasses and flowers, and it was so nice to sit there and enjoy it. We will hopefully continue this next year.

The flower beds in the back garden have seen a bit of a change in planting this year as we fight against changes in weather. This area is traditionally very dry so it is hard to grow much due to the type of soil and because much of the water is taken up by the big trees, so we are looking at how to manage this in the future.

Please continue to enjoy the areas around the Church; sitting on a bench in the sun in the back garden is a great way to spend a bit of quiet time.

If you would like to help with the garden do contact any of us, we would love to have some more helpers.

Janet Martin

17. COMMUNICATIONS TEAM

The Communications Team continues to oversee the main social media platforms used by All Saints': the website and Facebook. The team also looks after other forms of communication within and outside the Church.

Our Facebook page continues to be a helpful social media tool for the Church. Our following has grown to over 570 followers. This is a useful way for us to advertise events, courses and services and share beyond the Church congregation.



You can catch the live streaming of Morning Prayer on Mondays, Wednesdays and Fridays at 8am on Facebook.

A Diary of services and events is maintained by the team throughout the year and is used to identify what is taking place at All Saints'. It helps us to plan the various means of communication to promote the Church, services and events to the congregation and the wider public. These can take the form of a bi-monthly calendar, event posters, information leaflets and information emails. We also create displays at the back of the Church, at Croxley Revels and the Beer Festival.

You can follow what is happening at All Saints' via our Website and Facebook page using the links below:

Website - <http://www.croxleygreenallsaints.org/>

Facebook - <http://www.facebook.com/croxleyallsaintschurch>

Lyndon Palmer

18. SOCIAL AND FUNDRAISING COMMITTEE

2024 has been yet another successful year for fundraising and social events at All Saints'.

We started the year with a new event, Carols and Cocktails, to round off the Christmas season. This was very well received by all who attended: those who came had the opportunity to sing their favourite Christmas Carols and partake of some Christmas themed cocktails after the singing.

In April we held a highly successful Quiz Night which Ben Guest very kindly organised for us.

Also, in April, we catered for a very special lunch to celebrate Reverend Anne's 30th anniversary of her Ordination as a priest which also coincided with her 60th Wedding Anniversary to her husband Don.

We had another special lunch in May to celebrate with Reverend Paul as he was licensed as our Assistant Priest by Bishop Jane.

June saw the return of Croxley Revels which, as always, was a lovely community event and gave us the opportunity to chat to old friends and make new ones.



Quiz Night

In September we had our Harvest Parish BBQ. The weather was kinder to us this year and we all enjoyed a lovely sunny afternoon in the Church garden with plenty of food to eat.

In November we held our most successful Christmas Market yet by raising over £7400 for Church funds. The following weekend we again hosted a Christmas concert by the Watford Community Orchestra.

December, as always, was a very busy month with events taking place every weekend up to Christmas. We provided refreshments for the Advent, Christingle and Carol services. We had our usual stall selling mulled wine at the Parish Council Christmas Market and organised the Parish Christmas Post Box.



Parish BBQ in the Church Garden

Thank you, as always to the committee for all their hard work over the year. We have now become a very small group, which is kept very busy over the course of the year. We would dearly love to have some new members to help us to continue to hold a variety of events. So, if you think you might like to join us (or even find out a bit more about what we do) please do speak to either me or Miriam.

We would love to have you on board

Ann Palmer (Chair, Social and Fundraising Committee)

19. CHURCH MAGAZINE

During 2024, the number of Magazines printed and distributed each month was increased. The Magazine continues to be free of charge as part of our Outreach Programme and is available in Church and at Friday Coffee. It is also delivered by hand locally and by post to those who have moved away but still want to keep in touch with what is happening at All Saints'. Thank you to Fran Bennett who organises the distribution and to all those who help by delivering. The Magazine is also available on our website.

The magazine contains a mixture of articles: Miriam's letter, advertisements of upcoming events organised by our Church and other local groups, reports on Church life, poems, prayers, the Prayer Diary, a children's page and puzzles, Gospel readings for each month, entries for the Parish Record, amusing anecdotes, and a variety of other interesting information. This year, Fran and Alice have been writing articles to draw our attention to nature and how we can look after it. Photographs and illustrations bring the Magazine to life and I would like to thank the people who have been our 'roving reporters' and have sent photos and articles in for the Magazine. We are always keen for members of the congregation to send in their contributions to be included in our publication so please put pen to paper, or fingers to keyboard, and send in your articles. We continue to have positive feedback about the magazine, so thank you to everyone who has contributed to make it interesting and enjoyable to read.

Thank you also to Shelagh and Tony Booth, our proof-readers, who provide a very valuable service by checking the Magazine before it is printed. This is greatly appreciated.

Wendy Shafe, Editor

20. CHURCHES TOGETHER IN CROXLEY GREEN

All Saints' has always been, and continues to be, an active partner in both the Ecumenical events organised and the meetings held for both the Lay members and the Clergy. As ever, there were many events throughout the year, and all were well attended. The Civil Service at All Saints' on Remembrance Sunday, followed by its observance at the War Memorial, has become particularly popular with an ever increasing attendance. The very successful Lent Course was repeated this year and will be repeated next year. We also introduced an additional Walk of Witness at Christmas which will be repeated. Yet another new venture was our attendance at Croxfest where we provided a "Quiet Space" for those attending this very busy day.



Our participation in the Croxley Green Food Bank continues, both by way of Church donations and active involvement in the running of the weekly drop in. The receipt of donations and the issue of food and hygiene items for those in need continues to be a much-needed facility in our present economic climate. More information regarding donations and the work undertaken can be found at <https://Rickmansworth.foodbank.org.uk>

The Parish Nurse project continues to play a major role within the community, dealing with long-term health conditions, mental health, social isolation and loneliness. There has been concentration on Dementia and Cancer support this year which has been very well received by those participating. Fundraising for this facility remains a vital role for its successful continuation. Work is carried out alongside other community services including debt agencies, drug, alcohol and domestic abuse services. Further information can be found at <https://croxleyparishnurse.org>

Nik Bennett

21. FRIDAY DROP-IN CAFÉ

Now in its fourth year, the Drop-in Café is ‘the place to go’ on a Friday where you can have a hot drink, from ‘excellent coffee!’, a range of teas and hot chocolate, and choose from a selection of home-cooked cakes or a toasted tea cake. But that is not its only purpose. Our light and airy Church Hall provides the space for Croxley Green locals, and beyond, to meet up with old friends and make new ones; to enjoy quality time to relax, chat and put the world to rights! It is also a place where, from time to time, we can speak to our Police Community Support Officers or our Parish Nurse. And we are even popular with dogs and their owners after a healthy walk.



PCSO's visit Friday Cafe

So popular is the Friday Café that we have increased the number of tables we set up!

The donations received this year have contributed to the cost of heating the Hall, the refreshments, the purchase of new serving flasks and the cheerful tablecloths. However, we have also been delighted to give financial support to charities, some of which have been chosen by our regulars, including The Macular Society (supporting those with visual impairment), Christian Aid, RNLI, the Macmillan Cancer Support and the British Legion.

A huge vote of thanks goes to our super team of people who make the time to bake varied and delicious cakes and cookies (out of the generosity of their hearts), those who run the kitchen and those who set up and clear the Hall.

Thank you all for supporting this Church and Community venture.

Anne Oke

22. MONDAY TODDLER GROUP



The Monday Toddler Group continues to be very popular. Those on the waiting list recognise the need for a limit on numbers for enjoyment and safety. We welcome members through the door from 9.15am; some arrive early from school drop off and the children quickly move to the different activities provided for them. The multi-sensory activities are popular as they can be messy and the parents and carers feel happy that the mess is in the Hall rather than at home! There is always a painting activity, shaving foam or cooked spaghetti to explore plus farm and zoo, construction, dolls house and the gross motor activities including bikes, push-along, rockers and slide.

Snack time at 10.30am is a routine now and the children find their way to the mats, without prompting, for drinks and snacks. The Hall becomes quiet and the sight of the children gathered together is a joy to see. There is a short time to play before ‘tidy up time’ with which everyone helps. Finally, we share singing with puppets, stretchy bands and the parachute.

The whole morning gives the helpers time to chat and support the parents and carers. We want them to feel loved, cared for and supported, giving them the opportunity to join our Church community. We have a brilliant group of helpers who assist with setting up, supervising, washing up and clearing away. Thank you to everyone.

Jane Bates, Organiser

23. YOUTH GROUP

Another year of fun was had in 2024 with our monthly Youth Group. We are continuing to grow, with an average of 8 to 12 members aged 8+ joining us each session. Our friendships are developing and we are all getting to know each other through games, activities and conversations. We have continued to have fun through badminton, table tennis, table football and arcade basketball which are always set out each session. We have played various games such as ladders, dodge ball, rock, paper and scissors, team race and team active connect 4. We enjoyed activities such as cake decorating, Bingo games, welly wanging, a water fight, mocktail designing, pancake making, our annual snowball fight and the best toilet paper mummy competition!

In August, we had a rounders match for all the families at Youth Group and we invited the congregation to join us at Barton Way playing fields. We all cheered our sides along and our competitive streaks came out; it was a lot of fun.

For a second year, we organised games and craft in the Committee Room for the young to entertain themselves at the Christmas Market. Members of the Youth Club helped run the games as a positive way to promote the Youth Group.

Sam Beard and Kelly Buckle, Organisers



Members of the Youth Group enjoying games

24. ALL SAINTS' BEER FESTIVAL

On 11th – 13th October, All Saints Church and The Anchor Tap and Bottle joined to put on the third Beer Festival in the Church. Once again, Scott McGarvie and his team at the Anchor, Tap and Bottle provided



and served a wide selection of real ale, craft beers, wine, spirits and soft drinks. While the team at All Saints converted the church into an atmospheric venue to come and meet friends, volunteers from the congregation helped behind the bar over the weekend as well as providing a range of delicious food to sell. The event opened on the Friday night and was instantly packed. Locals and beer

enthusiasts from further afield came to enjoy a drink in the historic church with everyone commenting on how wonderful the event was and how beautiful the church was as a venue. The Saturday continued to be really busy with live music from two groups in the evening, ensuring a lively atmosphere. Sunday continued to be popular with the majority of the beer finished and fun had by all.

Sam Beard, Member of the Festival Committee

25. ALL SAINTS' CHARITIES – ANNUAL REPORTS 2024

THE REVEREND DAVID KENNETH WILLIAMS TRUST

Registered Charity No. 803706

The Reverend David Kenneth Williams Trust was established in 1989 in accordance with the wishes of Reverend David Kenneth Williams as expressed in his will dated 4 February 1989. The income from the sale of his house at 36 Winton Crescent, Croxley Green provided the capital, which was invested. The objects of the charity are such Christian religious and charitable purposes whether parochial or outside the Parish of All Saints Croxley Green as in all respects the Trustees shall from time to time consider proper.

The focus of the Trust has been to use its assets to support the mission and outreach of All Saints' Parish.

In past years the capital assets of the Trust were used to purchase equipment for church services and youth work, employment of youth workers, support for the church choir, construction of the Parish Office and Youth Room, installation of CCTV and part-funding of an administrative post, now the Parish Administrator, and the purchase and operating costs of a new computer software system to hold relevant data and enable members of the congregation and others with links to All Saints' to be contacted with information about church services and other activities. In addition to other benefits, this has facilitated the computerisation of the Church Hall bookings and fee collection, which has increased church income.

This spending substantially reduced the capital of the Trust and its income, which consisted of interest on a bank account. Following the recession of 2008 and subsequent years the amount of bank interest paid annually shrank to very little and eventually the Trust was not able to make any financial contribution to parish income. To seek to increase the capital of the Trust, in 2017 the trustees invested most of the remaining capital in Accumulation shares of the Church of England Central Board of Finance (CBF) Investment Fund, with the aim of growing the capital over time. This investment has been maintained and will continue in 2025. In recent years the Trust has made grants to the Parochial Church Council towards the cost of new double-glazed windows for the hall, the hall refurbishment programme and the purchase of new stackable chairs for the hall, to replace old and deteriorating chairs. These grants were made because the hall is used by many local organisations and is part of the Parish's outreach to the community. As the Trust's financial year runs from April to April, the year-end accounts for 2024/25 will be prepared in April 2025.

The Vicar and Churchwardens of the Parish of All Saints, Croxley Green, Rickmansworth, Herts. are the ex officio Trustees and have the right to nominate and appoint all new Trustees of the Trust. They appoint the Clerk to the Trustees, who they have also appointed as a Trustee of this Charity. During 2024 the Churchwardens were Anne Oke and Lyndon Palmer. The current Clerk to the Trustees is Christopher Fagan of 75 Windmill Drive, Croxley Green, Rickmansworth, Herts WD3 3FB.

Chris Fagan, Clerk to the Trustees

PARISH CHARITIES

THE GEORGE GURNEY CHARITY FOR THE SICK POOR, Registered Charity No. 212964 (previously registered as The George Gurney Bequest)

ALL SAINTS CROXLEY GREEN CHARITIES ACCOUNTS (current and deposit bank accounts)

All Saints Parish Church, Croxley Green, Rickmansworth, Herts, Year Ending 31 December 2024

The George Gurney Charity for the Sick Poor was established using a bequest in 1923 following the sale of "The Hawthorns", in order to provide a qualified trained nurse for the benefit of the poor inhabitants of Croxley Green. Following the establishment in 1948 of the National Health Service the Charity Commission approved a change of object to relieving individual cases of hardship resulting from illness and providing amenities such as invalid chairs to elderly and poor people in All Saints' and St Oswald's Parishes, with Christmas gifts for elderly and sick people.

The Croxley Green Annuity Fund was established in 1920 by the Misses Cameron to provide pensions to three poor and aged residents of Croxley Green or Rickmansworth Parishes. This fund was established in memory of the late Thomas Woods of Durrants.

All Saints' Croxley Green Charities Bank Accounts were established in 1990 using later legacies and donations. There are now two accounts, a current account and a deposit (interest earning) account.

The two registered Charities operated in conjunction with the All Saints Croxley Green Charities Accounts to provide additional financial support to less affluent parishioners on a one-off or regular basis, and to provide a financial supplement at Christmas. Starting in 2018 the Trustees have also approved grants to the Charitable Incorporated Organisation set up by Churches Together in Croxley Green to run the Parish Nurse Scheme and the Croxley Food Bank.

In 2023 the Croxley Green Annuity Fund was merged with the George Gurney Charity with the consent of the Charity Commission. The Trustees are in contact with the Commission to change the name of the George Gurney Charity to the All Saints' Croxley Green Parish Church Charity, to change its existing charitable purposes to relief of poverty and support for health services in Croxley Green and to enable the Parochial Church Council to appoint additional trustees, with a new scheme of governance. Some of these changes will require the Charity Commission's consent. Following this, the two bank accounts of the All Saints Croxley Green Charities will be transferred to the single parish charity.

Anyone living in Croxley Green or who has a past or current connection who needs financial help is welcome to contact (in confidence) any of the trustees, who will consider any application for assistance. Details can be obtained from Chris Fagan, Clerk to the Trustees, tel. 01923 720319, Email: bardwell29@virginmedia.com.

Trustees of the Charities are the Vicar and Churchwardens of: All Saints' Church, the current Churchwardens are Lyndon Palmer and Anne Oke. The Charities are administered on behalf of the trustees by Christopher Fagan, Clerk to the Trustees, 75 Windmill Drive, Croxley Green, Rickmansworth, Herts. WD3 3FB.

Chris Fagan, Clerk to the Trustees

26. VICAR'S REPORT 2024

Once again, our Annual Report is full of positivity, action, activity, and life ensuring that the essence, mission and liveliness of All Saints' Church is captured and shared. God is truly continuing to bless our hard work and endeavours as we seek to ensure that his presence and love is known and experienced by all who

engage in any acts of worship or social activity. I am overwhelmed by the hard work and dedication of everyone who has given, and continues to give so generously of their time, gifts, goodwill and energy.

All Saints' is a dynamic, welcoming, community focussed church that provides a place of acceptance, safety and hope to everyone who comes through the doors and that is thanks to all of you. The part that you play, be it big or small, is so important to the life, mission and growth of our church and I am so grateful to you for your willingness to engage, to help our church grow, to enable it to be a beacon of God's light, love and presence in and to our community. **THANKYOU SO MUCH** to all of you, I am so deeply grateful for all that you do and all that you give to All Saints' Church. It is a delight and a privilege to serve alongside you as your vicar, and I thank you for your love and support.



Archdeacon Charles Visits

Looking back on 2024 there have been some wonderful events that have reached out and engaged people in our local community who would perhaps not normally come through our church doors. The Beer Festival in October was a marvellous event again that drew many people of all ages into church. The lively atmosphere and opportunities to chat to people about the church meant that we were able to engage in mission in a very different way. Thank you to Ben Guest, Sam Beard and Scott from the Anchor, Tap and Bottle. Another great event which again brought many people into our church building was our Annual Christmas Market. With external stall holders being made to feel so welcome and supported that they left eager to re-book a place for 2025 and musical entertainment by Night Train and the children from Centre Stars there was a great feeling of camaraderie amongst everyone. Thank you to Ann and Lyndon Palmer, the SoFun Committee and all who helped in any way.

We have been able to share in some very special and moving events amongst our clergy during 2024. In April we celebrated with Revd. Dr Anne Shaw her 30th anniversary of Ordination to the Priesthood. We remembered the pioneering work that so many women (like Anne) did and the challenges they faced in trying to fulfil their vocation and ministry before General Synod voted to allow women to be ordained as priests. To hear Revd. Anne's story and share this milestone with her was an absolute delight. We also celebrated with her and Don their 60th wedding anniversary.



Revd. Dr Anne Shaw 30th anniversary



Revd. Dr Anne Shaw Goodbye

In November we had to say our goodbye to Revd. Anne and her husband Don as she led our Sunday morning service for the last time on 17th November before relocating to live in Cornwall. We have been very blessed to have had Anne ministering among us for the last 12 years. Her compassionate pastoral care and spiritual wisdom have touched so many of us and she is greatly missed.

In May we were delighted to celebrate with Revd. Paul as he was licensed by Bishop Jane as our Associate Priest following his three year curacy with us.

Then, on Sunday 24th November, we were delighted to welcome Revd. Tolu George as our new full time Assistant Curate along with her family.

I am hugely thankful to our ministry staff team for their varied gifts which enrich our ministry to others both within and outside the church. Their support and encouragement is such a help to me in my role as vicar. It is a delight to journey with Sam Jones as she continues to train for ordination and also is a valued member

on the ministry team. Watching her grow in confidence and develop various skills such as preaching is a joy. I am also hugely grateful for the ministry of Revd. Ron Hibbert, his sermons and shared life experiences are so well received and thought provoking. We are very fortunate to have such a varied group of people with different spiritual gifts leading our worship and preaching.

Whilst I cannot do justice in thanking every single person who has a role or who has helped in the work and life of the church during 2024 in this report, I do need to mention a few by name. Please be assured that I value and appreciate everyone's hard work and commitment to All Saints', it is because of you that the church is the loving, vibrant, lively, welcoming place that it is and words cannot express how important you are or how grateful I am, so please accept my thanks and appreciation, they come from the depths of my heart.



Revd. Paul licensing

Our Churchwardens, Lyndon Palmer and Anne Oke, along with their assistants Ann Palmer and Gill Main, do an amazing job in looking after the church and hall buildings, liaising with the diocese on all sorts of matters, overseeing the smooth running of the church and many other tasks. We are so fortunate to have such dedicated, proactive and hardworking people in these roles. I am so very grateful for the work they do and especially for the love, guidance, encouragement and support they give to me.

Andrew, our Treasurer, lives up to his title in every way! Thank you Andrew for once again managing the church accounts, providing wise financial counsel, detailed but easy to read and understand finance reports and providing challenge when necessary. You have steered us well as is demonstrated in the end of year accounts which are so healthy. I have to mention and thank you for also being a treasure in the work you have done in the garden around the church and the hall especially over the last year. I cannot tell you the number of people who have commented positively on the way you have cleared the edges of the footpaths on the stretch of road just outside the church. You have tirelessly tackled some of the most difficult areas of the garden, pruning, clearing and tidying so that we have a garden to be proud of. Thank you so much, all your work is so appreciated.

Chris Fagan, as our PCC secretary, continues to keep us all in order and ensures that we meet the requirements of the Diocese. It is a job that so often goes unseen but is essential for the smooth running of PCC meetings and fulfilling the various legal requirements set out by the Church of England. Thank you so much Chris.



Palm Sunday

Jude Man has played a huge part in promoting our church hall as a venue for all sorts of events ensuring that we maximise the possibilities of income generation. Through her hard work, the hall income is well above expectation and hall use is back to and slightly above what it was pre Covid. Thank you Jude!

We are so blessed to have the music support and expertise of David Heath and Simon Dunn who between them provide accompaniment for our Sunday morning services most weeks. However, their role extends far beyond this as they have both worked alongside John Galloway in assessing and recommending works that need to be undertaken to maintain the working function of the church organ. David Heath makes himself available for choir practices on a regular basis enabling the choir to flourish and grow. We are so very fortunate to have them with us when they are available and I am very grateful for their support and commitment to our church worship.

2024 was a very challenging year for the Church of England with the resignation of the Archbishop of Canterbury in November over alleged failures to report incidents of sexual abuse that happened 40 years ago as detailed in the Makin report. There were, and continue to be, calls for other bishops and clergy also implicated in this report to also resign. This, along with other issues, has been hugely unsettling for those of us who minister and worshippers within the Church of England. This has led to further criticisms of the Safeguarding model that the Church of England uses, and discussions continue at General Synod about how this can be improved. We, at All Saints', are so fortunate to have two excellent Safeguarding leads in Anne Oke and Sam Jones. They spend many hours, and work incredibly hard, to ensure that we meet all the Safeguarding requirements for training, policy development and best practice. I cannot overestimate the time and commitment that they put into this role as there are constant changes coming out from the Church of England which parishes have to keep on top of and comply with. Under their management and guidance, we can be confident that All Saints'; church is a safe place to be for children and adults, especially vulnerable adults. Thank you so much Anne and Sam, we really do appreciate all that you are doing for us and with us as we ensure All Saints' continues to be a place where people can feel safe.

Looking Ahead

During 2024, we have spent time exploring with God his vision and plans for our church as we look to the future. His blessing has been clearly on our mission to reach out to the local community as evidenced in the success of the Beer Festival, Christmas Market, Friday Café, attendance at our Christmas Carol Service and Christingle. We have also seen a growth in the numbers of people attending Sunday worship.

An area that I feel God is calling us to explore more is in relation to Christian teaching and courses which will enable us to grow spiritually and to be more confident in our mission and outreach to others. The development of small homegroups would foster a greater sense of belonging as well as helping us to develop more confidence in discussing aspects of faith and sharing our own faith journey.



Christingle

We have a residential retreat planned to take place in July at Pleshey Retreat House. Having time away with each other under the guidance of an experienced retreat leader (we are very fortunate to have Revd. Canon Susann Gunner, a very experienced Retreat leader and Pastor) provides such a great opportunity to explore aspects of our faith a little deeper.

We are still developing our model of Multigenerational Worship. It is very much learning as we go and being open to the guidance of the Holy Spirit. We have seen a growth in the number of children and young people attending each Sunday morning and it is important that we ensure that we meet their faith formation needs as they mature. It is also important that there is a good balance that enables the adults in the congregation to also grow in faith, understanding and depth of worship.

Jesus said, *"Let the children come to me. Don't stop them! For the Kingdom of Heaven belongs to those who are like these children."* (Matthew 19 v14). In light of this, I have to say that I am very grateful for the support, openness and welcome of the congregation to the children in our midst. I know that it is not always easy to combine different generations but I do believe as adults we have so much to share with the children and they have so much to share with us. We will continue to work and pray that the right balance will be found and that our worship inspires, welcomes, challenges and opens our eyes to see the joyful, loving and all-embracing presence of God in the midst of all of us.

I am always very pleased to hear your thoughts and views, both positive and negative, about our church life, mission and ministry. It is only through sharing our views and listening to each other that we can really begin to hear the voice of God guiding us forward. Growing the church is not about what the vicar or staff team want, it is about what we all need to enable us to grow in faith and love for God and one another and so we

need to hear your voice and your views. Please continue to pray for God to guide us all as we seek to be open to his plan for the future of our church witness, ministry and outreach.

Thank you for all that you do. You are all precious and valued in God's eyes and integral parts of the future of All Saints'. I am excited to see where God will lead us in 2025. I hope that you will actively engage in our Mission Action Planning Day on 17th May 2025, we need to hear your voice!

'I know the plans I have for you,' says the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future.' Jeremiah 29 v11

Reverend Canon Miriam Mugan

March 2025

ALL SAINTS CHURCH, CROXLEY GREEN

RECEIPTS AND PAYMENTS ACCOUNTS 2024

	31/12/2023 Opening Balance £	2024 Transfers £	2024 Receipts £	2024 Payments £	31/12/2024 Closing Balance £
Restricted Funds					
Brewer Memorial Fund	319.13		0.00	0.00	319.13
Vicars Discretionary Fund	2,916.68		0.00	-433.69	2,482.99
Music Fund	2,760.67		0.00	0.00	2,760.67
David C Williams - Legacy	2,723.27		0.00	0.00	2,723.27
Vestment & Sanctuary Fund	3,502.74		0.00	-3,502.74	0.00
Choir Fund	90.00		0.00	0.00	90.00
Forest Church	554.59		0.00	0.00	554.59
Hall Fund	1,420.00		744.50	-1,582.45	582.05
Toddler Group	1,698.01	-912.00	1,764.66	-500.20	2,050.47
	15,985.09	-912.00	2,509.16	-6,019.08	11,563.17
Designated Funds					
Hall Refurbishment Fund	0.00	3,120.00	0.00	-2,094.86	1,025.14
Legacy Fund	5,909.98		0.00	-3,466.26	2,443.72
Church Contingency	25,000.00		0.00	0.00	25,000.00
Quinquennial Fund	9,360.00		0.00	-641.77	8,718.23
Organ Fund	0.00	7,000.00	0.00	0.00	7,000.00
Church Redecoration Fund	1,500.00	1,500.00	0.00	0.00	3,000.00
Flower Fund	444.00		0.00	0.00	444.00
	42,213.98	11,620.00	0.00	-6,202.89	47,631.09
General Fund	47,396.37	-10,708.00	131,703.21	-114,973.51	53,418.07
TOTAL ALL FUNDS	105,595.44	0.00	134,212.37	-127,195.48	112,612.33

STATEMENT OF ASSETS AND LIABILITIES AS AT 31st December 2024

	31/12/2023 £	31/12/2024 £
ASSETS		
Cash Funds		
Current Account	16,365.98	18,776.95
Business Saver Account	87,133.57	93,502.91
Business Saver Account	0.07	0.07
	103,499.62	112,279.93
Other Monetary Assets		
Amounts Receivable		
Tax Refund	3,727.47	1,920.87
Offertory	142.50	151.12
Missions & Appeals	33.20	0.00
	3,903.17	2,071.99
TOTAL ASSETS	107,402.79	114,351.92
LIABILITIES		
Amounts Payable		
P&E	11.00	0.00
Missions & Appeals	533.10	447.89
Repairs & Maintenance	132.00	0.00
Music	300.00	0.00
Fundraising Committee	0.00	188.28
Ministry Expenses	831.25	1,103.42
	1,807.35	1,739.59
TOTAL LIABILITIES	1,807.35	1,739.59
ASSETS LESS LIABILITIES	105,595.44	112,612.33

ALL SAINTS CHURCH, CROXLEY GREEN

Summary of General Fund Receipts and Payments for the Period up to 31st December 2024

RECEIPTS

	2023	2024	Folio
Sunday Offertories			
Pledged Giving	£34,418.70	£34,604.03	1
Recovered Tax	£10,391.44	£10,436.76	3
Special Service Collections	£2,820.93	£2,979.72	1
Cash Collections	£5,899.35	£5,142.09	1
	£53,530.42	£53,162.60	
QS4	£22,253.00	£22,253.00	5
Parish Share Debt Written O	£0.00	£0.00	11
Donations & Fund Raising			
General/Bequests	£2,396.51	£3,677.70	2
Father David Trust	£0.00	£0.00	10
Magazine	£282.56	£371.00	4
Junior Church	£0.00	£0.00	16
Senior Citizens	£4,007.06	£4,914.47	23
Christmas/Autumn Fair	£6,673.32	£7,627.87	6
Fundraising	£2,092.50	£2,551.00	6
Beer Festival	£1,629.02	£2,382.02	6
Charity Events & Collections	£0.00	£0.00	29
	£17,080.97	£21,524.06	
Fees			
Weddings, Funerals Etc	£1,815.00	£1,968.00	27
Hall Lettings	£23,099.50	£31,330.50	8
	£24,914.50	£33,298.50	
Interest on Deposits	£889.39	£1,369.34	3
Miscellaneous	£111.37	£95.71	24
Total Income	£118,779.65	£131,703.21	
Surplus/Deficit for Year	£893.54	£6,021.70	
Balance B/F	£46,502.83	£47,396.37	
Balance C/F	£47,396.37	£53,418.07	

PAYMENTS

	2023	2024	Folio
Church Ministry Costs			
Ministry Expenses	£1,333.22	£1,683.11	12 & 18 (50%)
Church Music	£5,096.93	£12,205.66	13
Sanctuary Expenses	£659.10	£954.54	14
Pastoral & Evangelism	£875.62	£1,379.48	15
Junior Church	£353.08	£626.44	16
Senior Citizens	£390.45	£741.88	23
Churches Together	£140.00	£140.00	28
Magazine	£137.09	£298.38	4
	£8,985.49	£18,029.49	
Parish Share	£64,126.00	£64,593.00	11
Church & Hall Running Costs			
Hall & Kitchen Equipment	£110.49	£0.00	8
Wages	£13,042.56	£13,982.40	17 & 7
Light, Heat & Water	£13,196.70	£10,219.51	18
Insurance	£4,178.93	£4,355.18	19
Repairs & Maintenance	£6,291.85	£6,059.50	20
Cleaning Equipment	£1,152.11	£1,669.24	9
Flowers	£95.43	£98.49	25
Parish Office	£3,435.34	£3,367.00	21 & 18 (50%)
Miscellaneous	£801.21	£807.70	24
Transfer to Hall Restoration Fund	£2,500.00	£2,500.00	20
	£44,804.62	£43,059.02	
WWI Memorial Doors	£0.00	£0.00	
150th Celebrations	-£30.00	£0.00	
Donations/Charity	£0.00	£0.00	
Total Expenditure	£117,886.11	£125,681.51	29

Lay Chair *M. A. Palmer*

Treasurer

[Signature]

ALL SAINTS CHURCH, CROXLEY GREEN

Church Account 2024 at 31st December 2024

RECEIPTS

	2023	Budget 2024	2024	100.00%
	£	£	£	%
Sunday Offertories				
Pledged Giving Envelopes	£2,116.00	£1,700.00	£1,637.00	96.29%
S/O & DD	£32,302.70	£32,440.00	£32,967.03	101.62%
Pledged Giving (Offer, SO etc)	34,418.70	£34,140.00	£34,604.03	101.36%
Recovered Tax	10,391.44	£10,000.00	£10,436.76	104.37%
Offertory Cash Collections	5,899.35	£5,300.00	£5,142.09	97.02%
Special Service Collections	2,820.93	£2,000.00	£2,979.72	148.99%
	53,530.42	£51,440.00	£53,162.60	103.35%
QS4 -Bell Tower	22,253.00	£22,253.00	£22,253.00	100.00%
Donations/Bequests	2,396.51	£1,000.00	£3,677.70	367.77%
Other				
Fees - Weddings, Funerals etc	1,815.00	£1,600.00	£1,968.00 ****	123.00%
Interest on Deposits	889.39	£500.00	£1,369.34	273.87%
Father David Williams Trust	0.00	£0.00	£0.00	0.00%
Magazine	145.47	£310.00	£72.62	23.43%
Christmas/Autumn Fair	6,673.32	£5,500.00	£7,627.87	138.69%
Fundraising	2,092.50	£1,500.00	£2,551.00	170.07%
Beer Festival	1,629.02	£800.00	£2,382.02	297.75%
Junior Church	0.00	£0.00	£0.00	#DIV/0!
Adult Outreach	4,007.06	£3,200.00	£4,914.47	153.58%
	17,251.76	£13,410.00	£20,885.32	155.74%
Total	95,431.69	£88,103.00	£99,978.62	113.48%

PAYMENTS

Parish Share	64,126.00	£64,593.00	£64,593.00	100.00%
Ministry Expenses	1,333.22	£1,400.00	£1,683.11	120.22%
Churches Together	140.00	£140.00	£140.00	100.00%
Church Music	5,096.93	£5,620.00	£12,205.66	217.18%
Sanctuary Expenses	659.10	£750.00	£954.54	127.27%
Pastoral & Evangelism	875.62	£1,000.00	£1,379.48	137.95%
Junior Church	353.08	£400.00	£626.44	156.61%
Adult Outreach	390.45	£400.00	£741.88	185.47%
	8,848.40	£9,710.00	£17,731.11	182.61%
Wages	6,521.28	£7,000.00	£6,991.20	99.87%
Heat, Light & Water	5,324.30	£4,150.00	£4,012.95	96.70%
Insurance	2,600.70	£2,738.00	£2,710.58	99.00%
Cleaning Equipment	165.00	£250.00	£345.00	138.00%
Repairs & Maintenance	3,644.20	£1,700.00	£2,133.00	125.47%
Parish Office	3,435.34	£3,620.00	£3,367.00	93.01%
Miscellaneous	689.84	£750.00	£711.99	94.93%
Flowers	95.43	£0.00	£98.49	0.00%
	22,476.09	£20,208.00	£20,370.21	100.80%
150th Celebrations	-30.00	£0.00	£0.00	#DIV/0!
Total	95,420.49	£94,511.00	£102,694.32	108.66%
Surplus/(Deficit) for year	11.20	-£6,408.00	-£2,715.70	42.38%

ALL SAINTS CHURCH, CROXLEY GREEN

Church Hall Account 2024 at 31st December 2024

	2023	Budget 2024	2024	100.00% %
RECEIPTS				
Lettings	£23,099.50	£23,000.00	£31,330.50	136.22%
	£23,099.50	£23,000.00	£31,330.50	
PAYMENTS				
Wages	£6,521.28	£7,000.00	£6,991.20	99.87%
Heat, Light & Water	£7,872.40	£6,350.00	£6,206.56	97.74%
Insurance	£1,578.23	£1,662.00	£1,644.60	98.95%
Cleaning Equipment	£987.11	£700.00	£1,324.24	189.18%
Repairs & Maintenance	£2,647.65	£2,000.00	£3,926.50	196.33%
Hall/Kitchen Equipment	£110.49	£100.00	£0.00	0.00%
Transfers to Hall Restoration	£2,500.00	£2,500.00	£2,500.00	100.00%
	£22,217.16	£20,312.00	£22,593.10	111.23%
Surplus/(Deficit) for Yr	£882.34	£2,688.00	£8,737.40	325.05%

All Saints Church, Croxley Green
Statement of Accounts 31st December 2024
Donations to Missions & Appeals

	2023 £	2024 £	Folio
Diocesan/Local			
Herts & Middlesex Wildlife Trust	0.00	384.84	29
Watford Mencap	554.02	0.00	29
New Hope	456.86	0.00	29
	1,010.88	384.84	
 Home			
Royal British Legion	521.20	677.34	29
Macular Society	0.00	139.76	29
Alzheimer's Society	0.00	509.12	29
RNLI	0.00	102.45	29
Sidmouth Hospice at Home	0.00	149.00	29
Macmillan Cancer Support	0.00	207.83	29
Shelter	0.00	163.45	29
Crisis UK	136.31	0.00	29
Children's Society	346.74	306.59	29
Dementia UK	186.83	0.00	29
Action for Children	396.79	0.00	29
	1,587.87	2,255.54	
 Overseas			
Red Cross - Turkey-Syria Earthquake Appeal	984.44	0.00	29
Christian Aid	120.70	166.85	29
UNICEF	0.00	488.37	29
Christian Blind Mission	0.00	284.44	29
Bishop's Harvest Appeal	202.00	180.20	29
	1,307.14	1,119.86	
 Total	3,905.89	3,760.24	

**Independent examiner's report to the members/trustees of Parochial Church Council of
ALL SAINTS CHURCH, CROXLEY GREEN**

I report to the trustees on my examination of the accounts of the All Saints Church, Croxley Green for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the accounts 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 Act.

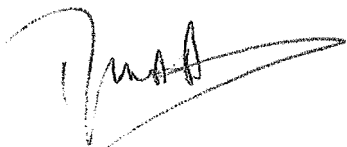
Independent examiner's statement

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed:



Name: Dorothea Marianne Anna Reynolds, CPFA

Address: 124 Tudor Way Rickmansworth Herts WD3 7HL

Date: 23 April 2025

Accounts



**Annual Report and Financial Statements
of the
Parochial Church Council
For the Year Ended 31st December 2023**

Annual Report to the Charity Commission of the Parochial Church Council of the Ecclesiastical Parish of All Saints', Croxley Green in the Diocese of St Albans for 2023

Registered Charity No. 1165115

The principal address of All Saints' Parish is The Parish Office, All Saints' Church, The Green, Croxley Green, Hertfordshire WD3 3HJ

Tel. 01923 772109

Website www.croxleygreenallsaints.org

Aims and Purposes

To promote the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.'

Objectives and Activities

The objectives of the PCC are to co-operate with the Vicar and parish clergy in promoting in the parish the whole mission of the Church.

Public Benefit

All Saints' activities included:

- regular public worship open to all free of charge
- church open for private worship and contemplation
- pastoral work, including visiting the sick, the housebound and the bereaved
- teaching Christianity through sermons, courses and small groups
- promoting Christianity through staging events and meetings, including activities for senior citizens and young people
- supporting other charities, local, national and international.

Achievements and Performance

2023 saw the following achievements at All Saints; namely:

Maintaining a full range of services throughout the year and extending intergenerational participation in our regular worship;

Planning, financing and completion of the church hall refurbishment; and

Substantial completion of the programme of quinquennial review building works

Church Membership

There was a slight increase in numbers attending services, which exceeded pre-Covid numbers. Eight new worshippers joined the regular congregation.

Electoral Roll

Following an annual revision the year ended with 92 names on the Roll, unchanged from 2022.

Worship and Study

All Saints' continued to build on its ethos of intergenerational worship, inclusion and building community. There was a weekly communion service at 9.45am, with monthly Book of Common Prayer communions at 8am on the first Sunday and Family Services. at noon on the

third Sunday. Morning prayers were said in church with a communion service on Thursdays while livestream reflections were published on the Facebook page on Mondays, Wednesdays and Fridays. Special services were held during Advent, on Ash Wednesday, Lent, Holy Week and on the patronal feast of All Saints', a remembrance service for All Souls' and a Civic Service on Remembrance Sunday. Our advent services included very popular Christingle and Crib services and we hosted five Carol Services for local schools.

We gained seven new adult worshippers during the year and an average of eight children attended Sunday morning services. New initiatives included weekly Lent candles at services and age-appropriate Lent bags for adults and children, with prayers, reflections and activities to encourage a feeling of journeying together through Lent towards the cross. The PCC approved the Vicar's proposal to involve children, after preparation, to assist in distributing the chalice at communion. Children from the congregation and local schools created angels which were hung from the light fittings in the church, making a wonderful display.

There were 9 baptisms and 10 funerals, only four of which were held in the church, but no weddings.

All Saints' joined with other Croxley Green churches to run a Lent course "Prayer is for All". Other courses were "Living Well Together" during July and "Exploring Faith" during August – September.. These included Quiet Church sessions. A Thursday compline service was greatly appreciated.

A small team led by the Vicar provided an act of worship every other week at Clarendon Lodge, a local care home.

Pastoral Care

Pastoral visiting and support was provided by our Vicar Revd Miriam Mugan and her clergy team of Revd Paul Palmer and Revd Anne Shaw, supported by members of the congregation.. They kept in contact with parishioners who are elderly or housebound, for example by providing transport to services, deliveries of the Parish Magazine, transport to church activities including the Friday Cafés and afternoon teas and delivery of frozen cooked meals upon request by parishioners.

Mission

All Saints' continued to follow the Mission Action Plan for 2202-24, based on the themes of Transforming Communities, Making New Disciples, Going Deeper into God and Stewardship.

Safeguarding

All Saints' Parish Is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. The PCC' continued to comply with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to safeguarding guidance issued by the House of Bishops. It has adopted all the House of Bishops' Safeguarding Policies and practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults policy) and the Domestic Abuse Statement. We have a Parish Safeguarding Officer/ Lead Recruiter and an Assistant Safeguarding Officer We are committed to safeguarding all within our church and those who use our church hall, whether as church members, visitors or regular users of the church hall.

The following Safeguarding business was conducted by the PCC during 2023:

- Annual review of the Safeguarding Policy
- Serious Incident Report policy reviewed
- Policy for Safe Use of Images reviewed and
- Guidelines for Lone Working adopted
- Safeguarding Agreement for Hall users was adopted.
- Youth Leaders' Role Descriptions were amended.

Parish clergy continued their safeguarding training under the Diocese, the Parish Safeguarding Officer renewed her Safeguarding Leadership training and the Assistant Training Officer and PCC members commenced or updated their training profiles. DBS checks were successful for those requiring three-year renewals.

During 2023 All Saints' Church made good progress in fulfilling the Parish Safeguarding Dashboard requirements for Level Three.

Concerns can be raised by contacting Anne Oke the Parish Safeguarding Officer, Sam Jones the Assistant Safeguarding Officer or the Vicar, Revd Miriam Mugan, or via the secure email address safeguarding@croxleygreenallsaints.org

Finance

The financial outcome showed that against a projected deficit of £10,000 the end-year outcome was a surplus of £894.00.

Reserves Policy

The PCC's policy is to maintain a level of reserves equivalent to three months' cash flow, which for 2023 equated to £29,695. The actual end-year amount was £47,396.

Buildings

The Buildings Committee deals with general maintenance and improvements to the church and hall. The Quinquennial Inspection and Report in 2022 identified a number of matters of maintenance and repair requiring attention. During 2023 missing tiles on the south porch and the north hall roof were replaced, the uneven tarmacadam path between the church and the hall was replaced, air vents were cleaned and moss was cleared from drains. A church signboard facing the main road was replaced following a car crashing into it.

In addition an automated clock winding mechanism was installed in the church tower to remove the need for manual winding which had raised issues of health and safety and lone working. It was funded by a generous private donation. An additional CCTV camera was installed in the sacristy to enhance security in the church. The Committee also produced a procedure for verification, appointment and monitoring of contractors undertaking repair and maintenance works, to ensure All Saints' complied with the Construction (Design and Management) Regulations 2015. The PCC adopted the Committee's proposals.

The Hall

The Hall Committee manages the Church Hall, which is used extensively for parish activities and is also hired by a number of local organisations for dance, drama and exercise activities for adults and children. A bid for National Heritage Lottery support for a full refurbishment having

been rejected, the Hall Committee during the Spring developed a revised scheme with costs for the main hall space and hall entrance lobby which the PCC adopted. The work, which included laying a new beechwood floor, was undertaken and completed during August. An appeal for donations and a number of special fundraising events were spectacularly successful. Parish funds contributed £10,000 towards the total cost of £30,000 and the hall now looks transformed.

Social and Fundraising Committee

During 2023, the Social and Fundraising Committee organised a number of successful fundraising events, including the annual Christmas Market and its associated Grand Prize Draw, a table-top sale and a parish stall at the annual Croxley Revels held on the Green. Members also provided refreshments for a number of services and social events, including two orchestral concerts, the Advent, Christingle and Carol Services and a Hymns and Pimm's evening. Members also staffed a mulled wine stall at the Christmas Market and another at the Croxley Green Civil Parish Council Christmas Market. In September the Committee also organised a combined Harvest Festival and Parish Barbecue.

In addition to earning a considerable amount of income, these events served to welcome newcomers and visitors to All Saints', publicise church services and activities and provide enjoyable social activities for parishioners. Committee members also assisted at the Beer Festival in November. Financial outcomes of fundraising activities are set out in the Annual Accounts.

Parish Activities and Outreach

Activities included the Monday Toddlers Group, Friday drop-in cafés, two afternoon Community Teas and a Youth Group for children aged 8-11.

Other Church groups continued to contribute actively to parish life, notably the Church Choir accompanied by visiting organists Simon Dunn and David Heath and the Flower Group whose work adds greatly to the worship at services and to the beauty of the Church.

Friday Drop-in Cafes

The Cafés took place weekly from 10.30 to 12 noon in the church hall. Coffee, tea, soft drinks and home-baked cakes were provided free of charge, although voluntary donations could be made. The Cafés attracted a regular clientele every week and numbers increased throughout the year. A lively buzz of conversation filled the hall and generous donations were made, to the fundraising for the hall refurbishment and external causes, including the Earthquake Appeal in Turkey and Syria, the Royal British Legion and the Children's Society. Most attendees were not members of our church, which indicates that the Cafés are valued within the Croxley Green community.

The Youth Group

Run by two enthusiastic and committed church members, the Youth Group held eight sessions during 2023. Its numbers increased to eight members between 8 and 11 years old. Sessions involved a mixture of games, fun activities and discussions. The children were able to develop friendships, increase their social skills and develop their personal confidence. The members helped to run a children's games room during the parish Christmas Market in November.

The Beer Festival

For the second consecutive year a Beer Festival was held in the church, over the weekend from Friday 20th to Sunday 22nd October, without affecting our usual Sunday morning service. It was organised in conjunction with a local publican. Drinks, both alcoholic and non-alcoholic were on sale, with food. The Festival attracted a large number of people, including a number of families with children.. Games, including table tennis and table football were well-used and the atmosphere was sociable and pleasant throughout. Many attendees saw the interior of our listed building for the first time and expressed appreciation for the experience. Income was raised from sales of food prepared in the hall kitchen, a donation from the publican and from sales of tickets for the Parish Prize Draw, to be made at our Christmas Market.

Deanery Synod

All Saints' is participating with the eight other Parishes in Rickmansworth Deanery Synod in holding joint services, developing common Mission Action Plan goals and launching joint activities, e.g. the Deanery Quiz Night. Synod Meetings were addressed by external speakers who explored with members the topics of Vocation and the Sabbath. The Synod also received reports on the Trinity Project, which works with local schools to address aspects of negative mental health and welfare experienced by young people.

Ecumenical Relationships

All Saints' is an active member of Churches Together in Croxley and supports a local food bank run on behalf of Churches Together in Croxley Green, which operates from the Baptist Church.

The Parish has continued its active participation in a project initiated by Churches Together in Croxley Green to employ two Parish Nurses to work part-time in Croxley Green, offering holistic care to complement the existing health services. Our Vicar Miriam is a trustee of the Charitable Incorporated Organisation set up to appoint to and manage the project, which has attracted additional external support and finance and has been well-used by the local community.

Charitable Giving

The PCC supports a number of local, national and international charities chosen each year for the following year. In 2023 the chosen charities were the Red Cross, Watford Mencap, New Hope and Action for Children. Additional grants were made to the Mothers Union, Crisis UK, the Childrens Society, Action for Children and Dementia UK. These grants were funded by donations at church services, post-service refreshments and the Friday drop-in Cafés. The total amount of donations given in 2023 was £3,905.89.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure 1956 and is registered as a charity with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees who qualify as baptised members of the Church of England aged over 16 years are encouraged to register on the Electoral Roll and they may stand for election to the PCC.

The Annual Meeting of Parishioners to elect the Churchwardens was held on 23 April 2023, followed by the Annual Parochial Church Meeting which conducted elections to the Parochial Church Council, appointed the External Examiner and received the Annual Report and Accounts with a report on the Accounts by a qualified Independent Examiner.

Membership of the PCC

Membership during 2023 is shown below.

Ex officio:

Revd Miriam Mugan, Vicar and Chair of the PCC (appointed November 2007): Revd Paul Palmer, Curate.

Anne Oke and Lyndon Palmer (Churchwardens).

Deanery Synod Representatives

Fran Bennett and Shirley Ford until the APCM on 23 April. At the APCM Fran Bennett and Andrew Nobbs were elected to serve until 2026.

Lay Members

Jane Bates

Sam Beard

Nik Bennett member and lay Vice-Chair until 23 April

Chris Fagan

John Galloway

Sam Jones

Janet Martin

Gillian Main from 23 April

Andrew Nobbs until 23 April

Ann Palmer. lay Vice-Chair from 23 April

Wendy Shafe was co-opted on 3 November to fill a casual vacancy

One vacancy from 23 April until 3 November

Following the Annual Parochial Church Meeting Ann Palmer was appointed by the PCC to serve as an Assistant Churchwarden during 2023/24.

Meetings during 2023

The PCC held eight ordinary meetings and five extraordinary meetings during 2023, with an average attendance at the ordinary meetings of 85%. The extraordinary meetings were held on Sunday mornings after the communion service to determine single matters of business, mainly acceptance of quotations for the hall refurbishment works.

Advisers

Bankers Barclays Bank PLC

Independent Examiner Mrs Dorothy Reynolds

Organisation and Structure

The principal committees and groups are set out below, with memberships appointed by the PCC on 3 May 2023. Most committees include a mixture of PCC and non-PCC members. Chairs of the Committees were either appointed by the PCC or elected at the first meeting of those Committees after the APCM.

The Finance and Standing Committee meets in alternate months between scheduled PCC meetings with delegated financial powers and exercises oversight of the management of the Parish. Members: Revd Miriam (Chair), Anne Oke and Lyndon Palmer (Churchwardens), Ann Palmer (Assistant Warden), Andrew Nobbs (Treasurer), Janet Martin (Planned Giving Officer), Sam Beard (lay PCC member) and Chris Fagan (Secretary). Owing to the large number of PCC meetings, the Committee did not meet during 2023.

The Buildings Committee acts as stewards of the Church, the Hall and the grounds and is concerned with their maintenance and appropriate improvements. Members: Lyndon Palmer (Chair), Anne Oke, (Secretary), Nik Bennett (until 23 April), Janet Martin, Revd Miriam, Chris Oke and Ann Palmer

The Pastoral and Evangelism Group is focussed on ensuring that All Saints' has sufficient arrangements in place to meet the pastoral and spiritual needs of the Church members and to enhance the spiritual life and numerical growth of the Church. Members: Revd Miriam (Chair), Revd Anne Shaw, Jane Bates (Secretary), Sam Beard, Fran Bennett, Sister Mary Bittles, Sam Jones, Andrew Nobbs, Anne Oke and Ann Palmer.

The Hall Committee exercises oversight of the use, maintenance and improvement of the Church Hall and Kitchen, which are used both by church groups and a large number of community groups and external leisure activity operators. It recommends levels of hiring fees. Members: Sam Jones Chair (until 7 September), thereafter Wendy Shafe, (Secretary until 7 September) Jane Bates, Judith Man, Janet Martin, Anne Oke and Peter Rennoldson (Secretary from 7 September).

The Music Maintenance and Development Committee oversees the musical content of services and other matters relating to the Choir and visiting organists. Its membership in 2023 was Revd. Miriam (Chair), Sarah Guest (Choir Director-until her resignation), David Heath (Visiting Organist) Sam Beard, Chris Fagan, Anne Oke and Ann Palmer. We welcomed Organist David Heath as a Committee member in September. Following the Choir Director's resignation in September Revd Miriam, Anne Oke and Sam Beard co-ordinated the Choir's music with David the Organist,

The Communications Team oversees All Saints' social media platforms on the website, Facebook, Twitter and other forms of internal and external communication. Members: Lyndon Palmer (Chair), Sam Jones and Revd Miriam.

The Magazine Team produces and organises distribution the monthly parish magazine which is an important means of communication within the church community. Members: Wendy Shafe (spokesperson), Fran Bennett to housebound parishioners. It was a very important means of keeping all parishioners in touch with All Saints'.

The Garden Team maintains the Church Garden, with help from other congregation members. Members: Janet Martin and Andrew Nobbs.

The Eco Church Group established in 2021 continued its projects to increase recycling and to qualify for a bronze award from the A Rocha Church Eco Charity. Members: Janet Martin, Jane Manning and Revd Miriam.

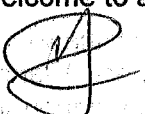
Parish Charities

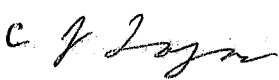
At the start of 2023 All Saints' had three charities registered with the Charity Commission. All were managed by the same trustees, namely the Vicar and the Churchwardens and operated independently of the PCC. Their registered charity numbers are stated. The Vicar and the Churchwardens are Trustees ex officio.

1. The Reverend David Kenneth Williams Trust (803706). The objects of the Charity are to support such Christian religious and charitable purposes either within or outside the Parish as the Trustees consider proper. The Clerk to the Trustees has been appointed by the Trustees as an additional Trustee of this Charity. Most of the financial assets are invested for capital growth. In 2023 the trustees granted funding of £10,000 to the PCC towards the refurbishment and modernisation of the church hall, which is used by church groups and by a number of community and commercial leisure and exercise organisations, who hire it for their activities and thereby contribute to the PCC's income as well as its outreach to the community.
2. The George Gurney Charity for the Sick Poor (212964). The object of the Charity, established in 1923 following a bequest, was to provide a qualified trained nurse for the benefit of the poor inhabitants of Croxley Green. Following the launch of the NHS in 1948 this object was amended by discussion with the Charity Commission to:
"The use of the money from the trust to help individual cases of hardship as a result of illness, and to provide amenities such as invalid chairs for the use of people in the parishes of All Saints' and St Oswald's. The income from the bequest remains to provide help for special deserving cases as well as enabling Christmas gifts to be given to some elderly and sick persons."
3. The Croxley Green Annuity Fund (212965), established in 1920 following a bequest, had as its object to provide pensions for three aged poor residents or former residents of Croxley Green.

The major event of 2023 was the merger in June with the agreement of the Charity Commission of the Croxley Green Annuity Fund with the George Gurney Charity, to which its assets were transferred on the grounds that there was a substantial overlap in their objects, namely the relief of poverty. The trustees intend during 2024 to combine the merged charity with two other separate charitable bank accounts, to change the name of the George Gurney Charity to the All Saints' Croxley Green Parish Church Charity and to amend its current charitable purposes to the relief of poverty and the advancement of health.

Anyone resident in or having links to Croxley Green who has financial or health needs is welcome to apply in confidence to Christopher Fagan, Clerk to the Trustees for assistance.


Rev Canon Miriam Mugan, Vicar of All Saints' Parish


Christopher Fagan, PCC Secretary

**Independent examiner's report to the members/trustees of Parochial Church Council of
ALL SAINTS CHURCH, CROXLEY GREEN**

I report to the trustees on my examination of the accounts of the All Saints Church, Croxley Green for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the accounts 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 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed:



Name: Dorothea Marianne Anna Reynolds, CPFA

Address: 124 Tudor Way Rickmansworth Herts WD3 7HL

Date: 14 April 2024

ALL SAINTS CHURCH, CROXLEY GREEN

RECEIPTS AND PAYMENTS ACCOUNTS 2023

	31/12/2022	2023	2023	2023	31/12/2023
	Opening	Transfers	Receipts	Payments	Closing
	Balance				Balance
	£	£	£	£	£
Restricted Funds					
Brewer Memorial Fund	319.13		0.00	0.00	319.13
Clock Fund	0.00		7,684.40	-7,684.40	0.00
Vicars Discretionary Fund	2,762.60		500.00	-345.92	2,916.68
Music Fund	2,760.67		0.00	0.00	2,760.67
David C Williams - Legacy	3,645.27		0.00	-922.00	2,723.27
Vestment & Sanctuary Fund	507.33		3,171.25	-175.84	3,502.74
Choir Fund	90.00		0.00	0.00	90.00
Forest Church	554.59		0.00	0.00	554.59
Hall Fund	2,270.43		28,772.49	-29,622.92	1,420.00
Toddler Group	0.00	-872.00	2,686.01	-116.00	1,698.01
	12,910.02	-872.00	42,814.15	-38,867.08	15,985.09
Designated Funds					
Hall Refurbishment Fund	6,000.00	2,500.00	0.00	-8,500.00	0.00
Legacy Fund	5,909.98		0.00	0.00	5,909.98
Church Contingency	25,000.00		0.00	0.00	25,000.00
Quinquennial Fund	11,000.00	1,230.00	0.00	-2,870.00	9,360.00
Church Redecoration Fund	0.00	1,500.00	0.00	0.00	1,500.00
Flower Fund	444.00		0.00	0.00	444.00
	48,353.98	5,230.00	0.00	-11,370.00	42,213.98
General Fund	46,502.83	-4,358.00	118,779.65	-113,528.11	47,396.37
TOTAL ALL FUNDS	107,766.83	0.00	161,593.80	-163,765.19	105,595.44

STATEMENT OF ASSETS AND LIABILITIES AS AT 31st December 2023

	31/12/2022	31/12/2023
	£	£
ASSETS		
Cash Funds		
Current Account	15,952.47	16,365.98
Business Saver Account	90,244.18	87,133.57
Business Saver Account	0.07	0.07
	106,196.72	103,499.62
Other Monetary Assets		
Amounts Receivable		
Tax Refund	2,373.90	3,727.47
Offertory	80.00	142.50
Donations	120.00	0.00
Missions & Appeals	0.00	33.20
Doantions Beer Festival	0.00	0.00
Wendy Shafe - fundraising hall	0.00	0.00
	2,573.90	3,903.17
TOTAL ASSETS	108,770.62	107,402.79
LIABILITIES		
Amounts Payable		
Service Fees	0.00	0.00
P&E	0.00	11.00
Missions & Appeals	418.14	533.10
Repairs & Maintenance	0.00	132.00
Office	0.00	0.00
Music	0.00	300.00
Adult Outreach	25.00	0.00
Ministry Expenses	560.65	831.25
	1,003.79	1,807.35
TOTAL LIABILITIES	1,003.79	1,807.35
ASSETS LESS LIABILITIES	107,766.83	105,595.44

ALL SAINTS CHURCH, CROXLEY GREEN

Summary of General Fund Receipts and Payments for the Period up to 31st December 2023

RECEIPTS

Sunday Offeratories

Pledged Giving
Recovered Tax
Special Service Collections
Cash Collections

2022 2023 Folio

£31,537.97 £34,418.70 1
£9,104.37 £10,391.44 3
£3,094.83 £2,820.93 1
£5,032.14 £5,899.35 1
£48,769.31 £53,530.42

QS4

£22,253.00

£22,253.00 5

Parish Share Debt Written Off

£0.00

£0.00 11

Donations & Fund Raising

General/Bequests

£1,489.05

£2,396.51 2

Magazine

£235.07

£282.56 4

Junior Church

£0.00

£0.00 16

Senior Citizens

£3,403.63

£4,007.06 23

Christmas/Autumn Fair

£6,255.20

£6,673.32 6

Fundraising

£2,817.92

£2,092.50 6

Jumble Sales

£512.95

£0.00 6

Beer Festival

£0.00

£1,629.02 6

Charity Events & Collections

£0.00

£0.00 29

£14,713.82

£17,080.97

Fees

Weddings, Funerals Etc

£2,955.33

£1,815.00 27

Hall Lettings

£24,155.40

£23,099.50 8

£27,110.73

£24,914.50

Interest on Deposits

£87.12

£889.39 3

Miscellaneous

£111.05

£111.37 24

Total Income

£113,045.03

£118,779.65

Surplus/Deficit for Year

£9,803.02

£893.54

Balance B/F

£36,699.81

£46,502.83

Balance C/F

£47,396.37

PAYMENTS

Church Ministry Costs

Ministry Expenses

£1,104.80

£1,333.22 12 & 18 (50%)

Church Music

£4,886.35

£5,096.93 13

Sanctuary Expenses

£750.19

£659.10 14

Pastoral & Evangelism

£479.02

£875.62 15

Junior Church

£299.27

£353.08 16

Senior Citizens

£25.00

£390.45 23

Churches Together

£140.00

£140.00 28

Magazine

£96.95

£137.09 4

£7,781.58

£8,985.49

Parish Share

£63,209.00

£64,126.00 11

Church & Hall Running Costs

Hall & Kitchen Equipment

£8.43

£110.49 8

Wages

£12,408.12

£13,042.56 17 & 7

Light, Heat & Water

£4,512.55

£13,196.70 18

Insurance

£4,051.68

£4,178.93 19

Repairs & Maintenance

£5,877.12

£6,291.85 20

Cleaning Equipment

£668.39

£1,152.11 9

Flowers

-£16.33

£95.43 25

Parish Office

£1,853.34

£3,435.34 21 & 18 (50%)

Miscellaneous

£691.49

£801.21 24

Transfer to Hall Restoration Fun

£3,500.00

£2,500.00 20

Gazebos

£33,554.79

£44,804.62 8

WWI Memorial Doors

£0.00

£0.00

150th Celebrations

-£1,303.36

-£30.00 51

Donations/Charity

£0.00

£0.00 29

Total Expenditure

£103,242.01

£117,886.11

Vicar/Chair

Treasurer




ALL SAINTS CHURCH, CROXLEY GREEN

Church Account 2023 at 31st December 2023

RÉCEIPTS

		Budget		
	2022	2023	2023	100.00%
	£	£	£	%
Sunday Offertories				
Pledged Giving Envelopes	£2,735.45	£1,900.00	£2,116.00	111.37%
S/O & DD	£28,802.52	£31,200.00	£32,302.70	103.53%
Pledged Giving (Offer, SO etc)	31,537.97	£33,100.00	£34,418.70	103.98%
Recovered Tax	9,104.37	£8,800.00	£10,391.44	118.08%
Offertory Cash Collections	5,032.14	£4,500.00	£5,899.35	131.10%
Special Service Collections	3,094.83	£2,000.00	£2,820.93	141.05%
	48,769.31	£48,400.00	£53,530.42	110.60%
QS4 -Bell Tower	22,253.00	£22,253.00	£22,253.00	100.00%
Donations/Bequests	1,489.05	£850.00	£2,396.51	281.94%
Other				
Fees - Weddings, Funerals etc	2,955.33	£2,200.00	£1,815.00 ****	82.50%
Interest on Deposits	87.12	£100.00	£889.39	889.39%
Magazine	138.12	£150.00	£145.47	96.98%
Christmas/Autumn Fair	6,255.20	£5,500.00	£6,673.32	121.33%
Jumble Sales	512.95	£0.00	£0.00	#DIV/0!
Fundraising	2,817.92	£1,500.00	£2,092.50	139.50%
Beer Festival	0.00	£0.00	£1,629.02	#DIV/0!
Junior Church	0.00	£0.00	£0.00	#DIV/0!
Adult Outreach	3,403.63	£2,600.00	£4,007.06	154.12%
	16,170.27	£12,050.00	£17,251.76	143.17%
Total	88,681.63	£83,553.00	£95,431.69	114.22%

PAYMENTS

Parish Share	63,209.00	£64,122.00	£64,126.00	100.01%
Ministry Expenses	1,104.80	£1,350.00	£1,333.22	98.76%
Churches Together	140.00	£140.00	£140.00	100.00%
Church Music	4,886.35	£5,150.00	£5,096.93	98.97%
Sanctuary Expenses	750.19	£1,025.00	£659.10	64.30%
Pastoral & Evangelism	479.02	£1,200.00	£875.62	72.97%
Junior Church	299.27	£550.00	£353.08	64.20%
Adult Outreach	25.00	£220.00	£390.45	177.48%
	7,684.63	£9,635.00	£8,848.40	91.84%
Wages	6,204.06	£6,574.58	£6,521.28	99.19%
Heat, Light & Water	928.61	£6,822.73	£5,324.30	78.04%
Insurance	2,521.35	£2,661.00	£2,600.70	97.73%
Cleaning Equipment	151.91	£182.00	£165.00	90.66%
Repairs & Maintenance	4,012.34	£2,800.00	£3,644.20	130.15%
Parish Office	1,853.34	£2,650.00	£3,435.34	129.64%
Miscellaneous	580.44	£590.00	£689.84	116.92%
Flowers	-16.33	£0.00	£95.43	0.00%
	16,235.72	£22,280.31	£22,476.09	100.88%
150th Celebrations	-1,303.36	£0.00	-£30.00	#DIV/0!
Total	85,825.99	£96,037.31	£95,420.49	99.36%
Surplus/(Deficit) for year	2,855.64	-£12,484.31	£11.20	-0.09%

ALL SAINTS CHURCH, CROXLEY GREEN

Church Hall Account 2023 at 31st December 2023

	2022	Budget 2023	2023	100.00% %
RECEIPTS				
Lettings	£24,155.40	£23,000.00	£23,099.50	100.43%
	£24,155.40	£23,000.00	£23,099.50	
PAYMENTS				
Wages	£6,204.06	£6,574.58	£6,521.28	99.19%
Heat, Light & Water	£3,583.94	£8,677.27	£7,872.40	90.72%
Insurance	£1,530.33	£1,614.00	£1,578.23	97.78%
Cleaning Equipment	£516.48	£636.00	£987.11	155.21%
Repairs & Maintenance	£1,864.78	£1,700.00	£2,647.65	155.74%
Hall/Kitchen Equipment	£8.43	£100.00	£110.49	110.49%
Transfers to Hall Restoration	£3,500.00	£2,500.00	£2,500.00	100.00%
	£17,208.02	£21,801.85	£22,217.16	101.90%
Surplus/(Deficit) for Yr	£6,947.38	£1,198.15	£882.34	73.64%

All Saints Church, Croxley Green
Statement of Accounts 31st December 2023
Donations to Missions & Appeals

	2022 £	2023 £	Folio
Diocesan/Local			
Herts Young Homeless	345.67	0.00	29
Playskill	310.83	0.00	29
Watford Mencap	0.00	554.02	29
New Hope	0.00	456.86	29
	656.50	1,010.88	
 Home			
Royal British Legion	506.15	521.20	29
Young Minds	418.14	0.00	29
Mothers' Union	348.31	0.00	29
Crisis UK	204.80	136.31	29
Children's Society	186.11	346.74	29
Dementia UK	0.00	186.83	29
Action for Children	0.00	396.79	29
	1,663.51	1,587.87	
 Overseas			
Red Cross - Turkey-Syria Earthquake Appeal	975.24	984.44	29
Christian Aid	0.00	120.70	29
Bishop's Harvest Appeal	0.00	202.00	29
	975.24	1,307.14	
 Total	3,295.25	3,905.89	

**Independent examiner's report to the members/trustees of Parochial Church Council of
ALL SAINTS CHURCH, CROXLEY GREEN**

I report to the trustees on my examination of the accounts of the All Saints Church, Croxley Green for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the accounts 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 Act.

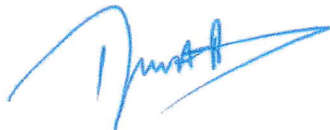
Independent examiner's statement

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed:



Name: Dorothea Marianne Anna Reynolds, CPFA

Address: 124 Tudor Way Rickmansworth Herts WD3 7HL

Date: 14 April 2024

Accounts

ALL SAINTS' CHURCH ANNUAL REPORT FOR 2022

1. PAROCHIAL CHURCH COUNCIL

Annual Report to the Charity Commission of the Parochial Church Council of the Ecclesiastical Parish of All Saints', Croxley Green in the Diocese of St Albans for 2022

Registered Charity No 1165115

The principal address of All Saints' Parish is The Parish Office, All Saints' Church, The Green, Croxley Green, Hertfordshire WD3 3HJ

Tel. 01923 772109

Website www.croxleygreenallsaints.org

Aims and Purposes

To promote the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

Objectives and Activities

The objectives of the PCC are to co-operate with the Vicar and parish clergy in promoting in the parish the whole mission of the Church.

Public Benefit

All Saints' activities included:

- regular public worship open to all free of charge
- church open for private worship and contemplation
- pastoral work, including visiting the sick, the housebound and the bereaved
- teaching Christianity through sermons, courses and small groups
- promoting Christianity through staging events and meetings, including activities for senior citizens and young people
- supporting other charities, local, national and international.

Achievements and Performance

Electoral Roll:

Following an annual revision there were 92 names on the Roll, compared with 84 in 2021.

Notable Events:

2022 saw three major events at All Saints; namely:

- i) the resumption of normal worship and church activities following relaxation of Covid restrictions
- ii) the celebration of the 150th anniversary of the parish and
- iii) the adoption of a new Mission Action Plan.

Worship and Study

Following the Government's decision to make observance of Covid restrictions on public worship voluntary, there was a gradual increase in numbers attending services in church, back towards pre-pandemic levels. Communion in both kinds was restored and serving of refreshments in church after services was resumed. This was generally welcomed by all. Over time, the number of face masks worn in church declined.

We have also been working hard to ensure our worship and liturgy is appropriate for the broad age range of people in the services and that our style of worship is multigenerational and enables the spiritual (and numerical) growth and deepening of community within our church.

Lay assistants were appointed to assist clergy to administer communion, subject to their names being notified to the Bishop.

The involvement of children with the Sunday communion service was encouraged by admitting them to receive communion before they are confirmed and encouraging them to complete simple creative tasks linked to the gospel message, e.g. by drawings, or thinking and writing ways in which they gave examples of love for God and people they knew, which could be shown or told to the congregation at the conclusion of the service. Books held in the children's area of the church were regularly reviewed. Monthly Family Services were held in the church hall, combining learning about God, prayer, singing and dancing, crafts and fun activities.

Bible and spiritual study courses were run during Advent and Lent, and evening spiritual reflections were held, with lay leadership and ending in a short compline service. The church was also available throughout the year for Quiet Church contemplation. Evening bible study courses using the Lectio Divina reading method were held during Autumn.

Following the adoption of All Saints' new Mission Action Plan a number of informal groups hosted by individual parishioners were formed by personal invitation, to combine spiritual development with social contact and friendship.

150th Anniversary of the Parish

On Sunday 26 June 2022 a service of thanksgiving and celebration was held in the church attended by the Bishop of St Albans, the Lord Lieutenant of Hertfordshire and many other church and civic representatives, including clergy who had formerly served at All Saints'. Other celebrations included a Flower Festival on 16-17 July with floral displays in the church donated by a number of churches, schools and organisations, magnificent displays of crocheted woollen flowers inside and outside the church and on local post boxes, a Festival Evensong service, an orchestral concert and musical recitals in the church during the Festival.

Mission

The PCC adopted a new Mission Action Plan for the years 2022-24. It was inspired by a desire to build on what we perceived God to be doing in our parish. It contained four themes for action, namely Transforming Communities; Making New Disciples; Going Deeper into God; and Stewardship. Much of the preparatory work was undertaken by the Pastoral and Evangelism Committee. Three priority tasks were chosen for 2022, which were:

- forming a parish Youth Group for children aged 8-11 (Making new Disciples)
- expanding the ministry of the Friday Cafés (Transforming Communities) and

- encouraging people willing to organise and host informal groups for exploration of faith and social contact (Going Deeper into God).

Safeguarding

All Saints' continued to comply with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to safeguarding guidance issued by the House of Bishops. We are committed to safeguarding all within our church and those who use our church hall. Our Safeguarding Team was implementing in 2022 the requirements of the Level 2 Safeguarding Dashboard and ensured that all PCC members as trustees of the charity received training in Basic and Foundation safeguarding and in Awareness of Domestic Abuse. The following Safeguarding policies and documents were adopted by the PCC during 2022:

- Role Descriptions for those who lead our Choir, Toddler group, Drop-in Café, Pop-Up Cafés for young families, and the Afternoon Teas. Leaders have received safeguarding training and have had DBS clearance. These groups are covered by our church insurance.
- Annual review of All Saints' Church Safeguarding Policy which included the adoption of the formal statement of the House of Bishops 'Promoting a Safer Church: safeguarding policy statement for children, young people and adults' (2017), All Saints' Parish Safeguarding Policy, which required each person who works within the church community to agree to abide by the Policy and guidelines established by the parish church;
- Annual review of the membership of the Trustee Group who would be responsible for reporting to any Safeguarding and Serious Incidents to the Charity Commission and the Diocesan Safeguarding team.
- November- December:
 - a) Policy for Safer Recruitment, including Ex-Offenders.
 - b) Policy on Responding Well to Domestic Abuse.

DBS (Disclosure and Barring Service) checks were ongoing for members of our church PCC and those holding roles of responsibility. Concerns can be raised by contacting the Parish Safeguarding Officer Anne Oke, the Assistant Safeguarding Officer Sam Jones or the Vicar, Revd Miriam Mugan, or via the secure email address safeguarding@croxleygreenallsaints.org

Finance

The PCC set a cautious budget for 2022, having regard to ongoing uncertainties about the COVID pandemic and kept careful control over expenditure. The final accounts showed a surplus on the general fund of £9,803., with accumulated reserves of £46,503, an increase of £9,803 on the 2021 figure. Receipts from planned giving and cash collections at services, fundraising and donations from events, including the 150th Anniversary Flower Festival and concert, the Friday drop-in cafés and the beer festival, all showed increases. The 2022 accounts benefited from a fixed price energy contract until October. Expenditure on the wheelchair ramp and balustrade extension in the church and flooring works around the font was funded by legacies.

Reserves Policy

The PCC's policy is to maintain a level of reserves equivalent to three months' cash flow, which for 2022 equated to £28,261.

Social and Fundraising Events

During 2022, the Social and Fundraising Committee organised a number of successful fundraising events, including the annual Christmas Market and its associated Grand Prize Draw, a jumble sale and a table-top sale and a stall at the annual Croxley Revels held on the Green. Members also provided refreshments for a number of services and social events. In addition to earning a considerable amount of income, these served to welcome newcomers and visitors to All Saints', publicise church services and activities and provide enjoyable social activities for parishioners. Committee members also assisted at the Beer Festival in November. Financial outcomes of fundraising activities are set out in the Annual Accounts.

Buildings

2022 saw the completion of work included in the five-year plan to restore and refurbish the church building which had begun in 2017 and had expanded to include a number of other works, including a community project to replace the wooden interior church doors with incised glazed doors to commemorate World War I. In 2002 a wheelchair ramp was installed, the glass balustrade between the north and south aisles was extended to the west wall and including the ramp, flooring adjacent to the font was retiled and broken leaded windows were repaired. A carved slate plaque recording the hanging of the Memorial Doors and the contributing donors was mounted.

These works could not have been undertaken without a most generous legacy, external grants and donations from church members which are recorded in the report of the Buildings and Hall Committees. The effect has been to make the church a building fit for purpose as a place of worship and a community resource. A recent Quinquennial Inspection by the Church Surveyor confirmed that the church is structurally sound and that relatively routine repairs are all that are required to keep it so for the future.

The church hall, a valued community hub which is 100 years old, requires a great deal of modernisation. The hall is extensively used for church activities and also hired for use by a number of community and commercial leisure operators and for private social events. These lettings contribute significantly to the PCC's income. The Buildings and Hall Committees worked through the year on a plan of works and submitted an application for a grant to the National Heritage Lottery Fund. Unfortunately this was not successful and an alternative fundraising strategy will need to be pursued.

Parish Initiatives

As an experiment a Beer Festival was held in the church, planned to run from Friday 4 to Sunday 6 November. In the event all the beer was sold by the end of Saturday evening, so the Sunday session was cancelled. The event was run by a local publican and attracted a large number of people, including some family groups, sitting at tables, who expressed many favourable comments. The atmosphere was relaxed and pleasant and the church received a substantial donation from the

publican, who had taken all the commercial risks. We also managed to sell over 800 tickets for the parish Grand Prize Draw (a small lottery), made at the Christmas Market later in November.

Pastoral Care

Pastoral visiting and support was provided by Vicar Miriam and her clergy team of Rev Paul Palmer and Rev Anne Shaw, supported by members of the congregation, keeping in contact with parishioners who are elderly or housebound, for example by providing transport to services, deliveries of the Parish Magazine, transport to church activities including the Friday Cafés and afternoon teas and delivery of frozen cooked meals upon request by parishioners.

Deanery Synod

All Saints' is participating with the eight other Parishes in Rickmansworth Deanery Synod in holding joint services, developing common Mission Action Plan goals and launching joint activities, e.g. the Deanery Quiz Night. The Synod held one meeting in 2022, with the newly-appointed Diocesan Secretary David White, who asked parishes to consider their top three priorities for the year ahead.

Ecumenical Relationships

All Saints' is an active member of Churches Together in Croxley and supports a local food bank run on behalf of Churches Together in Croxley Green, which operates from the Baptist Church.

The Parish has continued its active participation in a project initiated by Churches Together in Croxley Green to employ a Parish Nurse to work part-time in Croxley Green, to support the existing health services. Our Vicar Miriam is a trustee of the Charitable Incorporated Organisation set up to appoint to and manage the project, which has attracted additional external support and finance and has been well-used by the local community.

Charitable Giving

The PCC supports a number of local, national and international charities chosen each year for the following year. Covid-19 restrictions limited fundraising for the chosen charities but donations totalling £1423 raised from after service tea and coffee voluntary contributions were given to the Herts Young Homeless, The Mothers Union, Plasyskill and Young Minds in 2022, while voluntary donations received at individual Friday drop-in cafés were given to the Ukraine Appeal, The British Legion Poppy Appeal and the charity Crisis UK.

Activities and Outreach

Activities such as the Monday Toddlers Group, the Friday drop-in cafés, school holiday pop-up cafés for parents/carers of under 5 children and afternoon teas were resumed, and a Youth Group for ages 8-11 was re-launched in September.

Other Church groups have continued to contribute actively to parish life, notably the Church Choir directed by Sarah Guest, accompanied by visiting organists Simon Dunn and David Heath, and the Flower Group whose work adds greatly to the worship at services and to the beauty of the Church.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure and is registered as a charity with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees who qualify as baptised members of the Church of England aged over 16 years are encouraged to register on the Electoral Roll and they may stand for election to the PCC.

The Annual Meeting of Parishioners to elect the Churchwardens was held on 24 April 2022, followed by the Annual Parochial Church Meeting which conducted elections to the Parochial Church Council, appointed the External Examiner and received the Annual Report and Accounts.

Membership of the PCC

Membership during 2022 is shown below.

Ex officio:

Revd Miriam Mugan, Vicar and Chair of the PCC (appointed November 2007): Revd Paul Palmer, Curate.

Anne Oke and Lyndon Palmer (Churchwardens).

Deanery Synod Representatives:

Fran Bennett and Shirley Ford, elected to serve until 2023

Lay Members:

Jane Bates

Sam Beard

Nik Bennett (Vice-Chair)

Chris Fagan

John Galloway

Sam Jones

Janet Martin

Andrew Nobbs

Ann Palmer.

Following the Annual Parochial Church Meeting Nik Bennett and Ann Palmer were appointed by the PCC to serve as Assistant Churchwardens during 2022/23.

Advisers

Bankers Barclays Bank PLC

Independent Examiner Mrs Dorothy Reynolds

Organisation and Structure

The principal committees and groups are set out below, with memberships appointed by the PCC on 5 May 2022. Most committees include a mixture of PCC and non-PCC members. Chairs of the Committees were either appointed by the PCC or elected at the first meeting of those Committees after the APCM.

The Finance and Standing Committee is scheduled to meet in alternate months between scheduled PCC meetings with delegated financial powers and exercises oversight of the management of the Parish. Members: Rev Miriam (Chair), Anne Oke and Lyndon Palmer (Churchwardens), Nik Bennett and Ann Palmer (Assistant Wardens), Andrew Nobbs (Treasurer), Janet Martin (Planned Giving Officer), Sam Beard (lay PCC member) and Chris Fagan (Secretary). Owing to the large number of PCC meetings, the Committee did not meet during 2022.

The Buildings Committee acts as stewards of the Church, the Hall and the grounds and is concerned with their maintenance and appropriate improvements. Members: Lyndon Palmer (Chair), Anne Oke, (Secretary), Nik Bennett, Janet Martin, Rev Miriam, Chris Oke and Ann Palmer.

The Pastoral and Evangelism Group is focussed on ensuring that All Saints' has sufficient arrangements in place to meet the pastoral and spiritual needs of the Church members and to enhance the spiritual life and numerical growth of the Church. Members: Rev Miriam (Chair), Rev Anne Shaw, Jane Bates (Secretary), Sam Beard, Fran Bennett, Sister Mary Bittles, Shirley Ford, Sam Jones, Andrew Nobbs, Anne Oke and Ann Palmer.

The Hall Committee exercises oversight of the use, maintenance and improvement of the Church Hall and Kitchen, which are used both by church groups and a large number of community groups and external leisure activity operators. It recommends levels of hiring fees. Members: Sam Jones (Chair), Wendy Shafe (Secretary). Jane Bates, Judith Man, Janet Martin and Anne Oke.

The Social and Fundraising Committee organises a variety of entertainment and fundraising activities through the year, including the Christmas Market. Members: Ann Palmer (Chair), Sue Humphries (Secretary), Nik Bennett, Chris Fagan, Judith Man, Janet Martin, Rev Miriam and Lyndon Palmer.

The Music Maintenance and Development Committee oversees the musical content of services and other matters relating to the Choir and visiting organists.. Its membership in 2022 was Rev. Miriam (Chair), Sarah Guest (Choir Director), Sam Beard, Chris Fagan, Anne Oke and Ann Palmer. We welcomed Organist David Heath as a Committee member in September.

The Communications Team oversees All Saints' social media platforms on the website, Facebook, Twitter and other forms of internal and external communication. Members: Lyndon Palmer (Chair), Sam Jones, Janet Martin and Rev Miriam.

The Magazine Team produces and organises distribution the monthly parish magazine which is an important means of communication within the church community. Members: Wendy Shafe (spokesperson), Fran Bennett, Shirley Ford and Shelagh Booth. During 2022 it was published online

and paper copies were hand delivered to housebound parishioners. It was a very important means of keeping all parishioners in touch with All Saints’.

The Garden Team maintains the Church Garden, with help from other congregation members. Members: Janet Martin, Shirley Ford and Andrew Nobbs. The Eco Church Group established in 2021 continued its projects to increase recycling and to qualify for a bronze award from the A Rocha Church Eco Charity. Progress on this project was very limited during 2022 as other matters, including the 150th anniversary celebrations, were prioritised.

The 150th Anniversary Working Group met to prepare for the celebrations in June, with a sub-group working to organise the Flower Festival held in July. Members: Rev Miriam (Chair), Ann Palmer (Secretary), Sam Beard, Nik Bennett, Janet Martin, Sam Jones and Andrew Nobbs.

The PCC held seven ordinary meetings and three extraordinary meetings during 2022, with an average attendance at the ordinary meetings of 77%. The meeting on 3 March was held via Zoom as some members were in Covid isolation.

Parish Charities

There are three Parish Charities which are administered by Trustees independently of the PCC. Their registered charity numbers are stated below. The Vicar and the Churchwardens are Trustees ex officio.

1. The Reverend David Kenneth Williams Trust (803706). The objects of the Charity are to support such Christian religious and charitable purposes either within or outside the Parish as the Trustees consider proper. The Clerk to the Trustees has been appointed by the Trustees as an additional Trustee of this Charity. Most of the financial assets are invested for capital growth. In 2022 the trustees allocated funding of £10,000 to the PCC towards the estimated costs of a refurbishment and modernisation of the church hall to meet a shortfall of funding. The Church Hall is used by church groups and by a number of community and commercial leisure and exercise organisations who hire it for their activities and thereby contribute to the PCC’s income. Another grant to a local family was made as an emergency measure.
2. The George Gurney Charity for the Sick Poor (212964). The object of the Charity, established in 1923 following a bequest, was to provide a qualified trained nurse for the benefit of the poor inhabitants of Croxley Green. Following the launch of the NHS in 1948 this object was amended by discussion with the Charity Commission to:

“The use of the money from the trust to help individual cases of hardship as a result of illness, and to provide amenities such as invalid chairs for the use of people in the parishes of All Saints’ and St Oswald’s. The income from the bequest remains to provide help for special deserving cases as well as enabling Christmas gifts to be given to some elderly and sick persons.”
3. The Croxley Green Annuity Fund (212965), established in 1920 following a bequest, had as its object providing pensions for three aged poor residents or former residents of Croxley Green.

In practice investment income from the latter two charities is used at the Trustees’ discretion to provide financial support to less affluent parish residents on a one-off or regular monthly basis and

to provide a financial supplement at Christmas. In 2022 total income was £1,969.20 and total expenditure was £181.23.

Anyone resident in or having links to Croxley Green who has financial or health needs is welcome to apply in confidence to the trustees. for assistance.

Rev Canon Miriam Mugan, Vicar of All Saints' Parish

Christopher Fagan, PCC Secretary

ALL SAINTS CHURCH, CROXLEY GREEN

PAYMENTS

[illegible]

ALL SAINTS CHURCH, CROXLEY GREEN

RECEIPTS AND PAYMENTS ACCOUNTS 2022

	31/12/2021 Opening Balance £	2022 Transfers £	2022 Receipts £	2022 Payments £	31/12/2022 Closing Balance £
Restricted Funds					
Brewer Memorial Fund	319.13		0.00	0.00	319.13
WWI Special Project	2,399.14		312.50	-2,711.64	0.00
Margaret Lumsden Legacy	4,478.64		0.00	-4,478.64	0.00
Bell Fund	0.00		0.00	0.00	0.00
Vicars Discretionary Fund	2,613.98		250.00	-101.38	2,762.60
Hall Fund (Dinner Bell)	0.00		0.00	0.00	0.00
Music Fund	2,760.67		0.00	0.00	2,760.67
David C Williams - Legacy	8,103.69		787.60	-5,246.02	3,645.27
Vestment Fund	507.33		0.00	0.00	507.33
Choir Fund	90.00		0.00	0.00	90.00
Forest Church	554.59		0.00	0.00	554.59
Ramp Fund	5,490.17		3,927.69	-9,417.86	0.00
Hall Fund	2,270.43		0.00	0.00	2,270.43
	29,587.77	0.00	5,277.79	-21,955.54	12,910.02
Designated Funds					
Hall Refurbishment Fund	2,500.00	3,500.00	0.00	0.00	6,000.00
Legacy Fund	5,909.98		0.00	0.00	5,909.98
Church Contingency	25,000.00		0.00	0.00	25,000.00
Quinquennial Fund	10,000.00	1,000.00	0.00	0.00	11,000.00
Church Redecoration Fund	0.00	0.00	0.00	0.00	0.00
Flower Fund	444.00		0.00	0.00	444.00
	43,853.98	4,500.00	0.00	0.00	48,353.98
General Fund	36,699.81	-4,500.00	113,045.03	-98,742.01	46,502.83
TOTAL ALL FUNDS	110,141.56	0.00	118,322.82	-120,697.55	107,766.83

STATEMENT OF ASSETS AND LIABILITIES AS AT 31st December 2022

	31/12/2021 £	31/12/2022 £
ASSETS		
Cash Funds		
Current Account	13,266.65	15,952.47
Business Saver Account	90,157.06	90,244.18
Business Saver Account	0.07	0.07
	103,423.78	106,196.72
Other Monetary Assets		
Amounts Receivable		
Tax Refund	3,750.54	2,373.90
Offertory	0.00	80.00
Donations	0.00	120.00
QS4	5,563.25	0.00
	9,313.79	2,573.90
TOTAL ASSETS	112,737.57	108,770.62
LIABILITIES		
Amounts Payable		
Service Fees	1,256.00	0.00
P&E	28.55	0.00
Missions & Appeals	0.00	418.14
Repairs & Maintenance	265.00	0.00
Office	23.15	0.00
Music	241.40	0.00
Adult Outreach	0.00	25.00
Ministry Expenses	781.91	560.65
Wages	0.00	0.00
	2,596.01	1,003.79
TOTAL LIABILITIES	2,596.01	1,003.79
ASSETS LESS LIABILITIES	110,141.56	107,766.83

ALL SAINTS CHURCH, CROXLEY GREEN

Church Account 2022 at 31st December 2022

RECEIPTS		Budget			
	2021	2022	2022	100%	
	£	£	£	%	
Sunday Offertories					
Pledged Giving Envelopes	2,608.82	2,500.00	2,735.45	109%	
S/O & DD	25,829.06	26,000.00	28,802.52	111%	
Pledged Giving (Offer, SO etc)	28,437.88	28,500.00	31,537.97	111%	
Recovered Tax	8,576.62	7,000.00	9,104.37	130%	
Offertory Cash Collections	5,626.58	4,500.00	5,032.14	112%	
Special Service Collections	1,345.18	1,450.00	3,094.83	213%	
	43,986.26	41,450.00	48,769.31	118%	
QS4 -Bell Tower	20,785.98	22,253.00	22,253.00	100%	
Donations/Bequests	5,015.93	1,300.00	1,489.05	115%	
Other					
Fees - Weddings, Funerals etc	2,970.00	2,200.00	2,955.33	****	134%
Interest on Deposits	7.82	7.00	87.12		1245%
Father David Williams Trust	0.00	0.00	0.00		0%
Magazine	181.01	300.00	138.12		46%
Christmas/Autumn Fair	5,141.93	4,000.00	6,255.20		156%
Jumble Sales	0.00	700.00	512.95		73%
Fundraising	2,279.59	2,000.00	2,817.92		141%
Junior Church	73.88	0.00	0.00		#DIV/0!
Adult Outreach	128.05	150.00	3,403.63		2269%
	10,782.28	9,357.00	16,170.27		173%
Total	80,570.45	74,360.00	88,681.63		119%
PAYMENTS					
Parish Share	36,597.00	63,209.00	63,209.00		100%
Ministry Expenses	1,200.73	1,200.00	1,104.80		92%
Churches Together	140.00	140.00	140.00		100%
Church Music	2,823.34	4,640.00	4,886.35		105%
Sanctuary Expenses	430.66	600.00	750.19		125%
Pastoral & Evangelism	467.17	1,200.00	479.02		40%
Junior Church	154.50	100.00	299.27		299%
Adult Outreach	32.94	345.00	25.00		7%
	5,249.34	8,225.00	7,684.63		93%
Wages	6,045.36	6,462.00	6,204.06		96%
Heat, Light & Water	1,916.74	2,957.00	928.61		31%
Insurance	2,495.37	2,567.00	2,521.35		98%
Cleaning Equipment	125.00	200.00	151.91		76%
Repairs & Maintenance	13,606.71	3,200.00	4,012.34		125%
Parish Office	1,964.56	2,500.00	1,853.34		74%
Miscellaneous	402.45	540.00	580.44		107%
Flowers	0.00	0.00	-16.33		0%
	26,556.19	18,426.00	16,235.72		88%
150th Celebrations	0.00	1,000.00	-1,303.36		-130%
IT Upgrade for services	0.00	0.00	0.00		0%
ECO Church audit	0.00	250.00	0.00		0%
Upgrade of Security lighting	924.00	0.00	0.00		#DIV/0!
Total	69,326.53	91,110.00	85,825.99		94%
Surplus/(Deficit) for year	11,243.92	-16,750.00	2,855.64		-17%

ALL SAINTS CHURCH, CROXLEY GREEN

Church Hall Account 2022 at 31st December 2022

	2021	Budget 2022	2022	100% %
RECEIPTS				
Lettings	13,253.00	22,000.00	24,155.40	110%
	13,253.00	22,000.00	24,155.40	
PAYMENTS				
Wages	6,045.36	6,463.00	6,204.06	96%
Heat, Light & Water	2,630.19	4,293.00	3,583.94	83%
Insurance	1,514.74	1,558.00	1,530.33	98%
Cleaning Equipment	400.75	600.00	516.48	86%
Repairs & Maintenance	1,136.24	1,500.00	1,864.78	124%
Hall/Kitchen Equipment	0.00	200.00	8.43	4%
Transfers to Hall Restoration	2,500.00	2,500.00	3,500.00	140%
	14,227.28	17,114.00	17,208.02	101%
Surplus/(Deficit) for Yr	-974.28	4,886.00	6,947.38	142%

All Saints Church, Croxley Green
Statement of Accounts 31st December 2022
Donations to Missions & Appeals

	2021	2022	Folio
	£	£	
Diocesan/Local			
Herts Young Homeless	0.00	345.67	29
Playskill	0.00	310.83	29
	0.00	656.50	
 Home			
Royal British Legion	0.00	506.15	29
Young Minds	0.00	418.14	29
Mothers' Union	0.00	348.31	29
Crisis UK	147.60	204.80	29
Children's Society	196.03	186.11	29
	343.63	1,663.51	
 Overseas			
UNICEF	400.86	0.00	29
Red Cross - Ukraine Appeal	0.00	975.24	29
	400.86	975.24	
 Total	744.49	3,295.25	

**Independent examiner's report to the members/trustees of Parochial Church Council of
ALL SAINTS CHURCH, CROXLEY GREEN**

I report on the accounts for the year ended 31 December 2022 which are set out on the attached pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(S)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records

have not been met.

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

A handwritten signature in black ink, reading 'Kathryn Duffy FCCA'. The signature is written in a cursive style.

Name: Kathryn Ann Duffy

Address: 87 Windmill Drive, Croxley Green, Herts, WD3 3FB

Date: 8th April 2023

Accounts



**Annual Report and Financial Statements
of the
Parochial Church Council
For the Year Ended 31st December 2021**

1. PAROCHIAL CHURCH COUNCIL

Registered Charity Number 1165115

The Parochial Church Council (PCC) is elected to cooperate with the Vicar in promoting the mission of the Church in this parish, pastoral, evangelistic, social and ecumenical, i.e. all aspects of parish life and it is responsible for adopting and implementing policies approved by the General Synod and the Diocese. It conducts the financial affairs of the Church, including setting the annual budget and raising funds. The PCC is also responsible for the care and maintenance of the Church fabric and its contents, it has a voice in adopting and modifying the Forms of Service used in Church within established forms of worship and can make representations to the Bishop regarding the welfare of the Parish. In all of this we try to represent the views of parishioners. The PCC (Powers) Measure 1956 highlights the Vicar promoting the 'mission', the Treasurer handling the finances, the Churchwardens the 'fabric and contents' of the Church and the PCC as a body is responsible for all matters in the management and running of the Parish. The PCC has appointed a number of committees and groups to exercise detailed functions in prescribed areas and to make recommendations to the PCC on matters of major significance.



The PCC is a registered charity of which all the members are Trustees. Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The Vicar is the ex officio Chair of the PCC and a lay member is elected as Vice-Chair.

The Churchwardens, also ex officio PCC members, are elected at the Annual Meeting of Parishioners, which on 23 May re-elected Anne Oke and Lyndon Palmer as Churchwardens. The PCC on 3 June re-appointed Nik Bennett and Ann Palmer as Assistant Churchwardens.

Fran Bennett and Shirley Ford continued as All Saints' lay representatives on the Diocesan Synod, to serve for three years until 2023.

The Annual Parochial Church meeting re-elected Jane Bates, Sam Jones and Andrew Nobbs as lay members of the PCC to serve for three years.

Following the elections the PCC 's membership was as follows:

<u>Member</u>	<u>Representative</u>	<u>Complete Office</u>
Miriam Mugan	Vicar	Ex officio
Anne Oke	Churchwarden	Annual
Lyndon Palmer	Churchwarden	Annual
Fran Bennett	Deanery Synod Rep	2023
Shirley Ford	Deanery Synod Rep	2023
Jane Bates		2024
Sam Beard		2023

Nik Bennett		2023
	also Asst Churchwarden	Annual
Chris Fagan	(Secretary)	2022
John Galloway		2022
Sam Jones		2024
Janet Martin	(Planned Giving Officer)	2022
Andrew Nobbs	(Treasurer)	2024
Ann Palmer		2023
	also (Asst Churchwarden)	Annual.

In June, we welcomed Rev Paul Palmer as a Curate in training and a PCC member ex officio. He attended his first PCC meeting on 1 July 2021.

Sides People

The following people served as Sidespeople during 2021:

Jane Bates	Fran Bennett	Nik Bennett	Shelagh Booth
Rae Bowyer	Val Hunt	Valerie Kendle	Sue McKeague
Janet Martin	Andrew Nobbs	Ann Palmer	Jo Sterk
Francesca Sams			

The PCC held six ordinary and six extraordinary meetings in 2021, with an average attendance at all meetings of 93%. To comply with Government regulations restricting face to face meetings a total of six PCC meetings and a large number of Committee meetings were held remotely using Zoom technology. The Finance and Standing Committee, consisting of the Vicar, the Churchwardens and Assistant Churchwardens, the Treasurer, the Planned Giving Officer, the Secretary and an appointed lay member, held one meeting. Two extraordinary meetings were held to pass motions to request the Bishop to suspend the statutory public worship between January and March and a third to request permission to resume public worship. A further two extraordinary meetings took place to consider elements to be included in a new Mission Action Plan to be launched in 2022: all parishioners were invited to participate in these meetings.

Review of the year

Effects of Covid-19

Covid-19 and consequent Government restrictions continued to affect All Saints,' with public attendance at worship suspended between January and late March and the Annual Meeting of Parishioners and the Annual Parochial Church Meeting were postponed until Sunday 23 May to enable attendance in person. Some social and fundraising events had to be cancelled. The Church Choir was unable to perform between Easter and early September. Following the re-opening of the church for public attendance we continued to observe wearing of face masks, hand sanitisation, social distancing and the sidespeople name- checked all worshippers upon arrival. The Vicar and Churchwardens continued to monitor the local infection rates and Government guidance when considering whether and when restrictions could be eased.

Worship and Study

A major development was the decision of the PCC to adopt a policy allowing baptised children and adults who had not been confirmed to take communion at services. Training was provided for the children before they received their first communion, when they were awarded certificates. A number of courses and spiritual reflections were run during the year, face to face or via zoom,

with the aims of deepening personal spiritual awareness and increasing knowledge of the Christian faith.

Mission

The PCC has held several special meetings to which all parishioners were invited to consider elements of a new Mission Action Plan due to be finalised in 2022. The elements were: invitation and welcome; profound worship; and deepening discipleship.

Safeguarding

All Saints' continued to comply with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to safeguarding guidance issued by the House of Bishops. The PCC established a Serious Incident Reporting Group which will report any such incidents to the Diocesan Safeguarding Adviser. It conducted an annual review of its Safeguarding Policy and the Parish Safeguarding Officer ensured that all PCC members and postholders completed the appropriate training. The PCC reviewed and updated its Safe Use of Images Policy. To ensure sufficient staffing for this function, a second Assistant Safeguarding Officer was appointed to work with the Parish Safeguarding Officer.

Finance and Social Events

Income from Hall lettings and fundraising events was severely reduced and in consequence the PCC adopted a budget which included a reduced Parish Share contribution to the Diocese to ensure it could meet its other financial commitments. The financial situation was carefully monitored throughout the year. When Covid restrictions were relaxed, successful fundraising events included a virtual pilgrimage and the annual Christmas Market, organised by the Social and Fundraising Committee, which also provided refreshments after a number of services and social events.



Buildings

The PCC approved the installation of a ramp between the two aisles of the church and for the extension of the glass balustrade between the aisles and a faculty was obtained for these works from the Diocese. These works were made possible by generous legacies and donations. A faculty has also been sought for a slate plaque to be installed recording the contributors to the World War I memorial incised glass internal doors to the church. A further faculty has been sought for a broadband internet connection to the church. The dilapidated metal windows of the Hall have been completely replaced by double-glazed aluminium framed windows. The Hall and Buildings Committees worked through the year to plan for a comprehensive refurbishment of the Hall, which is intensively used by many community and leisure groups as well as for church activities.

Parish Initiatives

In June the PCC approved a Drop-in Café on Friday mornings, which has proved popular, attracting up to 30 people each week. A Parish Tea was held during Advent in the Hall and was well-attended. The parish has joined the A Rocha Eco Church Charity's initiative to promote recycling and its Eco Church Group is developing projects which will qualify for a bronze award from the Charity.

Chris Fagan
PCC Secretary

2. ELECTORAL ROLL

All Saints', like all other Anglican parishes, maintains an Electoral Roll, which is revised annually. Inclusion on the Electoral Roll is voluntary, but inclusion is a sign of commitment and entitles those on the Roll to vote in elections of lay members to the Parochial Church Council (PCC) and the Deanery Synod and to stand for election to these bodies and to the Diocesan Synod. Every six years a full new Roll is produced and this was last done in 2019. To qualify for enrolment you must be:

- aged 16 or over
- a member of the Church of England and a resident of All Saints' Parish, or
- a non-resident of the Parish who has habitually attended worship at All Saints' during the last six months or
- a member in good standing of another church which believes in the Holy Trinity who declares her/himself a member of the Church of England and who has habitually attended worship at All Saints' during the last six months before enrolment.

Following the 2021 revision the Electoral Roll had 84 names, a reduction of 1 on the 2020 total. We lost four enrolled parishioners who had died: Michael Bovington, Roger Cattermoul, Margaret Hobbs and Brenda Mayes and we greatly miss them all. Three young people, Abbie Guest, Zoe Martin and Katherine Vandy have been enrolled as they are over 16 years old. They are contributing greatly to the life and worship of All Saints' Church as active members of our Church Choir and through their involvement in social and fundraising events.

Those on the Electoral Roll can ordinarily be expected to attend services and participate in activities of the church, including giving financial support to defray its costs of operation. Numbers on the Electoral Roll are used as one factor in determining the amount of the annual Parish Share which the parish is expected to contribute towards the expenses of the Diocese. In special circumstances such as sustained ill health an individual may not be able to continue to attend services or contribute financially and these circumstances will be taken into account when the Roll is revised.

An annual review of the Roll will be carried out commencing in March 2022 and the names of qualifying applicants will be added to the Roll. I would ask anyone who qualifies to seriously consider enrolment on the Electoral Roll. Please speak to me or to Rev Miriam if you wish to obtain further information or an application form.

Chris Fagan
Electoral Roll Officer

3. CHURCHWARDENS REPORT ON THE FABRIC OF THE CHURCH AND BUILDINGS

Church Fabric

We had our Quinquennial Inspection in September 2017 which did not identify any major works requiring urgent attention. It did highlight items to be completed within the Quinquennial time frame of 5 years with varying priorities. The Buildings Committee continues to look at the items from the inspection and prioritise any work that is required to be carried out.

During 2021 the Buildings Committee has progressed the installation of a wheelchair ramp and extending the balustrade at the west end of the church. In preparation the floor at the west end of the church by the font has been sanded and sealed and the heating pipes boxed in. The ramp and balustrade work is scheduled to be completed in early 2022.

At the beginning of 2021 we had issues with the church heating system which resulted in the installing of a heat exchanger between the boilers and the heating water pipe system.

The broken lamp light outside the vestry door was replaced.

Routine maintenance has continued to be carried out inside and outside of the church during 2021 which includes the roof gutters / valleys.

Church Inventory

Added to the Inventory has been, two new altar frontals for the small altar that is in the Lady Chapel. The frontals were donated by the families of Doris Cann and Lorna Mellor. Doris Cann's frontal is green with the Croxley Cross prominently in the middle. Lorna Mellor's frontal is white and also features the Croxley Cross within a stained glass window effect. No items have been removed from the Inventory.



Altar Frontal donated by
Doris Caan

Faculties

Two faculties have been applied for and granted during the year.

- i) Creation of wheelchair access ramp linking north and south naves along the west wall. Extension of the glass panelled balustrade to the west wall and of the floor around the fontal in the North West corner of the north nave.
- ii) A 5GTEF upgrade of the Cornerstone Telecommunications infrastructure currently installed within the curtilage of the church.

Two faculties have been applied for during the year which have not yet been granted.

- i) Broadband connection for the church.
- ii) Carved slate plaque to commemorate the hanging in 2018 of engraved and etched glass doors to commemorate the centenary of the 1918 Armistice.

Statutory Compliance

The safety checks for fire extinguishers, electrical/gas appliances, fire alarm system and the lightning conductor were carried out during 2021.

Thanks

A big thank you to all who help to keep All Saints' Church in such good condition be it inside or outside, especially this year with the virus lockdowns and church closures. There are so many different jobs such as church cleaning, flower arranging, gardening and any kind of maintenance. These are undertaken by a small group of dedicated volunteers.

On behalf of everyone at All Saints', we would like to record our thanks to the excellent and very dedicated Pastoral Team we have at All Saints – Miriam, Anne and Paul.

Lyndon Palmer and Anne Oke
Churchwardens



Altar Frontal donated by
Lorna Mellor

4. ARCHDEACON'S ANNUAL INSPECTION

The 2021 Archdeacon's annual inspection took place on 10th August and this year we were visited by the Rural Dean of Rickmansworth, Rev Simon Cutmore.

This was the first year of the three-year inspection cycle. This year, in order to take into consideration our care for one another during the pandemic, the focus was on Safeguarding and listening to how we at All Saints' managed worship and our care of the church community, more than about the church building, registers, church plates etc. The Rural Dean commended us all on what had done for the spiritual and well-being of its members in these difficult times.

In addition, there were other topics and matters that were touched on during the inspection which are as follows:

- **Mission** – Living Gods Love.
Our current Mission Action Plan.
- **Caring for and developing the church building** – *a centre of worship and mission*.
Our Fire Risk Assessment.
Checking the condition of the church and what work has been undertaken during the past year including routine maintenance and church heating.
- **Legal Matters**
Safeguarding Policies and Risk Assessments.
To ensure The Certificate of Employers' Liability Insurance is publicly displayed.
Contracts of employment for full or part time employees.
- **Church Registers**
Awareness of the changes made to Marriage registration.
Any items which require transferring to the County records.
A photographic record of items of silver, brass, furnishings, furniture which are of value.

Time was made available for us to raise any matters of concern about the life of the Parish, Deanery or Diocese.

Lyndon Palmer and Anne Oke
Churchwardens

5. TREASURER'S REPORT – ACCOUNTS 2021

Income into the general fund for the year to 31st December 2021 was £93,940 and expenditure was £83,670. This left a surplus for 2021 of £10,270 against day to day activities. It should however be pointed out that when setting the budget for 2021 the PCC, as trustees of the charity, reached the difficult decision that in view of the ongoing impact of COVID on our finances, and in order to produce a balanced budget for the year, payment of the requested Parish Share to the Diocese would need to be reduced by £27,273. Had this decision not been taken then the surplus would have been a loss for the year of £17,003.

The accounts have been prepared on a Receipts and Payments basis.

The restrictions imposed due to the ongoing COVID pandemic severely restricted hall booking income in the first quarter of 2021 and also impacted our ability to safely hold fundraising events. Although hall booking income was remarkably close to budget in 2021, it should be remembered that pre-pandemic we would have hoped to have achieved £16,000 more from letting income. The final position with the hall was a small loss for the year of £974.



Christmas Market Display

The sponsored pilgrimage once more filled part of the gap when fundraising activities had to be curtailed due to the restrictions and generated £1,797. The Christmas Market generated £5,142 against the scaled back budget of £3,000.

This more than offset the shortfall against the cancelled jumble sale and resulted in a surplus against fund raising of £1,442.

Planned Giving held up well against budget and we benefited enormously from an additional £4,316 of donation income received through the course of the year, which in turn boosted the Gift Aid reclaim.

Expenditure was contained across the board, in part due to the curtailment in church activities. Due to the restrictions of the past couple of years it has not been possible to move forward with certain items that remain outstanding from the last quinquennial inspection report. The PCC have therefore set aside a provision to enable these works to proceed in 2022. As a consequence, repairs and maintenance came in over budget.

Restricted and Designated Funds

The church holds a number of designated and restricted funds where money has either been given for a specific purpose, or money has been set aside by the church for a particular project.

Hall Funds

In 2021 new windows were fitted in the hall. The deposit for these was paid in 2020 with the balance of £12,320 paid on completion of the work in 2021.

As with previous years, in 2021 the PCC continued the practice of transferring £2,500 into the Hall Refurbishment Fund towards future works to enhance the hall. In addition, fundraising events brought in new funds for this ongoing project.

Ramp Fund

Works commenced in 2021 on the installation of an access ramp in the church.

A grant of £3,000 was received towards this from the Garfield Weston Foundation.

A donation of £5,000 was received in memory of the late Peter Shafe towards the cost of the ramp.

The balance of the cost will be paid in 2022.

Legacy Fund

A legacy of £5,000 was gratefully received from the late Margaret Hobbs. Part of this was expended on new computers for the office and a laptop for the church. A legacy of £2,000 was also received from the late Brian Squire.

Reserves

The loss in 2020 of £13,275 against day to day running costs meant that we had to draw heavily on our reserves. The 2021 result has seen our reserves rise from £26,430 to £36,700.

The Covid situation has shown us the importance of reserves and the importance for the PCC to continue to maintain best practice by holding sufficient cash to cover approximately three months general expenditure to protect against unexpected loss of income or urgent one off un-budgeted expense.

Our expenditure level over the last two years has been greatly reduced and as we move from pandemic to endemic, we should look to using the 2019 accounts as the basis for setting the level of our reserves. This equates to £27,402.

At the December meeting of the PCC the budget was set for 2022 with a predicted shortfall of £11,864. As it is incumbent on the PCC, as trustees of the charity, to ensure the financial viability of the church, it was agreed that the surplus in 2021 would be retained to offset the projected loss in 2022. It is hoped that the shortfall of £2,566 between the surplus and retained cashflow target can be made up during the course of 2022.

Financial Outlook

The impact of rising inflation on the running costs incurred by the church and the impact of inflation on the disposable income of the congregation will no doubt impact on us in the coming year. Our fuel prices are set until October, but after that they are likely to rise sharply.

Looking further ahead, in 2026 the agreement for the phone mast is due to come to an end. Clearly the church needs to plan ahead to find a financial model that does not rely on the phone mast for income.

Acknowledgements

I am most grateful to Kathryn Duffy, who at short notice, agreed to act as Independent Examiner for 2021 and has signed off the accounts.

I should also like to express my thanks to Janet Martin and Judith Man for counting and banking the weekly offertory income and Janet for her meticulous record keeping.

Andrew Nobbs
Treasurer

6. DEANERY SYNOD REPORT

During our meetings this year, as well as having updates on all the news and plans from the parishes, we have had some very interesting talks from guest speakers.

Revd. Canon Tim Bull, who is the Director of Ministry for the Church of England Diocese of St Albans, spoke to us about Promoting Vocation. We discussed in groups about how vocation in the church is something we can all be involved in and how we can talk about and encourage people to explore a vocation in the church. We were asked think about three ways in which our churches could do to encourage vocation.

Rachael Brockie from the Children's Society spoke to us in July about children and mental health. This section of the meeting was open and it was great to see additional church members from the Deanery. Rachael shared some worrying statistics with us that 5 children in a class of 30 have mental health issues and 19% of children in SW Herts live in poverty. In small groups we discussed what we could do in our churches to support these children. Ideas ranged from prayer ministry for children, listening, mentoring and encouraging children in church in a fun age appropriate way.



Summer Fun

Revd Daniel Drew who is a team leader from Reaching New People spoke to us in November about how we can share our faith especially by telling stories from our own experiences. He encouraged us to think about using public spaces such as cafes and pubs and holding events to help establishing a culture of Evangelism.

Fran Bennett
Deanery Synod representative

7. SAFEGUARDING

Safeguarding those around us continues to be paramount in all that we do at All Saints' Church. This commitment is clearly displayed on our church and hall noticeboards, and on the website, with links to direct contacts for support within the church, from the Diocese of St Albans and from other organisations and charities.

The Safeguarding Team: Anne Oke is lead Safeguarding Officer; Sam Jones has completed her C2 safeguarding training which means that she is qualified to be the Assistant Safeguarding Officer and was appointed as such at the December PCC. Shirley Ford is the third member of the team.

Safeguarding policies and documents:

- Reporting of Serious Incidents to the Charity Commission revised.
- June-July: Hall Safeguarding provision Agreement for Users of All Saints' Church Hall
- in July, we carried out the annual review of our church Safeguarding Policy
- November- December: a rigorous revision of the Safe Use of Images Policy. This policy is to ensure that all photos, videos, livestream footage is carried out with the correct permissions in place, especially with regard to children, young people and vulnerable adults. (It links in closely to The Livestream Policy adopted in January 2022.)

We continue to use the Safeguarding Dashboard to direct us in the next steps in Safeguarding our church that we need to put in place. We are working at level 2 of the Dashboard.

Safeguarding training has been undertaken by our Choir Leader. Others holding roles of responsibility, as well as several members of the PCC, have refreshed their safeguarding training in person, online or via Zoom. Those requiring DBS (Disclosure and Barring Service) checks are all up to date.

As always, please report any safeguarding anxiety or concern you may have to me or the Vicar. Contact with the Safeguarding Team can be made in person, by telephone or via this secure email address - safeguarding@croxleygreenallsaints.org.

Anne Oke (01923 220782)
Parish Safeguarding Officer

Sam Jones
Shirley Ford
Assistant Safeguarding Officers

Anne Oke

8. BUILDINGS AND HALL COMMITTEES



Improving and then maintaining the church buildings - making and keeping them 'fit for purpose' needs long term and continuing activity by the Buildings and Hall Committees. What is done in any one year depends very much on what was done the year before....and the year (s) before that....and what is intended to be done in the years following.

To give an example, 2019 saw, among a number of other things, a major re-ordering of

the church interior with the removal of the pews in the north nave and the construction of the balustrade dividing the north from the south naves along most of their lengths. It was intended at some stage to continue the work all the way to the west wall. During 2020 with the encouragement of the DAC, thought turned to including an access ramp linking the two levels for people using wheelchairs. Wendy Shafe offered a generous gift to the work in memory of her husband Peter who had died the year before as did Jane Bates in memory of her mother, Margaret Lumsden. In February 2021 a successful application was made to the Garfield Weston Foundation for a grant to supplement the gifts.

A Faculty was granted for the work which was planned for August. In the event a combination of Brexit and Covid19 delayed the work until early 2022.

At the beginning of 2020 attention started to be paid to the church hall. Several years had passed since the last major works had been carried out. Joint meetings between the Buildings and Hall Committees began to be held. They advised that major work was needed to bring the hall to an acceptable standard. As an essential preliminary, a thorough survey of the hall building was carried out, showing reassuringly that the building was structurally sound and dry.

The two committees recommended that work on the hall should begin with the increasingly dilapidated hall windows. Distorted frames had for years prevented several of them from closing completely, resulting in draughts coming in and heat going out. They also made the hall appear rather neglected, not a good look for a building relying on being heavily used by the village and further afield. After much advice, and as much discussion, it was decided to replace the original 90 year-old Crittall windows by double glazed aluminium framed ones. The work was done in February 2021.

Just before Christmas 2021, new security lighting was installed around the hall, together with improved lighting for the choir vestry door.

Early in the year, joint meetings were stopped at least temporarily, it being thought that the Hall Committee was by then best placed to take responsibility on its own for its own thinking and decisions about the building's future. The Committee met remotely via zoom from the start of the year. While necessary, that was a pity. It would clearly have been far better for the Committee to have met in the hall itself when formulating advice on improvements to its structure and appearance. With advice from surveyors Tony Booth and Kay Thomas, nevertheless, a picture began to emerge of what ideally the hall might look like, and what firms might carry out the work. Estimates for different aspects of the necessary work were obtained. By the end of the year a fair idea of what was needed and the likely cost was in hand. In parallel the Committee began to think about funding. Covid had been a major setback to planning.

The hall was closed for the first part of the year which presented financial challenges for the church, although bookings began to pick up as the year progressed. Some very welcome fundraising began with a clothes donation 'drop' that raised £320 and in November a highly successful quiz, raising £1600. Given the scale of what is needed, the future, however necessarily lies with applications to grant giving bodies like the National Lottery. Home fundraising is crucial to providing 'leverage' for those sorts of applications.



Quiz Night Fundraiser

As in past years this report can't be allowed to end without paying a fitting tribute to all those whose experience and expertise we drew on during the year, in other words those who have advised us and actually did the work, the results of which will be part of the visible enduring physical record of the church, hall and grounds: Our warmest

thanks to Tony Booth, Kay Thomas, Russell Hudson, Mark Glendinning, Tony Rita of AR Glazing and his team.

Sam Jones: Chair Hall Committee

John Galloway: Secretary Buildings Committee.

THE FIVE YEAR PLAN

At their meeting in August 2017 the Buildings Committee noted that the 150th birthday of All Saints' would fall in 2022. That suggested a five year policy of putting the church (and hall) into the right shape for the 50 years following, up to its 200th birthday. It was observed that if the PCC were minded to go along with this policy, work would be needed to turn policy into plan. In particular to prioritise projects, cost, and locate them within the five year time window. The Committee suggested that the plan should include among much else: the WWI Memorial Doors, a project already in hand at that time and which was completed a year later in time for the centenary of the WWI Armistice; retiling the south facing roof of the south nave; repainting the church interior and restoration of the inside of the porch. The priority for the church hall would be to replace the dilapidated 80 year old windows with double-glazed ones. All of these projects have been carried out successfully.

The Buildings Committee also envisaged a need to re-order the inside of the church and a number of suggestions were made varying a lot in their ambitiousness. A small advisory group (CHIROG) was set up to take advice from architects and assess the feasibility of different options. In the end the group advised a major re-ordering of the north nave, including removing the pews, installing a balustrade along the line dividing the two naves, and moving the Sacristy back to its original position at the church's east end. Discussion with the Diocesan Advisory Committee (DAC) resulted in the inclusion of a ramp to give access between the upper and lower naves for people using wheelchairs, work that at the time of writing is approaching completion. It is worth noticing that it has cost around £175,000 to reach the present position, money raised through legacies, grants, fundraising and personal generosity.

It seems fair to say that the five-year plan has delivered a church in good working order in time for All Saints' 150th birthday and for the years to come; in other words a large, bright, attractive, accessible and welcoming building of great flexibility of use...now for the church hall on which a good start has already been made.

WORSHIP, PRAYER AND STUDY DURING 2021

9. PASTORAL AND EVANGELISM (P&E) GROUP

The P&E group met 9 times in 2021. Alongside the usual function of planning and reviewing services and courses, towards the latter end of the year the group was very involved in the review and re-write of the Mission Action Plan. Members of the P&E group facilitated the PCC MAP meetings held in June, August and October which explored different elements of church life and areas for development.

Revd Miriam

10. FIRST HOLY COMMUNION

On November 7th we were so pleased to be able to welcome five of our young people as they received Holy Communion for the first time. During three sessions in October we journeyed through the church building with the children, starting in the children's area where we talked about why we come to church, what is special to them and why we say sorry to God. Some of the answers about why we come to church were really good and included "to be with our friends", "to pray and sing" and "to share the bread and wine."

At the second session we started at the small altar where we now keep our Gospel book and talked about why the book is important to us as Christians. We made sure that the children felt involved in this part of the service and we decided together that it would be nice if the children could bring the Gospel to the front in our services, lighting the way with their candles.

We spent the last session around the altar and talked about Holy Communion and what it means. We also set up the altar together. We talked about how special this time is and how we mark some parts of the service by ringing bells. The children now join in this part of the service meaning that they are further engaged.

It has been a real honour for Miriam and I to travel with the children to this special point in their Christian lives and are grateful to them for how enthusiastically they took part and for the excellent questions they asked over the three sessions. Their first service of Holy Communion was a truly joyous occasion and it has been lovely to see most of them back at church over the following weeks.



The children with Rev Miriam and Rev Paul after their first Holy Communion.

Revd Paul Palmer

11. ADVENT AND CHRISTMAS SERVICES

The Advent Sunday evening service was a mixture of advent hymns, readings and reflections, including Vicky Vandy playing a beautiful violin piece. The congregation was made up of regular members and also some visitors.

The Quiet Church service provided a "downtime" giving space for the opportunity to stop and reflect. The congregation was a good mix of fifteen people not all regular attenders of 'extra' services. Feedback from this service was very positive and this has led considerations of repeating this service one Sunday a month or during Lent.

The School Carol Services went well even with restricted numbers of students attending due to Covid. In previous years, each service has needed a different set up of furniture requiring a lot of people power and this was not needed this year. There is real concern about people power to support moving furniture when the numbers attending the services increase.

There was a smaller attendance at the two **Christingle services**, due to the need to book and concerns over Covid. The activities went well and worship was wonderful, especially with children around the crib responding and engaged. The circle arrangement of chairs worked well, making a more intimate atmosphere. Recorded music was used instead of organ/ piano and with restricted numbers in church using the latter would have helped swell the sound.

The Carol Service was a mixture of reflections, bible readings and carols. One-person's feedback stated concern of too many reflections and just bible readings being needed. In contrast other feedback showed real appreciation of the reflections. In reviewing the services at the recent Pastoral and Evangelism meeting, there was agreement that newcomers and visitors may appreciate the reflections. The choir and music were much appreciated.

The Crib Services were two good, simple services. Everyone was engaged and feedback was very positive. The paper waving of images of different characters from Nativity story to join in worked well. The restricted numbers made the service intimate and Miriam was able to interact more informally with the children. The total number attending was forty one people including some visitors. Here too the choir and music were greatly appreciated.

The Christmas Morning service was attended by fifty seven people with good involvement of children.

Daily Advent reflections

The "Jesse Tree" daily reflections were followed. Members of the congregation had volunteered to join leading these. There was good feedback from people who found the reflections a good discipline. The on-line access was very helpful, especially for those church members who have moved away from the area. The data presented eight to ten people who listened live and later in the day, ten to eighteen people joined. It has been suggested to use something similar to "Jesse Tree" for Lent reflections.

Jane Bates

12. LENT, HOLY WEEK AND EASTER

Lent

As we approached Lent we were in the midst of yet another 'lockdown.' Rapidly increasing numbers of people diagnosed with coronavirus meant that we had to close our church for public worship at the beginning of January although this time we were allowed to leave the churches open for people to have private prayer. For the second year running we were deprived of the opportunity to worship together and we needed to explore imaginative ways in which we could at least journey together spiritually through this time.

As people were allowed to enter the church for the purpose of private prayer we started with a series of prayer stations in church on Ash Wednesday focusing on the temptations Jesus faced in the wilderness (including one station reflecting on ash where people were able to make the sign of the cross on their own forehead with ash). The prayers stations were left in church until Saturday after Ash Wednesday to enable people unable to attend on the evening of Ash Wednesday to experience them. They were greatly appreciated.



Ash Wednesday

As we were unable to meet in groups, meant we ran two courses online, one using the Bible Society's Lyfe course which ran on Thursday evenings and the other, on Sunday evenings evening using the Paula Gooder book 'Spiritual Essentials for Real Life through the lens of John's gospel'. Both courses were well received and well attended.

For those unable to attend either of the courses we made available hard copies of the Lyfe course which were sent out with the vicar's weekly letter and people were encouraged to identify a

'buddy' with whom they could telephone and chat through the course and the questions that arose from it.

In addition to this, and thanks to the very generous donation of two members of our congregation, every member of the church was given a copy of the Church of England's #Live Lent booklet- 'God's story our story' -which had reflections for every day of Lent. After Easter we did review the usefulness of these booklets by sending out a questionnaire. It was disappointing that having distributed 70 booklets only 9 people bothered to complete and return the feedback forms despite a number of reminders asking people to do so. The feedback forms that were returned all said that they found the booklets very informative and spiritually fulfilling as they journeyed through Lent.

Holy Week

It was a great joy that as we approached Holy Week the number of cases of coronavirus were beginning to reduce and we were allowed to return to worship in church on Palm Sunday. Masks wearing was required, we were not allowed to process, palm crosses were placed on seats before the start of the service and we were not allowed to sing, but it was still a great joy to be back, all together for worship again, and the choir were allowed to sing.

We Livestreamed Morning Prayer every day during Holy Week focussing on an individual from the Passion narratives each day.



Easter Trail

The Family Service Team set up an Easter Trail in the church garden for families and other people to explore the story of Holy Week and Easter and provided goody bags at the back of church for children to collect which included a number of craft activities and an Easter egg. This was very much appreciated by those who came along at different times during the week.

On Monday, Tuesday and Wednesday evenings we had Quiet Church. People were able to come and sit quietly in church with the visual focus based on the one used at morning prayer. Each evening finished with the service of Compline led by different members of our congregation.

Our Maundy Thursday evening service again required some creativity as we were unable to perform the ritual of the washing of feet, however, each person had their feet sprinkled with water to symbolise this important ritual. The remainder of the service followed the usual format finishing with an opportunity for people to gather at the Altar of Repose for private prayer and reflection.

Our theme for Good Friday was Masks (which seemed very apt in the circumstances) and again, using prayer stations we explored the masks worn by individuals from the passion story and how we too might wear similar (invisible) masks. Different stations were set up in the hall, church and garden. Feedback was that this allowed for social distancing and walking between stations gave time for reflection. Linking of tradition to modern and whole service was emotional and moving.

On Holy Saturday we held the service in the church garden with everyone gathering around the fire pit (it was a chilly evening so the fire was much appreciated) as we listened to the stories of salvation and redemption from the Old Testament interspersed with Taizé chants and hymns. The Paschal candle was lit from the fire and taken into church and left lit throughout the night. At the end of the service everyone had a celebratory goody bag with a small bottle of wine and a bag of cheesy nibbles courtesy of Waitrose in Rickmansworth. Unfortunately it was too chilly to enjoy the contents of the goody bags together in the garden but in the light of recent revelations and police investigations of politicians attending parties during lockdown perhaps it was just as well we didn't hang around!

Easter

Easter Sunday was such a joyful service; even though the congregation were not allowed to sing the choir provided a wonderful musical contribution! The children enjoyed an Easter Egg hunt at the end of the service and Carys and Nerys Jones brought along some butterflies that they had nurtured from cocoon to butterfly which were released in the garden, a wonderful symbol of resurrection and new life.

Revd Miriam

13. FAMILY SERVICES

January is a time when many of us focus on looking outside for signs of Spring and following the RSPB Big Garden Birdwatch and that's how we began our Family services this year. By using online resources from the RSPB and the Muddy Church website we had a lovely, if somewhat chilly time, making videos of how we look after the birds in our gardens and of how to make birdfeeders for them and we used these as part of our livestreamed service. And so that families could do their own craft activity we put packs of resources together and left them at the back of church for people to collect and make their own birdfeeders at home. When they came to collect them there was also a bird trail for them to do in the church garden. All of which could also be found on our Facebook page.

Then how wonderful it was to meet together again in the church hall in April, as new growth began outside for spring so we gathered inside to renew our relationships and catch up with friends and families. It was with much enthusiasm that we could use our parachute to share our prayers of thanks for us all being together again. It was great to be doing craft activities together and a thank you goes to those to those families who sent us photos of their finished crafts that we could share on our church website.



This has certainly been a year where we have enjoyed so many different ways of worshiping God together, whether it's in the hall doing crafts, listening to stories and watching videos or at home listening and singing along and following craft activities or in the church garden following the bird trail and Easter trail or in the church meeting up with friends.

Fran Bennett

14. MORNING PRAYER

Throughout the year we continued to livestream morning prayer with an average live audience of 6-8 people. This has been a powerful tool to involve more participation in this service of worship. The time of 8am seems to work well and allows those who wish, to join in live. By recording and saving to our page through Facebook those who are unable to listen live are then able to pick this up later in the day at a time that suits them. There was an average of seven live and 12 subsequent views per service.

During the closure of the church at the start of the year the saving of our live stream services to the church Facebook page allowed those in our worshipping community to continue to attend church; a powerful reminder that despite the church doors being closed worship was readily available and accessible from home. The usefulness of having these services available was a

notable feature of our PCC MAP meeting, and the positive feedback reinforced what a lifeline this had been for many in lockdown.

The live stream morning prayer services have continued with the pattern of Monday, Wednesday and Friday, with the option to attend in person also. We deviated from this during Advent, recording everyday apart from Sunday. It was so we could follow the Jesse tree and give a more complete overview of the ancestry of Jesus. Lay and ordained members of the congregation led these services, and it was wonderful to have so many different people participate in the delivery of them.

This has been a useful tool in encouraging lay led services and allowing those who wish to serve in this way to lead. This opportunity remains open as we journey into 2022 and we pray more members of the congregation will feel inspired to join in with this service this year.

Sam Jones

15. COURSES

As we were unable to meet in person our Lent courses took place over zoom.

We led two courses which were very different. On a Sunday evening we worked through Lentwise by Paula Gooder. Each week there was a chapter with a different theme:

In session 1 we looked at where we find our direction, session 2 where we find our nourishment, session 3 was about where we find the light, session 4 where we find shelter and security and session 5 was about where we find water and refreshment. Using the Gospel of John to illuminate our discussions we rarely managed to finish all the questions due to such a high level of engagement in conversations.

The second course we ran was the Bible Society's LYFE course on a Thursday evening. This required watching a couple of 2–3 minute videos and pre reading a piece of scripture. There were then a few thought-provoking questions to discuss. There was some overlap of people joining this course and the Sunday course, but it did seem to draw in additional members of the congregation too.

Over the two courses we had approximately 15-20 different members of the congregation engage with the courses at some point. Despite being on zoom there was an excellent level of openness and conversation and both courses were very well received.

Having enjoyed these courses, and the conversations we had participated in, it was felt that to meet continually throughout the year with a course would be a good way to continue in 2021. We then met once a month June – November on the first Sunday of the month to complete Pete Greig's second prayer course on unanswered prayer. It followed through Holy Week taking the days of Holy Week as the title for each session. This gave many an opportunity to have a time and space to process and discuss some life's most painful questions and experiences. Many of us found the material quite challenging but as with all the courses we have worked through we learnt a great deal from each other due to the willingness and openness of the group to share.

Sam Jones

16. CHOIR ANNUAL REVIEW

2021 was another year of uncertainty due to covid and its effects on our day to day living and activities. We started the year -having just about managed to squeeze in our Christmas services- locking down once more and going back to online church on a Sunday. As we emerged from

lockdown, music in church looked slightly different. We were not allowed to sing at all at first, but then as that changed, the choir sang to the congregation rather than leading them as Covid continued to restrict our activities, however it was so good to be able to make some music again in any form. We were very grateful to Grace Pillay, our accompanist, who came and played for us for services and practices whilst we still had no regular organists and by Easter Sunday 4 April we were all singing together again as a congregation.

We were lucky to be joined by both David Heath and Simon Dunn as regular organists in the latter part of the year and we now have a regular rota, providing a good balance of both traditional organ music and piano. Both play with great feeling and enthusiasm which has given lift and joy to our singing.

Katherine has continued to lead the choir brilliantly in her Head Chorister role and our young people have stepped up to co-lead practices when I have not been able to be there. Between them, they have performed solos and duets throughout the year and have been integral to all we have done. The speed at which the choir pick things up and their commitment to trying new and interesting new material is such an asset to music at All Saints. We have more depth in our voices with both William and now Joshua-who has returned singing bass, and the addition of Alice who joined us in the sopranos. Each and every one of the group embraced the new music presented to them with enthusiasm and confidence, hence producing a fantastic sound. We were also lucky enough to be joined by friends and family of the choir for our Service for the Departed in October giving even more breadth of sound to the group.

Music selection has been mostly guided by the Sunday by Sunday magazine published by the Royal School of Church Music. Selections have come from current anthem books, but new sheet music has also been purchased, widening the repertoire of the choir. Alice and Anne did a marvellous job organising the music in the vestry so we are able to find future music quickly and easily. This has proved to be a huge help and we are very grateful to them.

The general feeling is that the choir has evolved over the last couple of years. This is partly due to Covid moving us to sit with the congregation, but also due to the fact that many felt that they preferred the less formal aspect of most services. Currently, the choir would like to stay sitting where they are in casualwear with the option to robe on special occasions and process. Some of our younger members are disappointed to no longer be sitting in the choir stalls, but after positive feedback about the quality of the sound and volume, the decision has been made to remain where we are currently, in the north aisle.

I would like to thank the choir for their hard work and commitment over the last year. They have sung some extremely challenging music and should be proud of themselves. We hope that the mix of music, from plainsong to music written in the 21st century, brings something to everybody in the church and that we continue to evolve and gain new members over the coming year.

Sarah Guest
Music/Choir Leader

17. CHURCH FLOWERS

A rainbow of colours would be the best way to describe the many flower arrangements that have been in church this year. From the reds, oranges and yellows we saw at Pentecost, Easter and Harvest and from the lightest to the darkest shades of pinks, damson and mauves for a wedding in the summer, then the added sparkle of silver and shiny red to the arrangements at Christmas. What a pleasure it has been to plan, purchase and arrange all these beautiful colours. We have also tried to be a little more eco-friendly and use less floral foam; this is



a work in progress as it quite a different experience to arrange flowers without it.

Our harvest displays also contained many blooms from our gardens rather than bought ones and of course all our greenery comes mainly from the church or our own gardens.

We are always grateful for help so if you have a spare hour and would like to help decorate the church then please speak to Miriam, Wendy Shafe or myself. No experience needed, just a desire to help make our church a special place at festival times and to enjoy a chat and cup of coffee and biscuits.

We are always happy to provide flowers for members of the congregation to celebrate special events or in memory of loved ones.

Many thanks to the people who have given contributions to the flower fund over the year. This has meant that we can continue to decorate the church and make festival times even more special.

Fran Bennett

COMMUNICATION, OUTREACH AND INITIATIVES

18. SOCIAL AND FUNDRAISING COMMITTEE

2021 started in a similar fashion to how 2020 ended, at the start of the year the Committee were meeting regularly via Zoom to try to plan some events while adhering to Government guidelines in place at the time. We had to, unfortunately, cancel the February Jumble Sale but were optimistic that we should be able to hold some events as the year went on and this was indeed the case.



Pimms and Puddings

By June we were able to have another Sponsored Pilgrimage, this time to cover the distance of 1753km to Santiago de Compostela in Spain. Many people took part in a variety of ways be it walking, running, cycling and even swimming and although we didn't quite reach our target distance it was a very successful event.

Also in June we welcomed Paul to his first service as our Curate with 'Pimms and Puddings' in the church garden following his ordination the previous day.

In September we celebrated Harvest with a Harvest Picnic which was supposed to be in the garden but ended up in the church hall as the weather was not in our favour!

After much discussion the committee decided to hold a Christmas Market this year. We decided to bring the Market forward by a month to October and re-named it the 'Early Bird Christmas Market'. Despite the early date and the reduced number of stalls we had, the Market was a great success and raised a huge amount for the church.

We ended the year by having a very successful stall at the Parish Council Christmas Market, hosting and providing refreshments for a concert by the Watford Community Orchestra, providing

refreshments for the Advent, Christingle and Carol services and organising the Parish Christmas post box.

Looking back over the year, despite the uncertain times we started with and the fact that we really couldn't do much until June, we eventually managed to achieve more than we thought in January!

Ann Palmer
Chair, Social and Fundraising Committee

19. COMMUNICATIONS TEAM

The Communications Team continues to oversee the All Saints' social media platforms such as the Website, Facebook and Twitter and other forms of communication within and outside the church.

For 2021 our focus of attention was 'ways of communicating services and events to the congregation and the wider public'.

Our Facebook page has continued to grow, and we have gained approximately another 100 followers through 2021. This is our main social media platform used to advertise events coming up within our church community. These can be shared beyond our regular congregation to reach larger audiences locally.



We continued to use Facebook live to stream our Morning Prayer worship (and Sunday service when the church was closed). It has also been used to livestream funerals which supported families who wished to have larger congregations than could be accommodated physically due to restrictions on numbers.

The development of our website and the continued presence on Facebook allows us to be actively present in the community, even when our doors have been closed. We have had several new people come through the doors and many have commented on the content of the website being accurate, up to date and the warm welcome it provided as attributing to the reason for their visit.

In the second half of 2021, the Comms team decided a leaflet once a month with upcoming events would be useful so people could get dates in their diaries and not miss out. This was well received and continues to be handed out on the first Sunday of the month. This has also been useful to have to hand when new people have visited to give them a list of services and opportunities to return.

The Comms team looked into the replacement of the Parish Office computers which were very slow running and quite old. The slow performance impacts on the time taken to carry out any work using them. After research, it was recommended to the PCC to replace the current PCs and laptop. The replacement was completed by the end of the year and was funded through a generous bequest.

We also looked into the installation of a dedicated broadband link into the church for live streaming and other internet access requirements. A faculty to have this installed has been applied for with a completion date of early to mid-2022.

You can follow what is happening at All Saints' via our Website, Facebook page using the following links:

Website - <http://www.croxleygreenallsaints.org/>

Facebook - <http://www.facebook.com/croxleyallsaintschurch>

Lyndon Palmer and Sam Jones

20. CHURCH MAGAZINE

The Magazine Team shrank to three members in 2021: Fran Bennett, Shelagh Booth and Wendy Shafe. We had grown accustomed to a slightly different, 'remote', way of working through 2020 and continued in this way to produce a monthly magazine throughout 2021. A few were printed and either posted or delivered but online was the way that most people accessed our publication.

There were fewer Church events to advertise and report on, but somehow we managed to fill the magazine with articles and photographs reflecting Church life and people's feelings as well as poems and items to make you smile or make you think. Several people started to contribute items more regularly and a monthly walk report helped readers to explore new places locally and slightly further afield. I would like to thank Shelagh for her articles and ideas and all those who have contributed a variety of articles to help to make our Magazine interesting and enjoyable to read.

Thank you also to Fran who has organised distributing the Magazine and to Tony Booth, our proof-reader; with people working together we have continued to produce a Magazine every month in spite of everything.

Wendy Shafe

21. MONDAY TODDLER GROUP

The Toddler group was closed for the beginning of the past year due to Covid restrictions. We supported members of the Toddler group with half termly activity bags containing crafts, stickers, bubbles and some edible goodies. The bags were met with enthusiasm and delivering personally meant I could catch up with members on the doorstep.

We restarted the group on a very restricted basis after Easter 2021, with two separate sessions of an hour each, sanitising toys and equipment in the break. Each group consisted of 8-10 members. It was during this time we became really aware of how Covid had affected parents and their new babies particularly if socially isolated.

The Toddler group usually shuts over holiday periods but we decided to keep running over the Summer for the under 2's since we had noticed the change over the weeks of both Mums and babies since they had joined our group and were gaining confidence in their social interaction with others. We restarted fully in September and have 30 members on the register and a waiting list. It is wonderful to see the developing friendships between the members and children.

We keep the members up to date with Church activities via emails and word of mouth and some attended the Christmas services.

We continue with our vision of showing care and love to our members. “Love them until they ask why”.

Jane Bates

22. CHURCHES TOGETHER IN CROXLEY GREEN

During these unusual times that have persisted in 2021 All Saints’ has continued to be an active participant in all the Ecumenical events that were feasible under Covid restrictions. Although events were severely curtailed the Choir participated in the Remembrance Sunday service held at the War Memorial on The Green this year. We also participated in the turning on of the Christmas Tree lights at the Library. We were also able to continue to distribute “It’s Your Move” books to local schools.

We continue to actively support the Croxley Green Foodbank which has been a valuable resource especially during the epidemic. The local community have been extremely supportive with generous donation being made. More information can be found at <https://rickmansworth.foodbank.org.uk> where the wider involvement in the area can be seen.

The Parish Nurse project in Croxley Green has continued to make good progress with both nurses working to capacity. Their work and that of the associated volunteers has proved particularly invaluable during lockdown. Finances are on a sound footing with the valuable support already given, however, ongoing financial support will still be required to maintain this role. More information can be found at <https://www.croxleyparishnurse.org>

Nik Bennett

23. DROP IN CAFÉ

On Friday 5th November, we opened the All Saints’ Drop-In Café. The idea came about as the need to provide a place where people could come and meet again after the isolation that the Covid pandemic had brought upon us was most apparent. Through it we hope to help people rebuild their confidence to join community life again and renew or make new friendships over coffee and cake.

We are pleased to report that the Drop-In Café is doing just that! Between 10.30am and 12 noon people (and dogs!) come along for a chat, coffee/tea and enjoy a selection of very tasty homemade cakes in a cheerful atmosphere. We provide lifts to bring housebound people along to enjoy some much needed company, and we have welcomed local walkers, newcomers to the area as well as members of the church and the local community.

‘Thank you’ to the team of volunteers baking, serving, setting up the church hall each week and providing lifts. We also appreciate the times when one of our Croxley Parish nurses pops in ready to offer friendly support and advice to those who might need it. We look forward to the continued growth of this obviously worth-while project.

Anne Oke

24. AFTERNOON TEA NOVEMBER 2021

Due to the Covid-19 restrictions this was our only Afternoon Tea of the year and what a lovely way to begin our Christmas celebrations. The Afternoon Tea was very well attended, with about 70 people enjoying sandwiches, tea, cakes and savouries. After tea, David Heath played the piano to lead everyone in Carol singing with a lovely selection of modern and more traditional songs to start the Christmas season.



Thank you very much to all the people who helped by setting up, serving and clearing away. Thank you also to everyone who made sandwiches, cakes and savouries to help with the celebration.

Fran Bennett

25. ECO CHURCH

In June, the PCC discussed the Church of England's target of reducing the Carbon footprint in all diocese and parishes to zero by 2030, so it was agreed that we would set up a working group to explore how we might achieve this at All Saints'. It was particularly pertinent with COP26 looming in October and a lot of attention locally, nationally and globally focussing on that.

We convened a small group of us who were keen to begin working on this and we met at the end of the summer. It was suggested that we look at the Eco Church website, run by A Rocha, which is an award scheme for churches in England and Wales, rewarding their progress towards reducing their carbon footprint and being more environmentally aware. We completed their survey to see what we were already doing and what we could focus on in the next few months to improve our care for God's world as individuals, households and as a church.

We chose aspects from the survey themes and questions to investigate. Themes are: 'Worship and Teaching', 'Buildings', 'Land' and 'Community and Global Engagement' and 'Lifestyle'.

Initial projects we agreed on were:

Worship and Teaching: using environmental resources to support sermons and worship; looking for some Lent resources based on the environment and observing 'Environment Sunday' each year.

Buildings: reducing paper usage by encouraging reuse of waste paper in the office and reducing unnecessary printing for services; trying to maximise the sustainability of the proposed hall refurbishment; reducing 'waste' heating time in the hall and review cleaning products to be more environmentally friendly.

Land: develop the wildlife area to the west of the hall; have a sponsorship scheme for bird feeders and food and try to add plants which are bee and butterfly friendly to the garden areas.

Community and Global Engagement: develop Harvest celebrations; night-time wood walk as Halloween alternative and engage in local and national nature surveys (e.g. RSPB Big Garden Birdwatch).

Lifestyle: encourage re-use of items through jumble sales, providing recycling opportunities over and above the council schemes by introducing recycling in church for soft plastics (linking with the

Co-op), batteries, Christmas cards (make into new cards or tags for sale at Christmas market) and stamps (donate to RNIB) and using Fairtrade products wherever possible.

We also agreed that we will have a page in each month's Parish magazine to highlight what we are doing, how people can get involved and what we can do at home to reduce our environmental impact.

We have had a great response to the projects that have begun in late 2021, especially the recycling boxes, and we look forward to developing these projects in 2022. If you would like to get involved with these projects and ideas, please get in touch with one of us; we would love to hear from you.

Janet Martin, Jane Manning and Miriam Mugan

26. ALL SAINTS' CHARITIES

THE REVEREND DAVID KENNETH WILLIAMS TRUST **Registered Charity No. 803706**

The Reverend David Kenneth Williams Trust was established in 1989 in accordance with the wishes of Reverend David Kenneth Williams as expressed in his will dated 4 February 1989. The income from the sale of his house at 36 Winton Crescent, Croxley Green provided the capital, which was invested. The objects of the charity are such Christian religious and charitable purposes whether parochial or outside the Parish of All Saints Croxley Green as in all respects the Trustees shall from time to time consider proper.

The focus of the Trust has been to use its assets to support the mission and outreach of All Saints'

In past years the capital assets of the Trust were used to purchase equipment for church services and youth work, employment of youth workers, support for the church choir, construction of the Parish Office and Youth Room, installation of CCTV and part-funding of an administrative post, now the Parish Administrator. More recently the Trust financed the initial and operating costs of a new computer software system to hold relevant data and enable members of the congregation and others with links to All Saints' to be contacted with information about church services and other activities. In addition to other benefits, this has facilitated the computerisation of Church Hall bookings and fee collection, which has increased church income. The arrangement was changed to part-funding of the computer system costs, with the balance paid for from the parish accounts, but the Trust's contributions ceased in June 2018.

This spending substantially reduced the capital of the Trust and its income, which consisted of interest on a bank account. Following the recession of 2008 and subsequent years the amount of bank interest paid annually shrank to very little and eventually the Trust was not able to make any financial contribution to parish income. To seek to increase the capital of the Trust, in 2017 the Trustees invested most of the remaining capital in Accumulation shares of the Church of England Central Board of Finance (CBF) Investment Fund, with the aim of growing the capital over time. This investment will continue in 2022. In 2021 the Trust contributed £3,368.40 towards the cost of installing replacement windows for the Hall and resolved to make a grant of £10,000 to All Saints' PCC towards the costs of the Hall refurbishment programme currently in preparation, as a means of securing external grants on a match-funding basis. As the Trust's financial year runs from April to April, the year-end accounts for 2021/22 will be prepared in April 2022.

The Vicar and Churchwardens of the Parish of All Saints, Croxley Green, Rickmansworth, Herts. are the ex officio Trustees and have the right to nominate and appoint all new Trustees of the

Trust. They appoint the Clerk to the Trustees, who is also a Trustee of this Charity. During 2021 the Churchwardens were Anne Oke and Lyndon Palmer. The current Clerk to the Trustees is Christopher Fagan of 75 Windmill Drive, Croxley Green, Rickmansworth, Herts WD3 3FB.

Chris Fagan
Clerk to the Trustees

PARISH CHARITIES

THE GEORGE GURNEY CHARITY FOR THE SICK POOR, Registered Charity No. 212964
(previously registered as The George Gurney Bequest)

THE CROXLEY GREEN ANNUITY FUND, Registered Charity No.212965
(previously registered as The Cameron Bequest Annuity Fund)

ALL SAINTS CROXLEY GREEN CHARITIES ACCOUNTS (current and deposit bank accounts)

All Saints Parish Church, Croxley Green, Rickmansworth, Herts

Year Ending 31 December 2021

The George Gurney Charity for the Sick Poor was established using a bequest in 1923 following the sale of "The Hawthorns", in order to provide a qualified trained nurse for the benefit of the poor inhabitants of Croxley Green. Following the establishment in 1948 of the National Health Service the Charity Commission approved a change of object to relieving individual cases of hardship resulting from illness and providing amenities such as invalid chairs to elderly and poor people in All Saints' and St Oswald's Parishes, with Christmas gifts for elderly and sick people.

The Croxley Green Annuity Fund was established in 1920 by the Misses Cameron following the sale of Berean Cottages, where the Church Hall now stands, to provide pensions to three poor and aged residents of Croxley Green or Rickmansworth Parishes. This fund was established in memory of the late Thomas Woods of Durrants.

All Saints' Croxley Green Charities Bank Account was established in 1990 using later legacies and donations. There are now two accounts, a current account and a deposit (interest earning) account.

The two registered Charities operate in conjunction with the All Saints Croxley Green Charities Account to provide additional financial support to less affluent parishioners on a one-off or regular basis, and to provide a financial supplement at Christmas. In 2018 the Trustees agreed to make three annual contributions of £1,000 in successive years to support the post of a Parish Nurse for Croxley Green. The final instalment of these instalment of these contributions was paid in 2020.

The George Gurney Charity's capital is invested in income shares of the Charities Official Investment Fund and that of the Croxley Green Annuity Fund is invested in income shares of the CBF Investment Fund. Income accruing from both registered charities' investments is transferred into the two bank accounts and disbursed to beneficiaries. Total income received during 2021 was £1,716.79 and expenditure on a single grant purchase of equipment was £1,575.00.

During 2021 the Trustees and their advisers have been exploring the potential for combining these charities into a single new charity with objects which will reflect the current patterns of need within Croxley Green.

Trustees of the Charities ex officio are the Vicar and Churchwardens of: All Saints' Church, the current Churchwardens 2019 are Lyndon Palmer and Anne Oke. The Charities are administered on behalf of the Trustees by Christopher Fagan, Clerk to the Trustees, 75 Windmill Drive, Croxley Green, Rickmansworth, Herts. WD3 3FB.

*Chris Fagan
Clerk to the Trustees*

27. VICAR'S REPORT

The rising number of Covid cases in December 2020 meant that we started 2021 with our church closed once again for public worship. However, we were able to have the church open for people to use for private prayer. It was a disappointing start to the year, but we remained optimistic as we livestreamed Sunday morning worship each week live from inside the church. With Lyndon as our



**Behind the scenes of a
live broadcast in a cold church.
can you spot the mobile heater?**

IT wizz, Ann Palmer directing and myself presenting we made a good team. Problems with the heating system early in the year meant that the church was very cold during these broadcasts, but strategically placed heaters (out of view of the camera) and warm coats and woolly hats for Lyndon and Anne, (sadly not me as I was on camera!!) staved off the worst of the cold temperatures in January and February. I am hugely grateful for Lyndon's technical expertise and his support along with Ann on those chilly Sunday mornings.

Do read the section earlier in the report about Lent, Holy Week and Easter which included many very special and meaningful events/services. My thanks to everyone who assisted and took part in

any way. It was a joy to return to church on Palm Sunday albeit with significant restrictions and it was good to see so many of our congregation return to worship in person.

One of the benefits of Covid and the numerous restrictions is that it has enabled us to examine, experiment and explore different styles of liturgy and worship. Sarah Guest has continued to be our choir leader and has introduced some beautiful genres of music both modern and traditional which has really enhanced our worship. I am grateful to all the thought and research that she puts into her work, and I would also like to thank our Head Chorister, Katherine Vandy, for her invaluable input and especially the support she gives to the choir when Sarah is away.

Despite all of the challenges Covid presented we have been able to remain a very active church over the course of the year. The Family Service has continued, meeting in the hall rather than the church in line with our Risk Assessments. This has provided opportunities for more 'thinking outside of the box' in terms of the style of worship and support we provide to the families. It has been heartening that between 6-8 families have attended each month which tends to buck the trend nationally as many churches have reported that it has been hard to re-engage families when churches have re-opened. Thank you so much to Anne Oke, Fran and Jane for their ministry in leading worship and supporting families and for Lyndon's technical support.

Once the hall re-opened for weekly clubs/groups Jane Bates re-introduced the Toddler Group; it very quickly became oversubscribed and had a waiting list. This is reflective of the excellent activities that Jane provides for the children and the welcome she gives to parents and carers who attend. This group is such a blessing, and it is wonderful to see parents from Toddlers also

attending our Family Services. I know that running the Toddler Group can only happen because of those who support Jane by helping set up and being around during the session. I am very grateful to you all.



Virtual Pilgrimage

Opportunities for Fundraising were again curtailed due to Covid restrictions, however, being adept at 'thinking outside the box', we organised another virtual pilgrimage. This year we set ourselves a real challenge to walk the distance from Croxley Green to Santiago De Compostela a mere 1,245 miles!! We decided that we needed more than a weekend to achieve this so we aimed to get as far as we could over the course of a week. It was great fun with people logging in their daily walks/cycle rides/runs we did eventually get there and in the process raised over £1,000.

It was a joy to welcome people into our church and hall for our Early Bird Christmas Market in October, the joy people felt about being able to do something "normal" like attend a Christmas Market was very evident. It was good to see old

friends and new. Thank you to Ann Palmer and the Sofun team for all their hard work.

Thank you also to Ben and Sarah Guest and our young people who organised an amazing Quiz Night which has proved to be so popular that we had to use the church rather than the hall. This event was great fun and raised well over £1,000 towards the Church Hall Refurbishment fund.

Life at All Saints' never stands still, and over the year we saw new double-glazed windows installed in the hall, improved security lighting installed around the hall, plans for a new ramp in church supported by a faculty enabling the work to begin in early 2022, and a plan of works developed for the Hall Refurbishment Project. I am grateful to the Buildings and Hall Committees for their ongoing works, and especially John Galloway, whose patience and persistence has ensured that projects do move forward despite the challenges of tradespeople not turning up to appointments! My thanks also to Sam Jones who very ably leads the Hall Committee.

Once again, this year we faced significant challenges with our finances. It was after much deliberation and with a heavy heart that the PCC made the decision to hold back some of our Parish Share from the Diocese to enable us to break even at the end of the year. It is our intention to return to paying our Parish Share in full this year.

I am so grateful to everyone who has continued with their weekly/monthly/annual giving to the church over the course of the last year, especially when the church was closed to public worship. Your obvious love and commitment to the work and ministry of our church is so evident in your generosity, thank you all so much.

Thank you as always to Andrew Nobbs, our Treasurer who continues to lead us in matters financial with wisdom, calmness and detail enabling us to make appropriate financial decisions. Also thank you to Janet Martin our Planned Giving Officer who also counts and banks the collection each week.



Harvest Sermon

Thank you to Wendy Shafe and her team for all the work they do to develop, edit and produce our Parish Magazine. It is always a 'good read' with

interesting articles, funny anecdotes and puzzles to challenge the mind. Thank you also to those of you who have written and submitted articles during the year, they are so greatly appreciated.

Thank you to Alick Burge for quietly but diligently keeping the church clock wound up and working every week and cutting the grass in the garden and to all who help in any way to keep our gardens looking so lovely. Thank you also to Janet Martin who oversees the overall maintenance of the gardens and is leading on our Eco Church initiative. Thank you Andrew for looking after the garden of rest; the lovely colours of the spring flowers you planted last autumn have really brought a splash of colour to that important area of our garden and thank you to Margaret Paddick for her contribution to the garden outside the choir vestry.

A big thank you to our Churchwardens, Lyndon Palmer and Anne Oke and our Assistant Churchwardens Ann Palmer and Nik Bennett, for everything that you do to oversee the ongoing work, maintenance and mission of our church and for the support and encouragement you afford to me personally.

We have a dedicated and committed team of people who make up our PCC. They make decisions on behalf of the congregation on a whole range of issues relating to church life and hall management. I am immensely grateful to them for all that they do.

Chris Fagan is our PCC secretary who undertakes this role with great diligence, patience and humour. His eye for detail, especially in the legal requirements, and his efficiency is so greatly valued and appreciated. He keeps us all on track with requests for papers, minutes and other relevant documentation and ensures they are distributed in good time for our meetings. I am so



Rev Paul's Ordination

grateful for the time and support he gives to us and to this important role. I would also like to thank him for the incredible work he does as Clerk to the Trustees of the church charities. His focus, diligence and eye for details has enabled us to make great progress in amalgamating some of the charities. Thank you so much Chris, your input is so valued and appreciated.

One of the main highlights of the year has to be the arrival of Reverend Paul Palmer in July as our Curate in Training. Paul will be with us for three years and has settled into life at All Saints' so easily despite the challenges of the pandemic. For me it is wonderful to have another colleague to pray, share and discuss ideas with.

Rev Anne, Rev Paul and Rev Ron Hibbert form part of our ministry team and I am so grateful to them for all they do in leading worship, preaching and quietly ministering to individuals, we are truly blessed to have them with us at All Saints'. I am hugely grateful for all that they do and for the support that they give to me.

Towards the end of 2021 we were all shocked to hear that Reverend Dr Anne Shaw, who is such an integral member of our clergy team here at All Saints, was diagnosed with an aggressive cancer. She is undergoing treatment and plans to be back with us as soon as she is able, we miss her physical presence but know that she continues to be with us in spirit.

We were also shocked to hear the Rev Paul had also been diagnosed with cancer in late November and he too is undergoing treatment. Following the initial stages of treatment, he is now able to join us on Sunday mornings to preach and lead worship.

We continue to keep both Anne and Paul in our prayers.

Another highlight (there were quite a few in 2021) during the year was the introduction of the Friday Morning Café which opened its doors on Friday mornings in October. Homemade cakes,

freshly brewed tea, coffee, or hot chocolate are all enjoyed by the people who attend. Numbers each week are between 20-30. The refreshments are free although people are welcome to make a donation, this ensures that anyone and everyone can come along, regardless of their financial situation, and enjoy cake and a chat. Thank you to Anne Oke who organises this and the amazing bakers who make such wonderful cakes each week.

It was a joy to reintroduce the Afternoon Tea in November, it was so well attended by friends old and new who were so pleased to get together to sing carols, eat lovely food and chat. Thank you to Fran who organised this and those who helped with preparing and serving food, not forgetting the crew who set up and cleared away the tables and chairs.

My thanks to Wendy and Fran for the amazing flower arrangements we have had in church over the year and to those who have helped or contributed towards the costs of the flowers.

Thank you also to Jude who runs the office and maximises our potential with hall hire and income and to Janet who keeps our church and hall clean.

Thank you to those who take the role of sides person each Sunday as well as those who read, lead intercessions and operate the laptop. Your roles are so essential to the welcome people receive and the smooth running of our services.

As we have come back to worship in church it is lovely to welcome some new people to our church. Sadly, some of our dear friends and fellow congregation members have died, namely Roger Cattermoul and Michael Bovington. May they rest in peace.

As always it is incredible to look through this annual report and see what has been achieved over the course of the year. God has richly blessed us all as we continue to serve him in whatever way we can. Thank you to every one of you for what you have contributed, it is so greatly appreciated.

A key piece of work that the PCC and P&E group focussed on last year was the revision of the Mission Action Plan. With some open PCC meetings, we welcomed both PCC and non-PCC members as we discussed various aspects of church life including worship, welcome, young people, and stewardship. Taking the key points raised in these meetings and prayerfully looking to see where we feel God is moving in our church now, we have been able to develop a new Mission Action Plan that was launched in March 2022. We are very excited to see how this influences our work and mission as we seek to follow God's lead and build up the spiritual and numerical growth in our church and local community.



Advent Service

Looking ahead, 2022 is the 150th anniversary of the opening of our church and we have several exciting events that I hope you will be able to attend.

One of the key challenges that we are facing is the need for more volunteers to help with the various aspects of church life and social activities. I wonder if there is some way in which you could help? If you cannot commit to regularly helping, can you help occasionally? In order for us to continue being the vibrant exciting church that we are we do need to grow our pool of volunteers.

I leave you with the words from Jeremiah 29 v11 that we have taken to heart and that have guided us over the years in all that we have done over the years that I have been privileged to be your vicar:

For I know the plans I have for you," says the LORD. "They are plans for good and not for disaster, to give you a future and a hope."

God bless you all and THANK YOU!

Miriam

ALL SAINTS CHURCH, CROXLEY GREEN

PAYMENTS

Sunday Offertories		2020	2021	Folio	Church Ministry Costs	2020	2021	Folio
Pledged Giving	28,910.18	28,437.88	1		Ministry Expenses	696.12	1,200.73	12 & 18 (50%)
Recovered Tax	9,820.03	8,576.62	3		Church Music	2,338.89	2,823.34	13
Special Service Collections	1,016.82	1,345.18	1		Sanctuary Expenses	540.08	430.66	14
Cash Collections	3,531.81	5,626.58	1		Pastoral & Evangelism	622.55	467.17	15
	43,278.84	43,986.26			Junior Church	43.18	154.50	16
					Senior Citizens	0.00	32.94	23
					Churches Together	260.00	140.00	28
					Magazine	45.99	46.99	4
Q54	19,318.96	20,785.98	5			4,546.81	5,296.33	

5

11

36,597.00 11

General/Requests		2	Church & Hall Running Costs		
Magazine	10,297.32	5,015.93	Hall & Kitchen Equipment	0.00	8
Junior Church	231.84	228.00	Wages	11,836.17	17 & 7
Senior Citizens	0.00	73.88	Light, Heat & Water	4,743.76	18
Christmas/Autumn Fair	0.00	128.05	Insurance	3,964.47	19
Fundraising	4,413.42	5,141.93	Repairs & Maintenance	3,347.92	20
Jumble Sales	1,162.62	2,279.59	Cleaning Equipment	692.33	9
	16,105.20	0.00	Flowers	0.00	25
		12,867.38	Parish Office	1,610.98	21 & 18 (50%)
			Miscellaneous	488.96	24
Fees				26,684.59	38,352.57
Weddings, Funerals Etc	1,395.00	2,970.00			

Miscellaneous

Weddings, Funerals Etc	1,395.00	2,970.00	27	26,684.59	38,352.57
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Security Lighting

Account	2015	2014	2013
Miscellaneous	72.63	69.10	24
Repairs to stonework & brickwork	3,247.48		
Garden Gates	2,995.00		
	0.00		
	0.00		
	0.00		

Repairs to stor

Garden Gates	2,995.00	0.00
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Total Expenditure

Total Income	93,048.12	93,939.54	Total Expenditure	106,322.88	83,669.90
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Surplus/Deficit for Year	-13,274.76	10,269.64	
Balance B/F	39,704.93	26,430.17	
Balance C/F	26,430.17	36,699.81	
			Vicar/Chair
			Treasurer

Treasurer

2

ALL SAINTS CHURCH, CROXLEY GREEN

RECEIPTS AND PAYMENTS ACCOUNTS 2021

	31/12/2020	2021	2021	2021	31/12/2021
	Opening	Transfers	Receipts	Payments	Closing
	Balance				Balance
	£	£	£	£	£
Restricted Funds					
Brewer Memorial Fund	331.54		0.00	-12.41	319.13
WWI Special Project	2,179.14		220.00	0.00	2,399.14
Margaret Lumsden Legacy	4,478.64		0.00	0.00	4,478.64
Bell Fund	627.07		0.00	-627.07	0.00
Vicars Discretionary Fund	2,490.02		350.00	-226.04	2,613.98
Hall Fund (Dinner Bell)	5,131.60		0.00	-5,131.60	0.00
Music Fund	2,760.67		0.00	0.00	2,760.67
David C Williams - Legacy	10,349.12		0.00	-2,245.43	8,103.69
Vestment Fund	507.33		600.00	-600.00	507.33
Choir Fund	90.00		0.00	0.00	90.00
Forest Church	554.59		0.00	0.00	554.59
Ramp Fund	0.00		9,250.00	-3,759.83	5,490.17
Hall Fund	0.00		5,659.83	-3,389.40	2,270.43
	29,499.72	0.00	16,079.83	-15,991.78	29,587.77
Designated Funds					
Hall Refurbishment Fund	3,820.00	2,500.00	0.00	-3,820.00	2,500.00
Legacy Fund	49.34		7,700.00	-1,839.36	5,909.98
Church Contingency	25,000.00		0.00	0.00	25,000.00
Quinquennial Fund	0.00	10,000.00	0.00	0.00	10,000.00
Flower Fund	244.00		200.00	0.00	444.00
	29,113.34	12,500.00	7,900.00	-5,659.36	43,853.98
General Fund	26,430.17	-12,500.00	93,939.54	-71,169.90	36,699.81
TOTAL ALL FUNDS	85,043.23	0.00	117,919.37	-92,821.04	110,141.56

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 December 2021

	31/12/2020	31/12/2021
	£	£
ASSETS		
Cash Funds		
Current Account	5,316.96	13,266.65
Business Saver Account	77,149.24	90,157.06
Business Saver Account	0.07	0.07
	82,466.27	103,423.78
Other Monetary Assets		
Amounts Receivable		
Tax Refund	3,101.57	3,750.54
Offeritory	482.81	0.00
QS4	0.00	5,563.25
	3,584.38	9,313.79
TOTAL ASSETS	86,050.65	112,737.57
LIABILITIES		
Amounts Payable		
Service Fees	0.00	1,256.00
P&E	0.00	28.55
Missions & Appeals	10.00	0.00
Repairs & Maintenance	575.00	265.00
Office	0.00	23.15
Music	108.55	241.40
Discretionary fund	116.28	0.00
Ministry Expenses	193.95	781.91
Wages	3.64	0.00
	1,007.42	2,596.01
TOTAL LIABILITIES	1,007.42	2,596.01
ASSETS LESS LIABILITIES	85,043.23	110,141.56

ALL SAINTS CHURCH, CROXLEY GREEN

Church Account 2021 at 31st December 2021

RECEIPTS

	2020	Budget 2021	2021	100.00%
	£	£	£	%
Sunday Offertories				
Pledged Giving Envelopes	3,562.50	3,000.00	2,608.82	86.96%
S/O & DD	25,347.68	25,000.00	25,829.06	103.32%
Pledged Giving (Offer, SO etc)	28,910.18	28,000.00	28,437.88	101.56%
Recovered Tax	9,820.03	6,900.00	8,576.62	124.30%
Offertory Cash Collections	3,531.81	4,500.00	5,626.58	125.04%
Special Service Collections	1,016.82	1,430.00	1,345.18	94.07%
	43,278.84	40,830.00	43,986.26	107.73%
 QS4 -Bell Tower	 19,318.96	 19,318.96	 20,785.98	 107.59%
 Donations/Bequests	 10,297.32	 700.00	 5,015.93	 716.56%
 Other				
Fees - Weddings, Funerals etc	1,395.00	1,700.00	2,970.00 ****	174.71%
Interest on Deposits	72.99	20.00	7.82	39.10%
Father David Williams Trust	0.00	0.00	0.00	0.00%
Magazine	185.85	100.00	181.01	181.01%
Christmas/Autumn Fair	0.00	3,000.00	5,141.93	171.40%
Jumble Sales	1,162.62	700.00	0.00	0.00%
Fundraising	4,413.42	2,000.00	2,279.59	113.98%
Junior Church	0.00	0.00	73.88	#DIV/0!
Senior Citizens	0.00	150.00	128.05	85.37%
	7,229.88	7,670.00	10,782.28	140.58%
 Total	 80,125.00	 68,518.96	 80,570.45	 117.59%

PAYMENTS

Parish Share	66,349.00	36,597.00	36,597.00	100.00%
 Ministry Expenses	696.12	1,200.00	1,200.73	100.06%
Churches Together	260.00	260.00	140.00	53.85%
Church Music	2,338.89	4,350.00	2,823.34	64.90%
Sanctuary Expenses	540.08	700.00	430.66	61.52%
Pastoral & Evangelism	622.55	1,000.00	467.17	46.72%
Junior Church	43.18	100.00	154.50	154.50%
Senior Citizens	0.00	100.00	32.94	32.94%
	4,500.82	7,710.00	5,249.34	68.08%
 Wages	5,918.09	6,296.00	6,045.36	96.02%
Heat, Light & Water	2,073.69	2,566.00	1,916.74	74.70%
Insurance	2,467.25	2,500.00	2,495.37	99.81%
Cleaning Equipment	168.33	200.00	125.00	62.50%
Repairs & Maintenance	849.45	2,200.00	13,606.71	618.49%
Parish Office	1,610.98	2,500.00	1,964.56	78.58%
Miscellaneous	416.33	540.00	402.45	74.53%
Flowers	0.00	0.00	0.00	0.00%
	13,504.12	16,802.00	26,556.19	158.05%
 Garden Gates	2,995.00	0.00	0.00	0.00%
IT Upgrade for services	0.00	2,000.00	0.00	0.00%
Repairs to stonework & brickwork	3,247.48	0.00	0.00	0.00%
Upgrade of Security lighting	0.00	2,000.00	924.00	46.20%
 Total	 90,596.42	 65,109.00	 69,326.53	 106.48%
 Surplus/(Deficit) for year	 -10,471.42	 3,409.96	 11,243.92	 329.74%

Staff costs: All Saints' employed the services of the Parish Administrator and the Cleaner in 2021
Pension contributions to the Nest Pension Scheme were payable in respect of one of them in 2021

ALL SAINTS CHURCH, CROXLEY GREEN

Church Hall Account 2021 at 31st December 2021

	2020	Budget 2021	2021	100.00% %
RECEIPTS				
Lettings	12,804.50	12,840.00	13,253.00	103.22%
	12,804.50	12,840.00	13,253.00	
PAYMENTS				
Wages	5,918.09	6,295.00	6,045.36	96.03%
Heat, Light & Water	2,670.07	3,585.32	2,630.19	73.36%
Insurance	1,497.22	1,520.00	1,514.74	99.65%
Cleaning Equipment	524.00	650.00	400.75	61.65%
Repairs & Maintenance	2,498.47	1,500.00	1,136.24	75.75%
Hall/Kitchen Equipment	0.00	200.00	0.00	0.00%
Transfers to Hall Restoration	2,500.00	2,500.00	2,500.00	100.00%
	15,607.85	16,250.32	14,227.28	87.55%
Surplus/(Deficit) for Yr	-2,803.35	-3,410.32	-974.28	28.57%

All Saints Church, Croxley Green
Statement of Accounts 31st December 2021
Donations to Missions & Appeals

	2020	2021	Folio
	£	£	
Diocesan/Local			
Herts Young Homeless	239.18	0	29
	239.18	0	
 Home			
Christians Against Poverty	137.39	0	29
Crisis UK	0	147.6	29
Children's Society	211.05	196.03	29
	348.44	343.63	
 Overseas			
UNICEF	0	400.86	29
	0	400.86	
 Total	587.62	744.49	

**Independent examiner's report to the members/trustees of Parochial Church Council of
ALL SAINTS CHURCH, CROXLEY GREEN**

I report on the accounts for the year ended 31 December 2021 which are set out on the attached pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(S)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records

have not been met.

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

Handwritten signature of Kathryn Ann Duffy in black ink, followed by the letters 'FCCA'.

Name: Kathryn Ann Duffy

Address: 87 Windmill Drive, Croxley Green, Herts, WD3 3FB

Date: 31st March 2022

Accounts



**Annual Report and Financial Statements
of the
Parochial Church Council
For the Year Ended 31st December 2020**



Registered Charity number 1165115

Annual Report to the Charity Commission of the Parochial Church Council of the Ecclesiastical Parish of All Saints', Croxley Green in the Diocese of St Albans for 2020

Registered Charity No 1165115

The principal address of All Saints' Parish is The Parish Office, All Saints' Church, The Green, Croxley Green, Hertfordshire WD3 3HJ

Tel. 01923 772109

Website www.croxleygreenallsaints.org

Aims and Purposes

To promote the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.'

Objectives and Activities

The objectives of the PCC are to co-operate with the Vicar and parish clergy in promoting in the parish the whole mission of the Church.

Public Benefit

All Saints' activities include:

- regular public worship open to all free of charge
- church open from 10am to 2pm for private worship and contemplation
- pastoral work, including visiting the sick, the housebound and the bereaved
- teaching Christianity through sermons, courses and small groups
- promoting Christianity through staging events and meetings, including activities for senior citizens and young people
- supporting other charities, local, national and international.

Achievements and Performance

Church Membership

Electoral Roll:

Following an annual revision there were 85 names on the Roll, compared with 87 in 2019.

Impact of the Covid-10 pandemic

From March onwards Covid-19 and the Government and Church of England restrictions involved the closure of the church for public worship and prayer from 17 March until 12 July and from 5 November and 17 December. When the church was re-opened attendance at services was subject to social distancing and wearing of face masks, with hand sanitising. Choir and congregational singing was prohibited. Church opening for private prayer was restricted to 10am-2pm. Baptisms, weddings and funerals were prohibited during the church closures and when permitted were subject to severe restrictions on numbers attending. These effects made meaningful statistical comparisons with previous years impossible.

To cope with the effects of Covid-19, the parish rapidly adopted live streaming of services and the thrice-weekly morning and evening prayers, first from the Vicarage and then from the church when re-opened. The Vicar started a weekly letter emailed with service sheets to all members of the congregation, who had computers, with paper copies hand delivered to all others. Meetings of the PCC, its committees and other groups were conducted by Zoom.

Family services were held via Facebook during lock-downs or at other times in the church, or the garden. A combined Forest Church and Christingle was held in the garden before Christmas

Housebound members were visited in their homes by parishioners. The Dinner Bell team also took orders for, cooked and delivered frozen food cooked in the church hall kitchen to houses of parishioners.

Bible courses were also held via Zoom and WhatsApp while the church was closed.

The Church Hall was also closed for church activities and external hirings for most of the year, which impacted on parish income. Activities including our weekly "Dinner Bell" lunches for local residents and quarterly afternoon teas were suspended. Fundraising activities, including the annual Christmas Market and Prize Draw, were cancelled.

Contracts of employment including an optional pension provision were agreed for two part-time paid staff posts, namely the Parish Administrator and the Cleaner.

Meetings of the PCC, its committees and other groups were held throughout the year either face to face or via Zoom, to ensure that necessary business was conducted and the life of the parish could continue.

The parish magazine was published via the church website, with paper copies for those without computers.

Review of the Year

Mission and Evangelism

The PCC's work in 2020 continued to be guided by a renewal of its Mission Action Plan produced following discussion at a Parish Day in 2018. It proclaimed the Vision

"To be a vibrant and varied community of believers radiating the love of God"

and the following Mission Statement:

"Connecting with Others; Growing in Faith and Showing God's Love".

Worship and Prayer

Led by the work of the Pastoral and Evangelism Committee, initiatives in 2020 included

- Development of the use of live streaming by Facebook for Sunday services, Family Services and thrice-weekly morning and evening prayers and delivering weekly orders of service to those unable to access services online. Lyndon Palmer and the Communications Team have made a massive contribution to this initiative.
- Introducing new elements such as video clips to the Family Services to retell Bible stories and imaginative additions to existing services, including a Youth Group nativity play during the Crib Service,
- Conducting courses on the Bible and prayer, using a mix of face to face and online media including WhatsApp
- Running a Youth Alpha course
- Continuation of the Forest Church services launched in 2019 subject to Covid restrictions
- Following the departure of our Organist and Choir Director, appointing a new volunteer Choir Leader and recruiting a new volunteer accompanist. The Choir Leader has extended the range of musical expression in worship alongside more

traditional music and the socially-distanced choir performed in the north aisle, separated from the other worshippers

- The confirmation of Abbie, a member of our Choir and Youth Group
- Increased attendance at Christmas services, especially the Crib Service
- Continued participation in a Diocesan initiative to encourage new worshippers entitled “Reaching New People”

Safeguarding

Each PCC meeting agenda included a report on safeguarding within the parish and information on Church of England and Diocesan policies and guidance. The PCC reviewed and updated the parish Safeguarding Policy in compliance with Safeguarding and Clergy Discipline Measure 2016, using the Church of England’s template and the parish completed Level 1 of the Diocesan Safeguarding Action Plan. The PCC also reviewed and adopted the parish’s Domestic Abuse Policy and Statement.

Deanery Synod

All Saints’ is participating with the eight other Parishes in Rickmansworth Deanery Synod in holding joint services, developing common Mission Action Plan goals and launching joint activities, e.g. the Deanery Quiz Night. The lock-down in 2020 severely reduced meetings and activities.

Church Buildings

The church refurbishment programme continued with the relocation of the sacristy from the west end of the north aisle to the east end. This opened up the area round the font and enabled more people to group around the font at baptism services. It also enabled more people to attend the popular Carol, Christingle and Crib Services at Christmas.

The Buildings and Hall Committees commenced a joint review of repairs and refurbishment works required for the church hall, which is used for a wide range of church activities and is also let to outside persons and groups for private parties, exercise classes and social activities. New double-glazed aluminium windows were ordered to replace corroded metal window, for installation early in 2021. Other works will be pursued during 2021.

Pastoral Care

Pastoral visiting was carried out by the Vicar, supported by members of the congregation keeping in contact with parishioners who are elderly or housebound, for example by providing transport to services and activities when these were permitted and delivery of frozen cooked meals upon request by parishioners

Ecumenical Relationships

All Saints’ is an active member of Churches Together in Croxley and supports a local food bank run on behalf of Churches Together in Croxley Green, which operates from the Baptist Church.

The Parish has continued its active participation in a project initiated by Churches Together in Croxley Green to employ a Parish Nurse to work part-time in Croxley Green, to support the existing health services. The Vicar was appointed as a trustee to the Charitable Incorporated Organisation set up to appoint to and manage the post. Financial support for the three years 2017-20 was provided through a grant from the Parish Charities.

Finance

The accounts are prepared on a receipts and payments basis.

Income during the year was severely affected, Total non-restricted income was £93, 048.12 and total expenditure was £106,322.88, leaving a general fund deficit of £13,275, which was funded from reserves

Regular receipts from pledged giving schemes supported the church, and some generous donations and bequests gave additional assistance towards the purchase of new vestments and altar hangings, installing church garden gates and church refurbishments including planning for a wheelchair ramp between the north and south aisles, which are on different levels and extension of the internal balustrade. New fundraising activities organised by the Social and Fundraising Committee such as a virtual balloon race and a virtual pilgrimage raised much-needed general fund income. The parish was able to meet in full its Parish Share contribution to the Diocese of St Albans, although the budget agreed for 2021 included a substantial reduction in the Parish Share contribution.

Reserve Policy

The PCC policy is to hold in the general fund a sum equivalent to three months' cash flow, which equates to £27,402. Following the effects of the Covid-19 pandemic the end-year general fund balance was £26,430.

Full details are contained in the Parish Accounts, submitted with the unqualified report of the Independent Examiner, which accompany this report.

Charitable Giving

The PCC supports a number of local, national and international charities chosen each year for the following year.. Covid-19 severely limited fundraising for the chosen charities and fewer donations were made. However, donations totalling £587.62 were given to the Children's Society, Christians Against Poverty and Herts Young Homeless.

Activities and Outreach

Activities such as the term-time Dinner Bell lunches, school holiday pop-up cafés and quarterly afternoon teas and the popular Monday Toddlers Group were forced to close from March during lockdowns. However forty activity packs with crafts were delivered to each child before Christmas

Other Church groups have continued to contribute actively to parish life, notably the Youth Group for youngsters aged 10-14 years, the Church Choir directed by Sarah Guest, assisted by Grace their volunteer accompanist and by visiting organists ,and the Flower Group whose work adds greatly to the worship at services and beauty of the Church. Church members have revived the Monday morning Toddlers and Carers sessions which continued to attract large attendances.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure and is registered as a charity with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees who qualify as baptised members of the Church of England aged over 16 years are encouraged to register on the Electoral Roll and they may stand for election to the PCC.

The Annual Meeting of Parishioners to elect the Churchwardens was held on 27 September 2020, followed by the Annual Parochial Church Meeting which conducted elections to the Parochial Church Council, appointed the External Examiner and received the Annual Report and Accounts.

Membership of the PCC

Membership during 2020 is shown below.

Ex officio:

Revd Miriam Mugan, Vicar and Chair of the PCC (appointed November 2007).

Martin Harris until his death in July, Anne Oke from 27 September and Lyndon Palmer (Churchwardens). Deanery Synod representatives

Deanery Synod Representatives

Fran Bennett and Shirley Ford, elected to serve until 2023

Lay Members

Jane Bates

Sam Beard

Nik Bennett (Vice-Chair)

Chris Fagan

John Galloway

Sam Jones (from 27 September)

Janet Martin

Andrew Nobbs

Anne Oke (until 27 September)

Ann Palmer

(until 27 September)

Following the Annual Parochial Church Meeting Nik Bennett and Ann Palmer were appointed by the PCC to serve as Assistant Churchwardens during 2020/21.

Advisers

Bankers Barclays Bank PLC

Independent Examiner Mrs Dorothy Reynolds

Organisation and Structure

The principal committees and groups are set out below, with memberships appointed by the PCC on 1 October 2020:

The Finance and Standing Committee meets in alternate months between scheduled PCC meetings with delegated financial powers and exercises oversight of the management of the

Parish. Members: Rev Miriam (Chair), Anne Oke and Lyndon Palmer (Churchwardens), Nik Bennett and Ann Palmer (Assistant Wardens), Andrew Nobbs (Treasurer), Janet Martin (Planned Giving Officer), Chris Fagan (Secretary) and Sam Beard (lay PCC member).

The Buildings Committee acts as stewards of the Church, the Hall and the grounds and has a concern with their maintenance and appropriate improvements. Members: Nik Bennett (Chair), John Galloway (Secretary), Rev Miriam, Chris Oke, Ann Palmer and Lyndon Palmer.

The Pastoral and Evangelism Committee is focussed on ensuring that All Saints' has sufficient arrangements in place to meet the pastoral and spiritual needs of the Church members and to enhance the spiritual life and numerical growth of the Church. Members: Rev Miriam (Chair), Rev Anne Shaw, Jane Bates (Secretary), Sam Beard, Fran Bennett, Sister Mary Bittles, Shirley Ford, Sam Jones, Andrew Nobbs Anne Oke and Ann Palmer.

The Hall Committee exercises oversight of the use, maintenance and improvement of the Church Hall and Kitchen, which are used both by church groups and a large number of community groups and commercial leisure activities operators. It recommends levels of hiring fees. Members: Sam Jones (Chair), Wendy Shafe (Secretary). Jane Bates, Judith Man, Janet Martin and Anne Oke.

The Social and Fundraising Committee organises a variety of entertainment and fundraising activities through the year, including the Christmas Market. Members: Ann Palmer (Chair), , Sue Humphries (Secretary), Nik Bennett, Chris Fagan, Judith Man, Janet Martin, Rev Miriam and Lyndon Palmer.

The Communications Team oversees All Saints' social media platforms on the website, Facebook, Twitter and other forms of internal and external communication. In 2020 they redesigned the church's website to make it more user-friendly and more than doubled the Facebook following over 18 months, while livestreaming services and Morning Prayer. Zoom was used for parish meetings and WhatsApp for prayer and study courses. Members: Lyndon Palmer (Chair), Sam Jones, Janet Martin and Rev Miriam.

The Magazine Team produces and organises distribution the monthly parish magazine which is an important means of communication within the church community. Members: Wendy Shafe (spokesperson), Fran Bennett, Shirley Ford, Janet Martin, and Shelagh Booth. During 2020 it was published online and paper copies were hand delivered to housebound parishioners. It was very important means of keeping all parishioners in touch with All Saints'.

The Garden Team maintains the Church Garden, with help from other congregation members. Members: Janet Martin, Martin Harris and Andrew Nobbs. Note: The members of the Committees were those appointed by the PCC at its meeting on 1 October following the Annual Parochial Church Meeting on 27 September.. Chairs of the Committees were either appointed by the PCC or elected at the first meeting of those Committees after the APCM.

The PCC held 8 ordinary meetings and 3 extraordinary meetings during 2020, with an average attendance at the ordinary meetings of 91%. Four meetings were held face to face, with social distancing, while four were held via Zoom. The PCC reviewed its safeguarding policy led by Anne Oke, the parish Safeguarding Officer. The parish signed up to the Safeguarding Dashboard which provides a Roadmap of actions, policies and procedures which the Church of England required parishes to put in place by the end of 2020. The parish completed Level 1 - Safer Foundations. DBS checks were undertaken for new PCC members and online safeguarding training was arranged for those holding roles of responsibility.

Parish Charities

There are three Parish Charities which are administered by Trustees independently of the PCC. Their registered charity numbers are stated. The Vicar and the Churchwardens are Trustees ex officio.

1. The Reverend David Kenneth Williams Trust (803706). Objects of the Charity are to support such Christian religious and charitable purposes either within or outside the Parish as the Trustees consider proper. The Clerk to the Trustees has been appointed by the Trustees as an additional Trustee of this Charity.
2. The George Gurney Charity for the Sick Poor (212964). The object of the Charity, established in 1923 following a bequest, was to provide a qualified trained nurse for the benefit of the poor inhabitants of Croxley Green. Following the launch of the NHS in 1948 this object was amended by discussion with the Charity Commission to:

"The use of the money from the trust to help individual cases of hardship as a result of illness, and to provide amenities such as invalid chairs for the use of people in the parishes of All Saints' and St Oswald's. The income from the Bequest remains to provide help for special deserving cases as well as enabling Christmas gifts to be given to some elderly and sick persons"
3. The Croxley Green Annuity Fund (212965), also established following a bequest, had as its object providing pensions for three aged poor residents or former residents of Croxley Green.

In practice investment income from the latter two charities is used at the Trustees' discretion to provide financial support to less affluent parish residents on a one-off or regular monthly basis and to provide a financial supplement at Christmas. They have also been used to provide financial support for the Parish Nurse project of £1,000 per year for the three years 2017-20.



Rev Canon Miriam Mugan, Vicar of All Saints' Parish



Christopher Fagan, PCC Secretary

**Independent examiner's report to the members/trustees of Parochial Church Council of
ALL SAINTS CHURCH, CROXLEY GREEN**

I report on the accounts for the year ended 31 December 2020 which are set out on the attached pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records
- have not been met.

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



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Date: 20 April 2021